Oracle® Banking Originations Cloud Service

Term Deposit Origination User Guide

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ORACLE®

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Preface

Purpose

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

Audience

This user manual is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Savings Account Products from prospect and customer of the bank. The user manual is also intended for the other bank personas such as Bank Operations Manager, Account Opening Officers or Branch Managers who may handle the specific stages of the lifecycle of the Savings Account Origination process based on the bank's internal operation and policies.

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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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

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

Table 2   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
×	Close
🔍	Perform Search
▼	Open a list
+	Add a new record
◀	Navigate to the previous record
▶	Navigate to the next record
↻	Refresh
📅	Calendar
🔔	Alerts

Basic Actions

Table 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.

Table 3   (Cont.) Basic Actions

Actions	Functions
Save & Close	Used to save the data captured, provided all the mandatory fields are captured and will be available in the My Task list for the user to continue later.
Cancel	Used to close the application without saving. This tasks appears in Free Task, once the transaction is canceled.

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

Overview

This topic desribes about the features of the entire module.

Oracle Banking Origination is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan. It is a Host-Agnostic solution.

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

The initiation request for a Term Deposit Account can be originated by authorized branch users or relationship managers or by approved bank agents, either through the traditional branch channel or through dedicated protocol services made available on digital devices like tablets or mobiles. The initiation of Term Deposit Account request can be made for both new and existing customer types. Also, the system supports processing of the term deposit account request from the customer which are directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

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

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

2

Term Deposit Origination

This topic provides detailed information on the defined stages through which the Term Deposit application has to flow.

As detailed in the **Operations** user manual, all the Product Originations are initiated in the **Application Initiation** stage from the Product Catalogue. The **Cart Operation** in Product Catalogue allows to originate single or multiple Product initiation. Once the Term Deposit Account product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Term Deposit Account Process Reference Number on submit of the **Application Initiation** stage. Process Orchestrator also updates the record in the **Free Task** process for the **Application Entry** stage also referred as **Task** from orchestrator perspective.

The Term Deposit Account Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- [Application Entry](#)

- [Debit Assessment](#)
  The topic describes the debit assessment process.

- [Account Funding Stage](#)
  This topic provides the detailed information about the account funding stage data segments.

- [Account Approval Stage](#)
  This topic provides the detailed information about the account approval stage data segments.

- [Global Actions](#)
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Application Entry

Based on the access configuration, user can view the records in Free Task. In this stage user can capture the details that are required to open a current account. This stage is automatically submitted on below conditions:
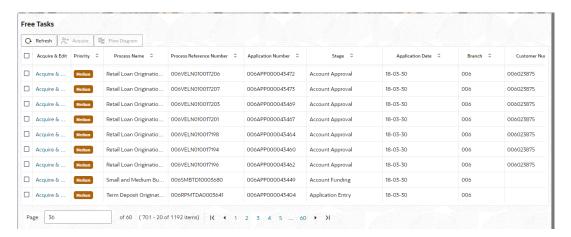
- If the bank level configuration for allowing the full application submission is set as **Yes**.

- If the user captures the required details in all the data segments of the Application Entry stage as part of the Application Initiation stage on clicking the Application button in the Product Details data segment.

To acquire and edit respective stage:

1. On **Home** screen, click **Tasks**.

2. Under **Tasks**, click **Free Tasks**.

Figure 2-1   Free Task

- [Customer Information](#)
  This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.

- [Customer Consent and Preference](#)
  This topic describes the consent and preferences of customers that are captured in account opening process.

- [Account Details](#)
  This topic provides the systematic instructions to capture the account related information for the application.

- [Stake Holder Details](#)
  This topic provides the systematic instructions to capture the stake holder details related information for the application.

- [Financial Details](#)
  This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers in case of joint applicants.

- [Mandate Details](#)
  This topic provides the systematic instructions to capture the mandate details related information for the application.

- [Account Service Preferences](#)
  his topic provides the systematic instructions to capture the account service preferences related information for the application.

- [Nominee Details](#)
  This topic provides the systematic instructions to capture the nominee details related information for the application.

- [Interest Details](#)
  This topic provides the systematic instruction to view the details captured for the Interest Details

- [Terms and Conditions](#)
  This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.

- [Summary](#)
  This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1.1 Customer Information

This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.

The Customer Information data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

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

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

2.1.1.1 For Individual Customer Type

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

To capture customer information details:

1. In the Term Deposit Application Entry stage, update the customer details in the Customer Information data segment based on the respective customer type.

> ⓘ **Note**
>
> The fields in the screen appears based on the region specific configuration. Refer Regional Configuration section below to understand regionalization impact on this data segment.

The **Customer Information - Individual** screen displays.
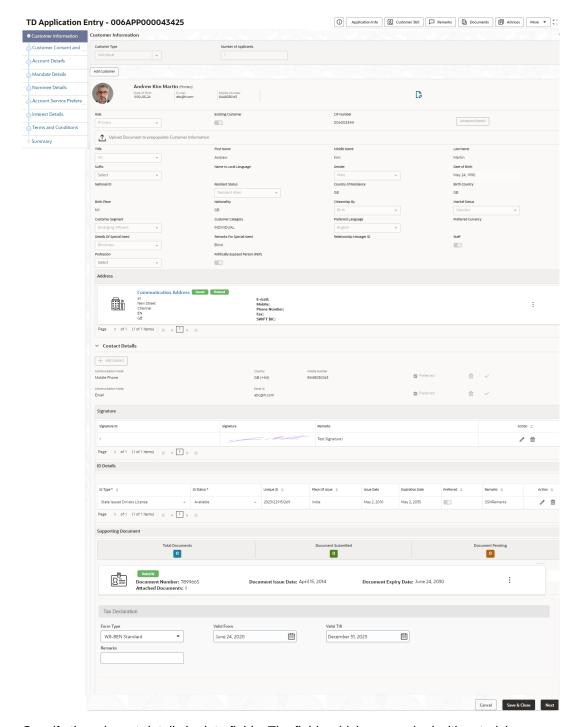
Figure 2-2   Customer Information - individual

2.   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 2-1   Customer Information - Individual – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.

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

Field	Description
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 avaliable options are: • 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.
Resident Status	Select the residential status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**

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

Field	Description
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: • **Married** • **Unmarried** • **Legally Separated** • **Widow**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI**
Customer Category	Select the category of the customer.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Details Of Special Need	Select the special need details. Available options are: • **Blindness** • **Cerebral Palsy** • **Low vision** • **Locomotor disability** • **Leprosy-cured** • **Mental retardation** • **Mental illness** • **Hearing Impairment**
Remarks For Special Need	Specify the remarks for the special need selected.
Relationship Manager ID	Search and select the Relationship Manager ID for the applicant.
Staff	Select the toggle to indicate if the customer is employee of the bank.
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 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click ⊞ to add address details. Click ⋮ to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
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 2-1 (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: • 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 2-1   (Cont.) Customer Information - Individual – Field Description

Field	Description
Action	Click to edit the added signatures Click to delete the added signatures.
ID Details	You can add, view and edit the ID details in this section. Click to add ID details.
ID Type	Specify the ID type. The available options are: • ITIN • Driving License • ATIN • EIN • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the **ID Status** is **Available**.
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiration Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark.

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

Field	Description
Action	Click 🖫 to save the entered ID details. Click ✎ to edit the added ID details Click 🗑 to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click ⊞ to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.
Upload Documents	Drag and drop the document file or click the **Select or drop files here** link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click **Save** to upload the document.
Tax Declaration	In this section you can update the tax declaration details.

Table 2-1 (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: • 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:

3. Click the **Advanced Search**.

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

Below screenshot refers the

Figure 2-3   Advanced Search - Individual

4. 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.

