Oracle® Banking Originations Cloud Service

Savings Account Origination User Guide (US Regionalization)

Release 14.7.3.0.0
G40983-01
February 2024

ORACLE

Oracle Banking Originations Cloud Service Savings Account Origination User Guide (US Regionalization), Release 14.7.3.0.0

G40983-01

Copyright © 2023, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose i
Audience i
Documentation Accessibility i
Diversity and Inclusion ii
Conventions ii
Acronyms and Abbreviations ii
Symbol and Icons ii
Basic Actions iii
Screenshot Disclaimer iv

1 Overview

2 Savings Account Origination

2.1 Application Entry Stage 2
2.1.1 Applicant 3
2.1.1.1 For Individual Customer Type 3
2.1.1.2 For Small and Medium Business (SMB) Customer Type 14
2.1.2 Account Details 19
2.1.3 Stake Holder Details 24
2.1.4 Financial Details 28
2.1.5 Collateral Details 33
2.1.6 BeneficiaryDetails 37
2.1.7 Terms and Conditions 40
2.1.8 Summary 41
2.2 Debit Assessment 43
2.2.1 Bureau Information 43
2.2.2 Summary 45
2.3 Manual Debit Assessment 45
2.3.1 Bureau Information 46
2.3.2 Manual Decision 47
2.3.3 Summary 48

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.4 Overdraft Limit Details Stage 49
2.4.1 Account Limit Details 50
2.4.2 Collateral Details 52
2.4.3 Temporary Overdraft Limit 57
2.4.4 Advance against Uncollected Funds 58
2.4.5 Summary - Overdraft Limit Details 59
2.5 Application Enrichment Stage 61
2.5.1 Interest and Charges 62
2.5.2 Advance against Uncollected Funds 63
2.5.3 Temporary Overdraft Limit 64
2.5.4 Summary 66
2.6 Account Funding Stage 68
2.6.1 Initial Funding Details 68
2.6.2 Summary 70
2.7 Underwriting Stage 72
2.7.1 Credit Rating Details 73
2.7.2 Valuation Details 75
2.7.3 Legal Opinion 76
2.7.4 Summary 78
2.8 Application Assessment 79
2.8.1 Qualitative Scorecard 80
2.8.2 Assessment Details 81
2.8.3 Summary 88
2.9 Manual Credit Assessment Stage 90
2.9.1 Manual Assessment 90
2.9.2 Summary 93
2.10 Manual Credit Decision Stage 95
2.10.1 Manual Decision 96
2.10.2 Summary 97
2.11 Account Parameter Setup Stage 99
2.11.1 Summary - Account Parameter Setup 100
2.12 Supervisor Application Approval Stage 101
2.12.1 Pricing Change Approval 102
2.12.2 Summary 103
2.13 Offer Issue Stage 104
2.13.1 Assessment Summary 105
2.13.2 Offer Issue 106
2.13.3 Summary - Offer Issue 108
2.14 Offer Accept / Reject Stage 109
2.14.1 Offer Accept / Reject 110
2.14.2 Summary - Offer Accept / Reject 111
2.15 Post Offer Amendment Stage 112

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.15.1 Post Offer Amendment 113
2.15.2 Summary 115
2.16 Account Approval Stage 116
2.16.1 Collateral Perfection Details 117
2.16.2 Approval Details 119
2.16.3 Summary 120
2.17 Manual Retry Stage 122
2.18 Account Funding 123
2.18.1 Account Funding Details 123
2.18.2 Summary 126
2.19 Global Actions 127
2.19.1 Icon 128
2.19.2 Customer 360 128
2.19.3 Application Information 129
2.19.4 Remarks 131
2.19.5 Documents 132
2.19.6 Advices 135
2.19.7 Condition and Convenants 135
2.19.8 Solicitor Details 137
2.19.9 Clarification Details 138

3 Simplified Application

4 Instant Savings Account Origination Process

5 Error Codes and Messages

6 Advices

Index

Copyright © 2023, 2025, Oracle and/or its affiliates.

Preface

- Purpose
- Audience
- Documentation Accessibility
- Diversity and Inclusion
- Conventions
- Acronyms and Abbreviations
- Symbol and Icons
- Basic Actions
- Screenshot Disclaimer

Purpose

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

Documentation Accessibility

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

Access to Oracle Support

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

1 Overview

This topic describes the information on the various features of the Savings Account Origination 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, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers.

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

It is a Host-Agnostic solution.

It enables banks to deliver improved user experience for various bank personas 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 lifecycle of the various product origination.

The convenience of configuring appropriate stages and the respective data segments within each of these stages, which can be business driven, is hosted and architectured 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 Savings Account is created in the Host. The new workflow also supports capturing of relevant documents, stage wise, and generation of advices and notifications dynamically.

The initiation request for a Savings 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 Savings Account request can be made for both new and existing customer types. Also, the system supports processing of the savings 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.

> **Note**
>
> Refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the **Operations User Guide**.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2

Savings Account Origination

This topic describes the information on the defined stages through which the Savings Account Application has to flow before it is ready to be sent to the Host for Account Creation.