2.1.1.2 For Small and Medium Business (SMB) Customer Type

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

To capture customer information details

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

The **Customer Information - Small and Medium Business (SMB)** screen is displayed.
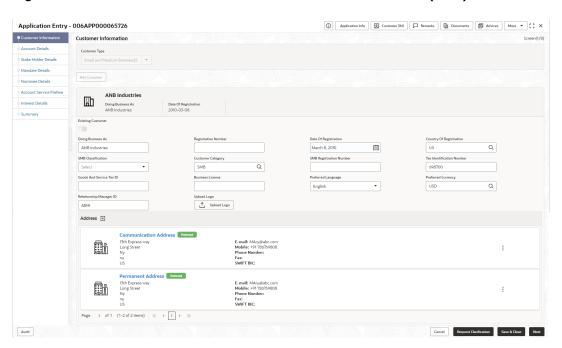
Figure 2-4   Customer Information – Small and Medium Business (SMB)

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

Table 2-2   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: • **Micro** • **Small** • **Medium**

Table 2-2   (Cont.) Small and Medium Business – Field Description

Field	Description
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
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	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click ⊞ to add address details. Click ⋮ to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.

Table 2-2   (Cont.) Small and Medium Business – Field Description

Field	Description
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • 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:

3. Click the **Advanced Search**.

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

Figure 2-5   Advanced Search - Individual

4. 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.

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

Customer Dedupe Check:

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

If the **Customer Dedupe** service check is enabled, upon capturing the New Customer details, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate records which matches to the New Customer Details will be displayed.
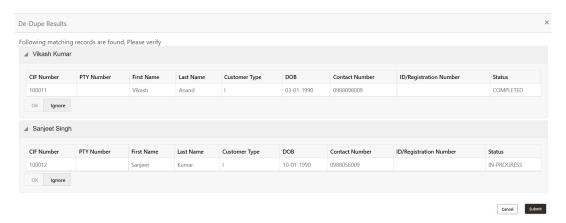
The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration).

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

   The **De-Dupe Result** screen is displayed

Figure 2-6   De-dupe Results

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

Table 2-3   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.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the **Status** of the De-Dupe check.

2.1.2 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.
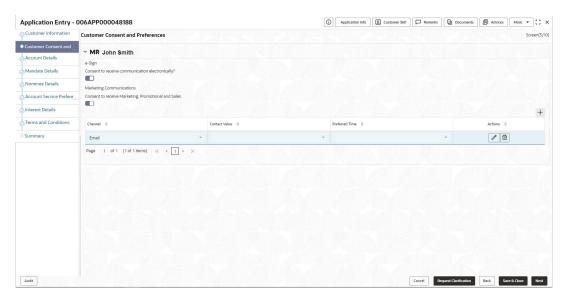
To add customer consent and preference

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 2-7   Customer Consent and Preference

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 2-4   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: • 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.

Table 2-4   (Cont.) Charge Details – Field Description

Field	Description
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.
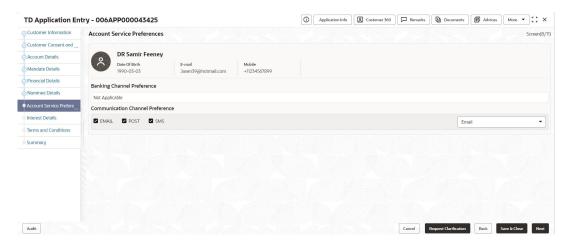
2.1.3 Account Details

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

The **Account Details** data segment displays the account details.
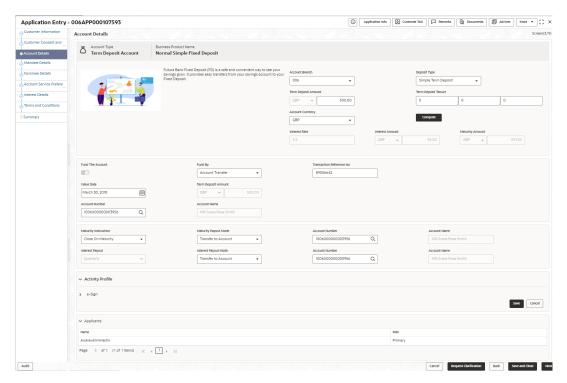
1. Click **Next** in previous data segment screen to proceed with the next data segment, after successfully capturing the data.

The **Account Details** screen displays.

Figure 2-8   Account Details

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

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

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

Table 2-5   Account Details

Abbreviation	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 a short description of the business product.
Account Branch	By default, displays the logged-in user's home branch. System allows to select the branch from the branch list of values.
Deposit Type	Select the deposit type from the drop-down list. The available options are: • Simple Term Deposit • Reinvestment Term Deposit
Term Deposit Amount	Select the currency and the specify term amount. Select the currency from the drop-down list.

Table 2-5   (Cont.) Account Details

Abbreviation	Description
Term Deposit Tenure	Specify the term deposit tenure in year, months and days. Based on the Host Product mapped in the Business Product Configuration screen, the user is allowed to select to tenure configured in the respective host product.
	For example, If the mapped Host Product is Oracle Banking Accounts then the user can select the Term Deposit Tenure from the drop-down list.
Compute	Click **Compute** to compute the value based on the above entered details. Following fields are appears with the computed details:
	• **Interest Rate**
	• **Interest Amount**
	• **Maturity Amount**
Interest Rate	Display the interest rate which is applicable on term deposit amount.
Interest Amount	Displays the interest amount which is calculated based on the interest rate and term deposit amount.
Maturity Amount	Displays the maturity amount which is disbursed by the end of term. This amount is total of **Term Deposit Amount** and **Interest Amount**. If the **Deposit Type** is **Simple Term Deposit** then the maturity amount is same as principal amount.
Fund the Account	Select to opt the initial funding for the account opening.
Fund By	Select the fund by options from the drop-down list.
	The available options are:
	• **Cash**
	• **Account Transfer**
	• **Other Bank Cheque**
	• **GL Account**
Transaction Reference No	Specify the transaction reference number. This field is applicable only if the **Account Transfer** option is selected from the **Fund By** drop-down list.
Term Deposit Amount	Displays the term deposit amount updated earlier.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup.
	This field is applicable only if the **Account Transfer** option is selected from the **Fund By** drop-down list.
	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.
Cheque Number	Specify the Cheque number.
	This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.
Cheque Date	Select the Cheque date.
	This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.
Bank Name	Specify the Bank name.
	This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.

Table 2-5   (Cont.) Account Details

Abbreviation	Description
Branch Name	Specify the Branch name. This field is applicable only if the **Other Bank Cheque** option is selected from the **Fund By** drop-down list.
GL Code	Specify or the general ledger code where the funding amount is to be debited. This field is applicable only if the **GL Account** option is selected from the **Fund By** drop-down list.
GL Description	Displays the description of selected GL Account. This field is applicable only if the **GL Account** option is selected from the **Fund By** drop-down list.
Maturity Instruction	Select the maturity type from the drop-down list. Available options are: Available options for Simple Term Deposit are: • **Renew Principal Only** • **Close On Maturity** Available options for Reinvestment Term Deposit are: • **Renew Principal and Interest** • **Renew Principal Only** • **Close On Maturity**
Maturity Payout Mode	Select the maturity payout mode from the drop-down list. The available options are: • Transfer to Account • GL Account • Demand Draft This field appears only if the **Close On Maturity** option is selected in the **Maturity Instruction** field. The options in this drop-down list appears based on the **Business Product Configuration** screen.
Interest Payout	Select the interest payout from the drop-down list. This field is not applciable if the **Close On Maturity** option is selected from the **Maturity Instruction** drop-down list.
Interest Payout Mode	Select the interest payout mode from the drop-down list. The available options are: • Transfer to Account • GL Account • External Account • Demand Draft The options in this drop-down list appears based on the mapped **Host Product** in the **Business Product Configuration** screen.
Account Number	Click Search icon and select the Account Number. This field appears only if the **Interest Payout Mode** is selected as **Transfer to Account**. User can only accounts of the existing customer in the Account Search popup.
BIC Code	Click Search icon and select the BIC Code from the list. This field appears only if the **Interest Payout Mode** is selected as **External Account**.
Bank	Displays the bank code and name based for the selected BIC Code.

Table 2-5   (Cont.) Account Details

Abbreviation	Description
Branch	Displays the branch code and name based for the selected BIC Code.
Account Holder Name	Specify the Account Holder name. This field appears only if the **Interest Payout Mode** is selected as **External Account**.
External Account Number	Specify the external account number. This field appears only if the **Interest Payout Mode** is selected as **External Account**.
External Account Transfer Maturity	This section displays the external account transfer maturity details.
BIC Code	Click Search icon and select the BIC Code from the list.
Bank	Displays the bank code and name based for the selected BIC Code.
Branch	Displays the branch code and name based for the selected BIC Code.
Account Holder Name	Specify the Account Holder name.
External Account Number	Specify the external account number to which the maturity amount has to be transferred.
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.

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

Table 2-6   Fund By

Fund By	Fund By Mode (In the Plato Properties Table)	Applicability
Cash	Automatic	Applicable
Cash	Manual	Applicable
Account Transfer	Host	Applicable
Account Transfer	Manual	Applicable
Cheque	Host	Non - Applicable
Cheque	Manual	Applicable

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

2.1.4 Stake Holder Details

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

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

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

The user can perform actions on added stake holder details based on the folling scenarios:
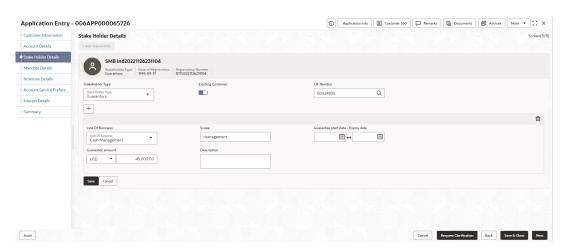
- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.

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

To add stakeholder details:

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

2. Select **+ Add Stakeholder** to add the Stake holders for the business.

   The **Stake Holder Details** screen displays.

Figure 2-9   Stake Holder Details

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

Table 2-7   Stakeholder - Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled.
Ownership Percentage	Specify the ownership percentage. This field is appears only if the **Owner** option is selected from the **Stake Holder Type** field.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
Signatures	Click ⊞ icon to upload the signatures for the new customer. Click **Add** button to add the 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. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.

Table 2-7 (Cont.) Stakeholder - Field Description

Field	Description
Action	Click to edit the added signatures Click to delete the added signatures. This field is enabled only for new customers.
Guarantors	Click to add guarantor details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click to add supplier's details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**

Table 2-7   (Cont.) Stakeholder - Field Description

Field	Description
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.

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

   The **Customer Onboarding** screen is displayed.

Figure 2-10   Customer Onboarding

5. Select the appropriate option from the Customer Category list.

   a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type of Customer Information** data segment.

   b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type of Customer Information** data segment.

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

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

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

2.1.5 Financial Details

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

The Financial Details data segment allows to capture the financial details of a single customer or multiple customers. This data segment is mandatory if below condition are opt:

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

- The business product is allowed to opt overdraft.

- The Overdraft Requested toggle is selected.in the Account Details data segment.

> ⓘ **Note**
>
> This data segment is applicable only if the **Customer Type** is selected as **Individual.**
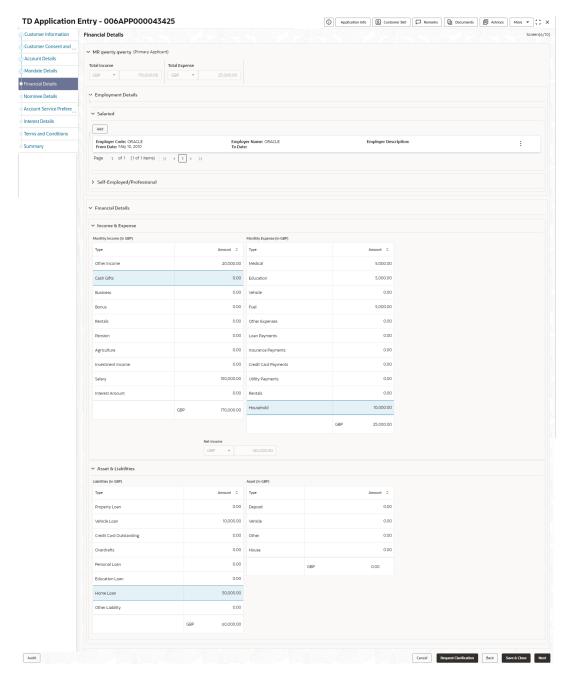
To add financial details:

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

   The **Financial Details** screen displays.

Figure 2-11   Financial Details

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

Table 2-8   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 2-8   (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. • Employer Code • Employer Name • Employer Description • From Date • To Date User can edit, view or delete already added details. Click **Add** to capture the new salaried employment details. The **Salaried Details** pop-up appears.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify **Employer Code** or **Employer Name** to fetch the details.
Employee Name	Displays the employee name.
Employer Description	Specify the employer description.
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
<Actions>	Click **Edit** to modify the existing applicant details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. **Edit** will be visible only for existing applicant.
Employee Type	Select the employee type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent**
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.

Table 2-8   (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: • **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: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Self Employed / Professional Details	In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • From Date • To Date User can edit, view or delete already added details. Click **Add** to capture the new self-employment or professional details. The **Self Employed/ Professional Details** pop-up appears.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Company /Firm Name	Specify the company or firm name.
Registration Number	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
Professional Email ID	Specify the professional email ID.
Financial Details	In this section you can add financial details.

Table 2-8   (Cont.) Financial Details: Individual – Field Description

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

Table 2-8   (Cont.) Financial Details: Individual – Field Description

Field	Description
Asset	Specify the amount for any of the applicable asset type in the below fields. • **House** • **Deposit** • **Vehicle** • **Other** Total gets calculated automatically. The fields appears in this sections are based on the configuration.

3. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:

4. Click **Yes** to reatin the existing financial details and proceed with the next data segment.

    OR

    Click **No** to edit financial details and proceed.

2.1.6 Mandate Details
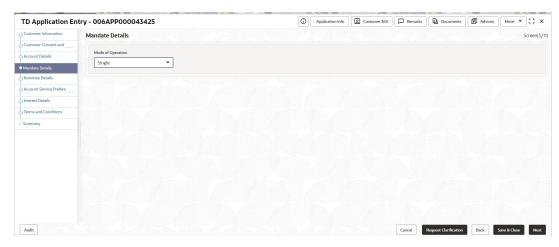
This topic provides the systematic instructions to capture the mandate details related information for the application.

The **Mandate Details** data segment displays the account service preferences details.

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

    The **Mandate Details** screen displays.

Figure 2-12   Mandate Details

2. Specify the fields on **Mandate Details** screen. For more information on fields, refer to the field description table.

Table 2-9   Mandate Details - Field Description

Field	Description
Number of Applicants	Select the number of applicants. The options appears based configurations.
Registered	Select to make it register.
Applicant Name	Displays the applicant name.
Collateral Share	Select the collateral share from the drop-down list.
Repayment Share	Select the repayment share from the drop-down list.

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

2.1.7 Account Service Preferences

his topic provides the systematic instructions to capture the account service preferences related information for the application.

The **Account Service Preferences** data segment displays the account service preferences details.

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

The **Account Service Preferences** screen displays.

Figure 2-13   Account Service Preferences

2. Specify the fields on **Account Service Preferences** screen.

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

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

Table 2-10   Account Service Preferences - Field Description

Field	Description
Applicant / Business Name	Displays the name of the applicant or business based on the customer type
Date of Birth	Displays the date of birth of the customer. This field appears only if the **Customer Type** is selected as **Individual**.
Date of Incorporation	Displays the date of incorporation of the business. This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
E-mail	Displays the e-mail ID.
Mobile	Displays the mobile number.
Banking Channel Preference	Select the specified preferences for Banking Channel.
Phone Banking	Select to indicate if Phone Banking subscription is required.
Direct Banking	Select to indicate if Direct Banking subscription is required.
Kiosk Banking	Select to indicate if Kiosk Banking subscription is required.
Communication Channel Preference	Select to indicate for the specified preferences for communication channel subscriptions.
E-mail	Select to indicate if e-mail is the communication channel subscription.
Post	Select to indicate if post is the communication channel subscription.
SMS	Select to indicate if SMS is the communication channel subscription.
Select Preference	Select the Communication Channel from the drop-down list to specify your preferred option among the selected options.

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

2.1.8 Nominee Details

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

The **Nominee Details** data segment allows capturing details of the nominee for the account. This is a non-mandatory data segment. It allows capturing multiple nominees also for the account, if required. Nominee can also be minor, in which case, it is mandatory to provide details of the guardian. For SMB Customers, Nominee Details data segment is applicable only for Proprietary type of Business.
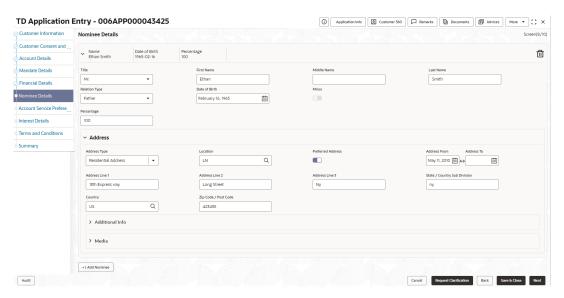
To add nominee details:

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

The **Nominee Details** screen displays.

Figure 2-14   Nominee Details

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

Table 2-11   Nominee Details - Field Description

Field	Description
Title	Select the title of the nominee.
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name of the nominee.
Relationship Type	Select the relationship type of the nominee with the applicant.
Date of Birth	Select the nominee's date of birth.
Minor	Select to indicate if nominee is minor.
Add Guardian	**Click the Add Guardian link to add the guardian details.** The link appears if the **Minor** field is enabled. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click ⊞ to add address details. Click ⋮ to perform below actions on the added address details, • To view the address details, click **View**. • To edit the address details, click **Edit**. • To delete the address details, click **Delete**.

Table 2-11   (Cont.) Nominee Details - Field Description

Field	Description
Address Type	Select the address type for the applicant from the drop-down list. • **Residential Address** • **Communication Address**
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Addition Info	In this section you can provide addition information.
Sub Department	Specify the sub department.
Department	Specify the department.
Building Number	Specify the building number.
Post Box	Specify the post box code.
District Name	Specify the district name.
Floor	Specify the floor number.
Room	Specify the room number.
Locality	Specify the locality.
Landmark	Specify the landmark.
Contact Name / Narrative	Specify the name of the contact person.
Contact Details	In this section you can provide digital contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the **Mobile Phone** option as communication mode.
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.

Table 2-11 (Cont.) Nominee Details - Field Description

Field	Description
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.
Add Nominee	Click to add additional nominee for the account.

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

Guardian Details
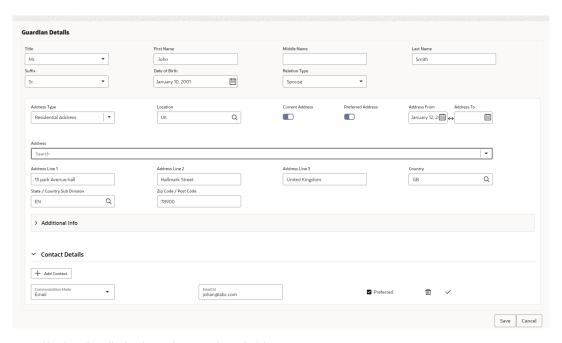
This screen allows to capture details of the guardian of the minor nominee.

To add guardian details:

4. Click **Add Guardian Details** on Nominee Details screen.

The **Guardian Details** screen is displayed

Figure 2-15 Guardian Details

5. Specify the details in the relevant data fields.

Refer the Nominee Details field description table for detailed information on each field.

6. Click **Save** to save the guardian details

7. Specify the fields on **Nominee Details** screen.

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

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

2.1.9 Interest Details

This topic provides the systematic instruction to view the details captured for the Interest Details
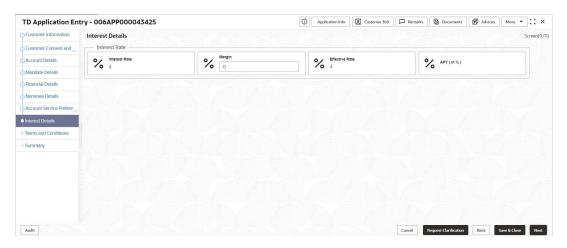
The Interest Details data segment displays the interest applicable for the account. The user can acquire the application from Free Tasks list.

The user can update the further fields for supplementing the customer related information.

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

    The **Interest Details** screen displays.

Figure 2-16   Interest Details

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

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

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

Table 2-12   Interest Details - Field Description

Field	Description
Interest Rate	Displays the interest rate. Interest Rate is fetched from host back end product to which this account is mapped through the Business Product configuration.
Margin In %	Specify the margin in percentage. This field is editable if the **Margin Allowed** toggle is **ON** at the product level.
Effective Rate %	Displays the effective rate calculated based on the **Interest Rate** and the specified **Margin**.

Table 2-12 (Cont.) Interest Details - Field Description

Field	Description
APY	Displays the annual percentage yield value for applicable interest.

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

2.1.10 Terms and Conditions

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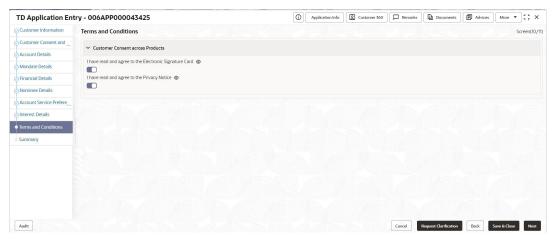
In this data segment user can capture term and conditions consents from the applicants. The customer consents are same across products but few term and conditions defer based on the applied products. They appears in questionnaire format based on the configurations. This questionnaire is mapped at product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

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-17 Term and Conditions

2. Click

to view the term and conditions.

3. In the **Customer Consent across Products** section, select to capture the customer consents.

4. In the **Term and Conditions for Lending Application** section, select to accept the product level term and conditions.
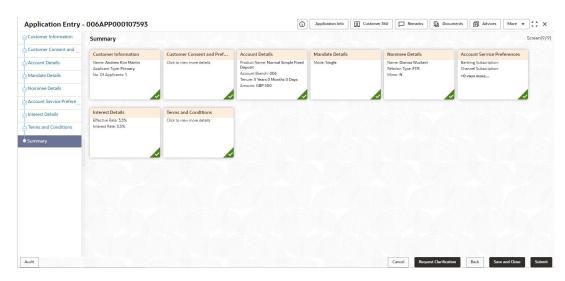
5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

2.1.11 Summary

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

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

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

   The **Summary** screen displays.

Figure 2-18   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.

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

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

Table 2-13   Summary - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information details.

Table 2-13   (Cont.) Summary - Field Description

Data Segment	Description
Stake Holder Details	Displays the stake holder details. This data segment displays only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Nominee Details	Displays the nominee details.
Account Service Preference	Displays the account service preference details.
Mandate Details	Displays the mandate details.

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

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

    OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.

5. Select the checkbox to accept the checklist.

6. Click **Save & Proceed.**The **Outcome** screen is displayed.

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

    - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

    - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

8. Enter the remarks in Remarks.

9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

    OR

    Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Term Deposit Account] to the other stages. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

    Application De-Dupe:

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

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

> ⓘ **Note**
>
> - If an application is returned back to Application Entry stage from any other subsequent stages, Oracle Banking Origination will not allow amending details in the Customer Information and Financial Details data segment, once a customer onboarding process has been triggered in the Application Entry Stage and CIF creation is still in progress.
>
> - In case party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

2.2 Debit Assessment

The topic describes the debit assessment process.

In the process of account opening of saving product this stage appears if the Know Your Customer (KYC) is not completed for the applicants involved in the applications.

This stage appears in following conditions:

- The applicant is new.

- Existing customer but the KYC stage is not completed.

- Existing customer but the KYC stage is Referred.

To open Debit Assessment task:

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

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

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

- [Bureau Information](#)
  This topic describes the bureau information details.

- [Summary](#)
  This topic describes summary of all the data segment.

2.2.1 Bureau Information

This topic describes the bureau information details.

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

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

   The **Bureau Information** screen appears.

Figure 2-19   Bureau Information
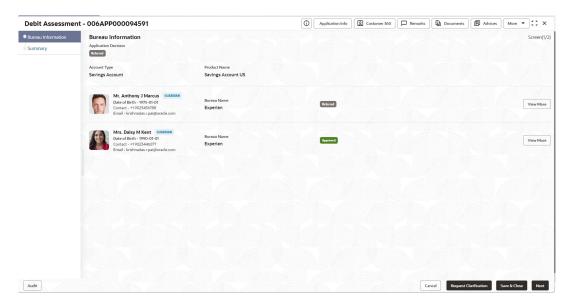
Table 2-14   Abbreviation

Field Name	Description
Application Decision	Displays the application decision status. This status appears based on the debit assessment of the applicants as below: • **Referred** – If KYC status of any applicant is **Referred**. • **Approved**: - If KYC status of all the applicants are **Approved**. • **Declined**: - If KYC status of any applicant is **Declined**. • **Not Initiated**: If KYC status of any applicants is **KYC Non Compliant.** This status appears for new applicants.
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • Report ID • Report Date • Model Name • Score • Result • Reasons

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

2.2.2 Summary

This topic describes summary of all the data segment.
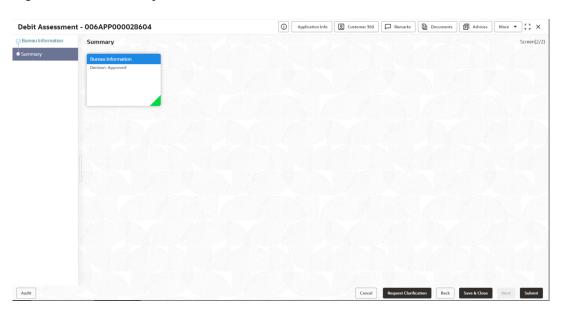
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

To view the summary and submit the task:

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

   The **Summary** screen is displayed

   Figure 2-20   Summary

2. 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 summary tiles, refer to the field description table below.

   Table 2-15   Abbreviation

Data Segment	Description
Bureau Information	Displays the bureau information details.

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

2.3 Account Funding Stage

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

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

To add funding details:

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

2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record.The Account Funding stage is displayed.

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

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

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

- [Initial Funding Details](#)
  This topic provides the systematic instruction to view the details captured for the Initial Funding Details in the Account Funding stage.

- [Summary](#)
  This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.

2.3.1 Initial Funding Details

This topic provides the systematic instruction to view the details captured for the Initial Funding Details in the Account Funding stage.

The **Initial Funding Details** data segment displays the **Initial Funding** details captured in the **Application Entry** stage. The Transaction Reference Number and the Transaction Status is either auto-populated or has to be manually captured based on the configuration. The **Automatic** option is supported only for the **Initial Funding with Cash Mode**. The Manual process is supported for **Transfer by Account**, **Other Bank Cheque** ,and **Cash Mode** of initial funding.

> ⓘ **Note**
>
> For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations Guide**.
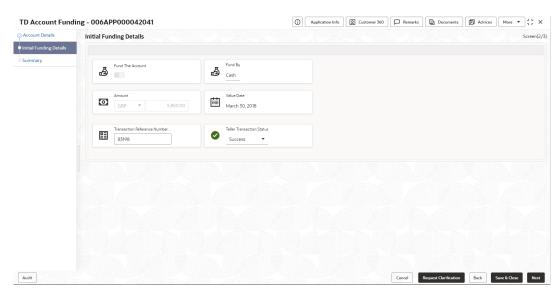
Teller transaction reference number and its status for the initial funding transaction triggered off as part of the **Application Entry** stage.

1. On acquiring the Account Funding task, the Initial Funding Details stage is displayed.

Figure 2-21   Initial Funding Details

2.   Specify the fields on **Initial Funding Details** screen.

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

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

Table 2-16   Initial Funding Details - Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the **Account Details** data segment in **Application Entry** stage.
Fund By	Displays the Fund by option selected in the **Account Details** data segment in **Application Entry** stage.
Amount	Displays the amount of the initial funding updated in the **Account Details** data segment in **Application Entry** stage.
Value Date	Displays the value date of the initial funding updated in the **Account Details** data segment in **Application Entry** stage.
Account Number	Displays the account number. This field displays only if **Account Transfer** is selected as the funding by mode.
Account Name	Displays the account name. This field displays only if **Account Transfer** is selected as the funding by mode.
Cheque Number	Displays the cheque number. This field displays only if **Account Transfer** or **Other Bank Cheque** is selected as the funding by mode. For **Account Transfer**, the cheque number is displayed only if captured during the funding details capture in **Account Details** data segment.

Table 2-16   (Cont.) Initial Funding Details - Field Description

Field	Description
Cheque Date	Displays the cheque date. This field displays only if **Account Transfer** or **Other Bank Cheque** is selected as the funding by mode. For **Account Transfer**, the cheque number is displayed only if captured during the funding details capture in **Account Details** data segment.
Bank Name	Displays the bank name. This field displays for **Other Bank Cheque** funding mode.
Branch Name	Displays the branch name. This field displays for **Other Bank Cheque** funding mode.
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the **Application Entry** stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the **Application Entry** stage for the Teller module.
Transaction Reference Number	Specify the transaction reference number through which the transaction has been posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the transaction reference number for the initial funding transaction that was triggered off in the **Application Entry** stage for the Teller module.
Teller Transaction Status	Select the transaction status as **Completed** for the transaction posted for initial funding in the Teller Application. For Automated processing of the Cash funding mode, system displays the status of the teller transaction. ⓘ **Note** The status of the teller transaction should be 'Success' for the submission of the Account Funding stage.

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

2.3.2 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the account funding stage.
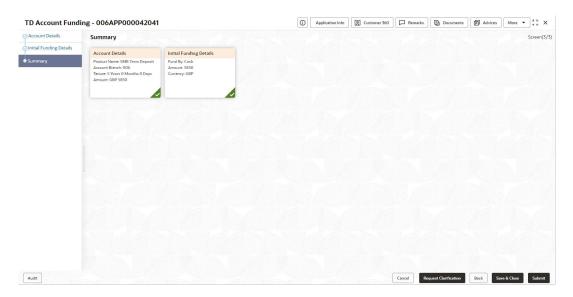
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

   The **Summary** screen displays.

Figure 2-22   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.

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

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

Table 2-17   Summary - Field Description

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

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

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

    OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.

5. Select the checkbox to accept the checklist.

6. Click **Save & Proceed.**The **Outcome** screen is displayed.

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

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

8. Enter the remarks in Remarks.

9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Term Deposit Account] to the other stages. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.4 Account Approval Stage

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

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

The Account Approval stage comprises of the data segments of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Account Approval stages are launched with the Application Information segment.

To approve an account opening:

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

2. Click **Acquire and Edit** or **Acquire** from the **Action** column of the appropriate record.The Account Approval stage is displayed.

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

- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.

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

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

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

- **Stake Holder Details** – For detailed information, refer the Stake Holder Details data segment in the Application Entry stage.

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

- **Terms and Conditions** – For detailed information, refer the Terms and Conditions data segment in the Application Entry stage.

- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.

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

- [Account Approval Details](#)
  This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.

- [Summary](#)
  This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.

2.4.1 Account Approval Details
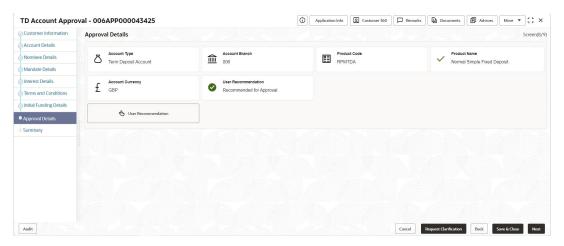
This topic provides the systematic instruction to view the details captured for the account approval details in the account approval stage.

The **Account Approval Details** data segment displays the application details.

1. On acquiring the TD Account Approval stage, the Account Approval Details stage is displayed.

   The **Account Approval Details** screen displays.

Figure 2-23   Approval Details

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

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

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

Table 2-18   Account Approval Details - Field Description

Field	Description
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
User Recommendation	Select the user recommendation from the drop-down list. The available options are: • **Recommended for Approval** • **Recommended for Reject**

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

2.4.2 Summary

This topic provides the systematic instruction to view the tiles for all the data segments in the account approval stage.
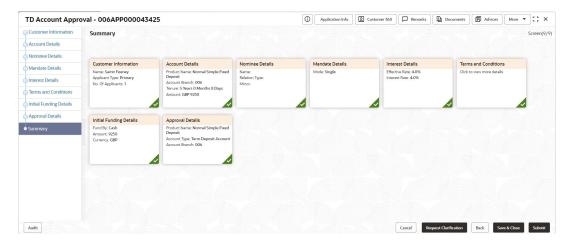
The **Summary** data segment displays the account service preferences details.

The tiles display the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

The **Summary** screen displays.

Figure 2-24   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.

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

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

Table 2-19   Summary - Field Description

Data Segment	Description
Customer Information	Displays the customer information details.
Stake Holder Details	Displays the stake holder details. ⓘ **Note** This field appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Account Service Preferences	Displays the account service preferences details.
Nominee Details	Displays the nominee details.
Mandate Details	Displays the mandate details.
Interest Details	Displays the interest details.
Account Approval Details	Displays the account approval details.
Initial Funding Details	Displays the initial funding details.

Supervisor can verify the KYC Verification status of the Customer from the **Customer 360** in the Header. Only if the KYC Status is 'Success' will the application be allowed to proceed further. Click '**Submit**' to submit the Account Approval stage and proceed to submit the Account Opening request to Host.

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

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

   OR

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

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed. The **Outcome** screen appears.

5. Select the checkbox to accept the checklist.

6. Click **Save & Proceed.**The **Outcome** screen is displayed.

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

   • Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.

- Select the **Return to Initial Funding Details** to make account funding details stage available in free task.

- Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

8. Enter the remarks in Remarks.

9. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number. The welcome letter is generated.

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

    OR

    Click **Go to Free Task**.
    After the Host creates the Term Deposit Account successfully, the response is sent back to the Oracle Banking Origination with the Term Deposit Account Number.

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

2.5 Global Actions

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

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

Below are the list of global actions:

- Icon
  You view the application number along with its product name.

- Customer 360
  You can view the customer details such as Name, CIF number and indication whether it is an existing customer.

- Application Information
  You can view the application information in this section.

- Remarks
  You can view the remarks.

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

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

- Condition and Convenants
  You capture conditions and convenants details for the loan applications.

- Solicitor Details
  You can add the solicitor details using this section.

- Clarification Details
  You raise the clarifications using this section.

2.5.1 Icon

You view the application number along with its product name.

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

    The **Icon** screen is displayed.

Figure 2-25   Icon
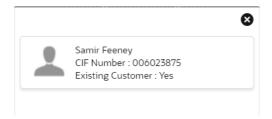
2.5.2 Customer 360

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

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

    The **Customer 360** screen is displayed.

Figure 2-26   Customer 360

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

2.5.3 Application Information
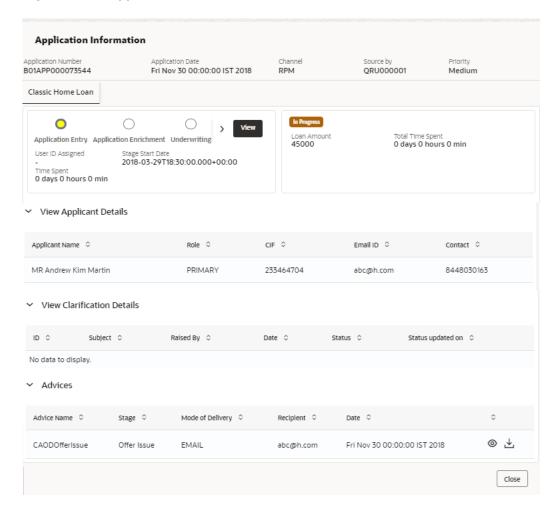
You can view the application information in this section.

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

    The **Application Information** screen is displayed.

Figure 2-27   Application Information

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

Table 2-20   Application Information – Field Description

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

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

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

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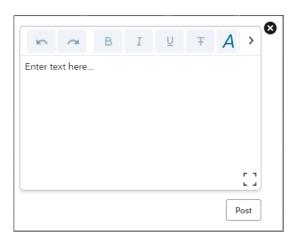
2.5.4 Remarks

You can view the remarks.

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

  The **Remarks** screen is displayed.

Figure 2-28   Remarks

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

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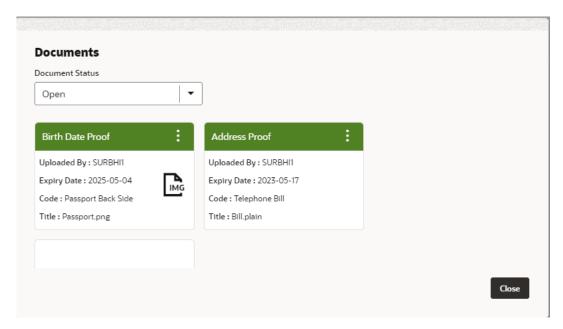
You can upload and view the documents that are uploaded.>

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

   The **Documents** screen is displayed.

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Figure 2-29   Documents

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

3. Click

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

4. Click **View** to view the document.

The **View Document** is displayed.

Figure 2-30   View Document

5. Click **Download** to download the document.

6. Click **Delete** to delete the document.

> **ⓘ Note**
>
> Deleted Documents is displayed as Icon, but the user cannot view the document.
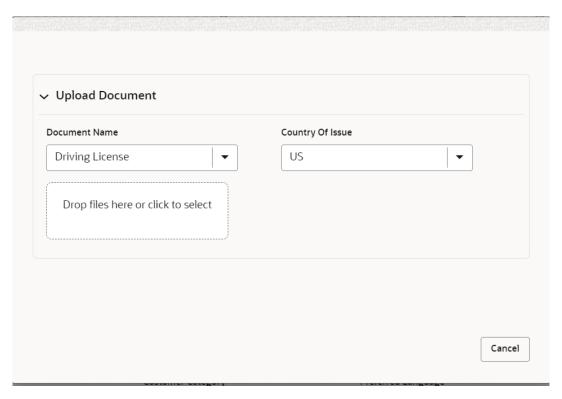
7. Click

to upload the new document to the application.

The **Upload Document** screen is displayed.

Figure 2-31   Upload Document

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

Table 2-21   Upload Document – Field Description

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

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

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

> ⓘ **Note**
>
> Ensure that mandatory documents are uploaded, as the system will validate the same during the stage submission.
>
> Mandatory documents can only be deleted in the same stage where it is uploaded.
>
> Non-mandatory documents can be deleted in any stage.
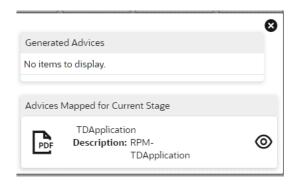
2.5.6 Advices

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

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

  The **Advices** screen is displayed.

Figure 2-32   Advices

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

2.5.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.

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

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

To add conditions:

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

   The **Conditions & Covenants** page appears.

   Figure 2-33   Conditions

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

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

3. Enter the relevant details.

   Table 2-22   Conditions – Field Description

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

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

   ⓘ **Note**

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

Convenants

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

To add convenants:

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

   The **Conditions & Covenants** page appears.

Figure 2-34   Convenant

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

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

7. Enter the relevant details.

Table 2-23   Application Information – Field Description

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

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

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

2.5.8 Solicitor Details

You can add the solicitor details using this section.

A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.
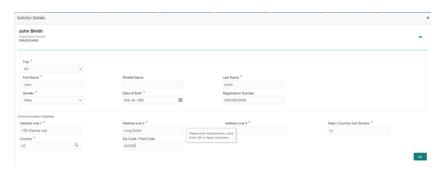
In this section you can add or remove the solicitor. You can also view the already added solicitor.

To add solicitor details:

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

   he **Solicitor Details** page appears.

   Figure 2-35   Solicitor

2. Enter the relevant details.

   Table 2-24   Solicitor – Field Description

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

Table 2-24   (Cont.) Solicitor – Field Description

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

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

2.5.9 Clarification Details

You raise the clarifications using this section.

To add the clarification details:

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

2. Click **New Clarification** to request new clarification.

The **New Clarification** screen is displayed.
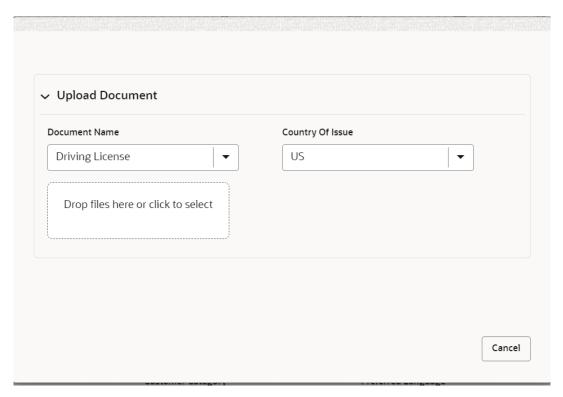
Figure 2-36   New Clarification

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

Figure 2-37   Upload Documents

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

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

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

    Allowed actions are as following:

    •   Adding New Conversation

    •   Withdraw Clarification

    •   Accept Clarification

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

3

Instant Term Deposit Account Origination Process

This topic provides the information about instant term deposit account origination process.

Additional Instant Business Process is available wherein various stages in the Reference Flow for Term Deposit Account is automated.

This allows Instantaneous Account origination from Self-Service Channel such as Oracle Banking Digital Experience for existing Customer who are KYC Compliant and New Customers for whom KYC is completed in Oracle Banking Digital Experience. KYC Type supported for the STP is Identification and Address only and the same has to be configured in Oracle Banking Party Module.

> ⓘ **Note**
>
> Refer to the **Retail Onboarding User Guide** for more details.

Based on whether the Application is initiated by self-service channel or by a Branch personnel, the automatic submission of the stages or skipping of the stages are done by the system.

This process is not applicable for Small and Medium Business customers.

Prerequisite

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.

- Initial Funding is taken as Account Transfer for which the mode configured has to be **H** which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications).

> ⓘ **Note**
>
> For more details, refer to the **Initial Funding Configuration** section in the **Configurations User Guide**.

In the Instant Term Deposit Account Origination Reference Business Process, the stages that are configured are mentioned below.

- **Application Entry Stage**: On successful submission of the Term Deposit Account Application from self-service channel, the system starts the **Application Entry** stage without any manual intervention and completes the data segment level validation. On successful completion of the validation, the system automatically submits the **Application Entry** stage.
  Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for **Application Entry** stage are updated in the **Application**

Initiate stage itself by clicking the **Application** button in the **Product Details** data segment.

- **Account Funding Stage**: On successful submission of the **Application Entry** stage, the system checks if Initial Funding mode updated for the Account Opening.

    – The Initial Funding mode allowed for self-service, initiated applications are **External Bank Account Transfer** and **Account Transfer**.

    – If Initial Funding is taken for the Account via the **External Bank Account Transfer** in the self-service channel, the system starts the **Application Funding** stage and validates the **Initial Funding Details** data segment and submits the **Application Funding** stage automatically.

    – For Application where the Initial Funding is updated as **Account Transfer**, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.

    – For the **Branch Initiated Applications** wherein the Initial Funding is taken in **Cash** or **Other Bank Cheque**, this stage has to be manually done by the Branch user having access permission for this stage.

- **Account Approval Stage**: The system skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for **Branch Initiated Application**, considering the 4-eye principle, the system expects the application to be approved by a Supervisor. Hence this stage will has to be picked and done by the Supervisor user. Supervisor user can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, the system submits the Application to the Product Processor for Account Creation.

- **Handoff Retry**: Application moves to this stage and displays in the **Free Task** only if the Term Deposit Account creation is rejected by Product Processer. The user having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

4

Regional Configuration

This library describes the regional configuration.

Oracle Banking Origination (OBO) has an ability to configure different geography requirements across varied implementation. Using the regional configurator feature, users are configured and enabled for a given Entity ID such as Default and Region Code.

The region specific configurations helps to ensure the workflows adhere to the geography practices, in terms of data capture and visualizations of the application screens. This model supports a framework which is used across OBMA domains to achieve specific end user experience.

Following region specific configuration are implemented:

- Ability to set non-mandatory field to mandatory
- Ability to set a field mandatory based on another field
- Hiding a field
- Capability to maintain LOV by geography
- Capability to maintain default value in LOV for a given geography

This chapter describes US region specific configuration which are implemented in OBO.

The fields in below table are defaulted to the respective value from backend. These fields hidden on UI.

Table 4-1   Defaulted Values and Hidden on UI

Field	Description
Preferred Currency	Defaulted to USD. Appears in the Customer Information data segment of the Application Entry stage.
Account Currency	Defaulted to USD. Appears in the Account Details data segment of the Application Entry stage.
Customer Category	Defaulted to Individual customer type. Appears in the Customer Information data segment of the Application Entry stage.
Country of Residence	Defaulted to US. Appears in the Customer Information data segment of the Application Entry stage.
Phone Banking	Defaulted to No. From the Account Service Preferences data segment.
Direct Banking	Defaulted to No. From the Account Service Preferences data segment.
Kisok Banking	Defaulted to No. From the Account Service Preferences data segment.

Table 4-1 (Cont.) Defaulted Values and Hidden on UI

Field	Description
Passbook	Defaulted to No.
	From the Account Service Preferences data segment.

The fields in below table are not applicable for US region.

Table 4-2 Not Applicable

Field	Description
Name in Local Language	From in the Customer Information data segment of the Application Entry stage.
Citizenship By	From the Customer Information data segment of the Application Entry stage.
Birth Country	From the Customer Information data segment of the Application Entry stage.
Nationality	From the Customer Information data segment of the Application Entry stage.
Preferred Languauge	From the Customer Information data segment of the Application Entry stage.
Details Of Special Need	From the Customer Information data segment of the Application Entry stage.
Remark for Special Need	From the Customer Information data segment of the Application Entry stage.
Relationship Manager ID	From the Customer Information data segment of the Application Entry stage.
Additional Info	From all the Address section where applicable.
APY (in %)	From the Interest Details data segment.

The fields in below table are used with US nomenclature in the respective screen.

Table 4-3 Nomenclature

Field	Description
State/ Country Sub Division	The label is changed to State.
	Appears in the below stages:
	• In the Address Details sections of the Customer Information data segment in the Application Entry stage.
	• In the Address Details sections of the Beneficiary Details data segment in the Application Entry stage.
Cheque	The label appears as Check.
	Appears in the Account Details data segment of the Application Entry stage.
	Appears in the Account Service Preferences data segment.

Table 4-3   (Cont.) Nomenclature

Field	Description

Checking Account	Current Account product name appears as Checking Account.
	Appears as mentioned below:
	• In maintenance process
	  – Core Maintenance - Process Code screen
	  – Retail Maintenance - Business Process Configuration and Business Product Configuration
	• In onboarding process
	  – Product Catalogue - while initiating and selecting product for an account opening application
	  – Value of Account Type field - Impacted data segment is Account Details or Product Details. This data segment appears in the respective stage as per configured. In Account Details or Product Details tile of the Summary data segment of the respective stage.
	• Notification Messages
	• Warning Messages
	• Error Messages
	• Process Name in the Free Task screen.
	• Global Actions - Application Info and Application Tracker
	• Dashboard widget of the respective product
	• Email Communication
	• All the Advices

National ID	The label appears as SSN. Appears in the Customer Information data segment of the Application Entry stage. Appears in the Customer Information data segment.
Resident Status	The lable appears as Citizenship Status. The Citizen option also appears for selection in the drop-down list. Appears in the Customer Information data segment of the Application Entry stage. Appears in the Customer Information data segment.
Nominee Details	The lable appears as Beneficiary Details. This data segment appears in the Application Entry stage.

The fields in the below table are applicable for US region only.

Table 4-4   Region Specific

Field	Description
Payable on Death / Transferable on Death	Specify whether the amount is payable or transferable on the death of the applicant to the added nominee.
Tax Declaration	In this section you can update the tax declaration details. This section appears at below location • Customer Information data segment • While onboarding customer

Table 4-4   (Cont.) Region Specific

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.

5

Error Codes and Messages

This topic contains error codes and messages.

Table 5-1   Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_TC_011	Error occured while getting uploaded Doc
RPM_ACC_DET_001	Initial funding is allowed but are not captured
RPM_ACC_DET_002	Captured initial funding amount is less than minimum amount
RPM_ACC_DET_003	Initial Funding is not allowed but still captured
RPM_ACC_DET_004	Please provide valid value for currency
RPM_ACC_DET_005	Please provide valid value for branch code
RPM_ACC_DET_006	Currency $1 is not allowed for this product
RPM_ACC_DET_007	Product code can not be null
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-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
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

Table 5-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1
RPM-CMN-APL-049	Please provide valid value for Prefered Language of $1
RPM-CMN-APL-050	Please provide valid value for Prefered 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-CMN-000	Illegal State Exception
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-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency $1 is invalid
RPM-COM-012	Term Deposit Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-COM-014	Routing Number cannot be Null
RPM-COM-015	Cheque Date cannot be Null
RPM-COM-016	Cheque Number cannot be Null
RPM-COM-017	Cheque Bank Name cannot be Null
RPM-COM-018	Cheque Branch Name cannot be Null
RPM-COM-019	Either Account Or Cheque Detail is Mandatory for Fund By Account Transfer
RPM-COM-020	Routing Number cannot be more than 9 digit
RPM-COM-021	Routing Number consist of Non Numeric values
RPM-COM-022	Please enter a valid General Ledger code
RPM-COM-023	Please provide a valid value for fund by Cheque flag
RPM-COM-024	Please select a valid value for interest payout
RPM-COM-025	Please select a valid value for interest payout mode
RPM-COM-026	Please select a valid value for maturity instruction
RPM-COM-027	Please select a valid value for maturity payout mode
RPM-COM-028	Please provide valid value for fund the account

Table 5-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-COM-029	Please provide valid value for value Date
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor $1
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product

Table 5-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-PD-029	$1 is not valid
RPM-PD-030	The product $1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type $1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments $1 are missing for the reference number $2
RPM-PD-034	Datasegment Code(s) is missing for $1 for the reference number $2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-AST-001	No OD Limit details found for this process Ref no
RPM-SAV-AST-002	System recommended decision in invalid
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product $1
RPM-SAV-BP-004	No Product preference component DTO found for business product $1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-BP-006	No Branch mapped to this business product.
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code $1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance

Table 5-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	MiscGlCreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGlCreditData from Teller module
RPM-SAV-INI-004	Teller transaction status is incomplete
RPM-SAV-NOM-001	Overall percentage should be equal to 100%
RPM-SAV-NOM-002	Guardian details is required for $1
RPM-SAV-NOM-003	Nominee Details are not captured
RPM-SAV-NOM-004	Please provide valid value for is Minor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set is Minor flag as Y
RPM-SAV-NOM-006	Age of nominee is less than configured minor age, Can not set is Minor flag as N
RPM-SAV-NOM-007	Please provide valid value of first name
RPM-SAV-NOM-008	Please provide valid value of last name
RPM-SAV-NOM-009	Please provide valid value of title
RPM-SAV-NOM-010	Please provide valid value of relation type
RPM-SAV-NOM-011	Address can not be null
RPM-SAV-NOM-012	Please provide valid value for country
RPM-SAV-NOM-013	Please provide valid value for Pin code
RPM-SAV-NOM-014	Please provide valid value for Address Line 1
RPM-SAV-NOM-015	A Minor can not be a guardian
RPM-SAV-ODL-001	Temporary OD Limit information is not allowed for this product
RPM-SAV-ODL-002	Uncollected fund information is not allowed for this product
RPM-SAV-ODL-003	Unsecured OD Limit information is not allowed for this product
RPM-SAV-ODL-004	Please provide valid value for Limit Type
RPM-SAV-PRF-001	Card is not allowed for this business product
RPM-SAV-PRF-002	Cheque Book is not allowed for this product
RPM-SAV-PRF-003	Passbook is not allowed for this product
RPM-SAV-PRF-004	Internet banking is not allowed for this business product
RPM-SAV-PRF-005	Mobile Banking is not allowed for this business product
RPM-SAV-PRF-006	Kiosk is not allowed for this business product
RPM-SAV-PRF-007	Phone banking is not allowed for this business product
RPM-TD-ACC-001	Please provide a valid value for Term Deposit Tenure
RPM-TD-ACC-002	Term Deposit Amount Should be in Configured Range of $1.
RPM-TD-ACC-003	Branch $1 is not allowed in product configuration.
RPM-TD-ACC-004	Max Tenure is not configured in Product for Currency $1.
RPM-TD-ACC-005	Min Tenure is not configured in Product for Currency $1.
RPM-TD-ACC-006	Tenure should be in between $2 $3 and $4 $5 for Currency $1.
RPM-TD-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-TD-CMN-001	Account creation failed in Backoffice

Table 5-1   (Cont.) Error Codes and Messages

Error Code	Messages
RPM-TD-INI-005	Please provide a valid value for transaction reference number.
RPM-TD-INI-006	Please provide a valid value for transaction status.
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1

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