As detailed in the **Operations User Guide**, 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 Savings Account Product origination process is initiated either as a single product origination or as part of the multiple product selection, Process Orchestrator generates the Savings 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 Savings Account Origination Process flow comprises of the following stages and the detailed information of the same is available in the following topics:

- Application Entry Stage
  This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- Debit Assessment
  The topic describes the debit assessment process.
- Manual Debit Assessment
  The topic describes the manual debit assessment process.
- Overdraft Limit Details Stage
  This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.
- Application Enrichment Stage
  This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.
- Account Funding Stage
  This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.
- Underwriting Stage
  This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.
- Application Assessment
  This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.
- Manual Credit Assessment Stage
  This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.
- Manual Credit Decision Stage
  This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Account Parameter Setup Stage
  This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.
- Supervisor Application Approval Stage
  This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- Offer Issue Stage
  This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- Offer Accept / Reject Stage
  This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- Post Offer Amendment Stage
  This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.
- Account Approval Stage
  This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- Manual Retry Stage
  This topic describes the information on the various data segments on the Manual Retry stage.
- Account Funding
  This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- Global Actions
  This topic provides the detailed on the actions that can be performed in all stages.

2.1 Application Entry Stage

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

Process Orchestrator updates the record in the **Free Task** process for the **Application Entry** stage also referred as Task from orchestrator perspective. The user can **Acquire and Edit** or **Acquire** the task from the **Action** column and the header respectively as per requirement.

The **Application Entry** stage will be automatically submitted, in case the Bank level configuration for allowing full Application submission is set as **Yes** and the user has updated all the data segment of **Application Entry** stage as part of the **Application Initiation** stage itself by clicking on the **Application** button available in the **Product Details** data segment.

After successful submission of **Application Entry** stage, a request for the initial funding transaction is sent to **Teller Module**, if **Fund By** option is selected as **Cash**. The status of the **Teller Transaction** is then validated in the **Initial Funding Details** data segment of **Account Funding** stage.

The **Application Entry** stage has the following reference data segments:

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Account Details
  This topic provides the systematic instructions to view and modify the account details.
- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the business.
- 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.
- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- BeneficiaryDetails
  This topic provides the systematic instructions to capture the details of the nominee for the account.
- 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 Applicant

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

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

- For Individual Customer Type
  The topic describes the process to capture or edit customer information of Individual type of customer.
- 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.

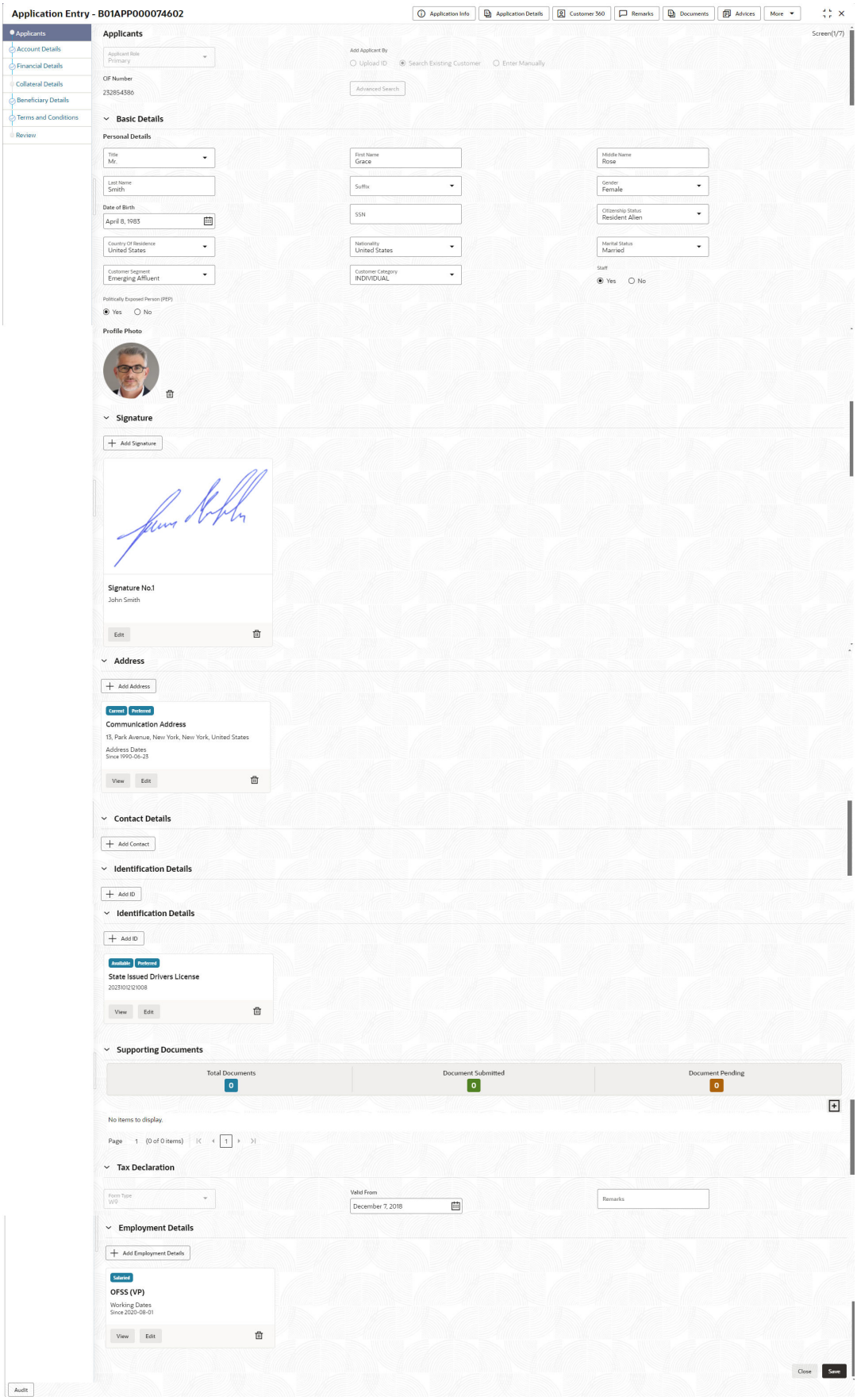
To capture applicants details:

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

   The **Applicant - Individual** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-1 Applicant- Individual



Copyright © 2023, 2025, Oracle and/or its affiliates.

2. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory. For more information on fields, refer to the field description table below:

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

Table 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role incase user add multiple applicant in single application.
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: • **Upload ID** - Using this option user can upload identification document of the applicant to extract the details. • **Search Existing Customer** - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored. • **Enter Manually** - This option is used if user wish to enter all the applicant details manually.
Document Name	Select the document which is used from extracting applicant details. The available options are: • State Issued Drivers License • Passport This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Country of Issue	Select the country in which the document is issued. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
Select and Drop here	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the **Upload ID** option is selected from the **Add Applicant By** drop down list.
CIF Number	Search and select the CIF number. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer the **Advanced Search** section below. This field appears if the **Search Existing Customer** option is selected from the **Add Applicant By** drop down list.
Basic Details	In this section the user can manually capture the basic details of applicant. This section appears if the **Enter Manually** option is selected from the **Add Applicant By** drop down list.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Gender	Specify the Gender of the applicant from the drop-down list.
Date of Birth	Select the date of birth of the applicant.
SSN	Specify the SSN code of the applicant.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • **Non-Resident Alien** • **Resident Alien** • **Citizen**
County of Residence	Search and select the country code of which the applicant is a resident.
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** • **Registered Domestic Partnerships**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI** • **Very HNI**
Customer Category	Select the category of the customer.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on **Select or drop files here** to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. 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. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Remarks	Specify the remarks related to the signature. Click **Save** to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click Edit to edit the added signatures Click to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button 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**
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. This field is non editable if the **No** option is selected in the **Current Address** field.
Address Since	Select the date from when you are connected with the given address.
Address Till	Select the date till when you were connected with the given address. This field appears if the **No** option is selected in the **Current Address** field.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
<Added record tile>	In this tile you can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Adress line 1,2,3 • Country • State Click the **Edit** to edit the added adress details. Click the **View** to view the added adress details. Click to delete the added address details.
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.
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 record is the preferred one.
Action	You can edit or delete the added mobile details.
Identification Details	You can add, view and edit the identification details in this section. Click the **Add ID** button to add Identification details.
ID Type	Specify the ID type. The available options are: • Military ID • Birth Certificate • SIN • Permanent Resident Card () • SIN • Passport • SSN
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
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.
Expiry 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. Click the **Save** button to save the entered ID details.
<Added record tile>	In this tile you can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click the **Edit** to edit the added ID details. Click the **View** to view 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Tax Declaration	In this section you can update the tax declaration details.
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.
Employment Details	In thi section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Salaried	Below field appears if the **Salaried**option is selected from the **Employment Type** list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view or delete already added details.
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.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.
Employee Type	Select the employee type from the drop-down list. Available options are: • **Full Time** • **Part Time** • **Contract** • **Permanent**
Industry Type	Select the Industry Type from the drop-down list. Available options are: • **IT** • **Bank** • **Services** • **Manufacturing** • **Legal** • **Medical** • **Engineering** • **School/College** • **Others**
Organization Category	Select the organization type from the drop-down list. Available options are: • **Government** • **NGO** • **Private Limited**

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Demographics	**Select the demographics from the drop-down list. Available options are:** • **Global** • **Domestic**
Current Employer	Select whether the applicant works currently in this role. Available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • Professional Name • Professional Description • Professional Email ID • Company /Firm Name • Registration Number of Company • Start Date • End Date User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Numberof Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile you can view the added employment details. Below details appears in the tile: • Employement Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates Click the **Edit** to edit the added ID details. Click the **View** to view the added ID details. Click to delete the added ID details.

Advanced Search

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

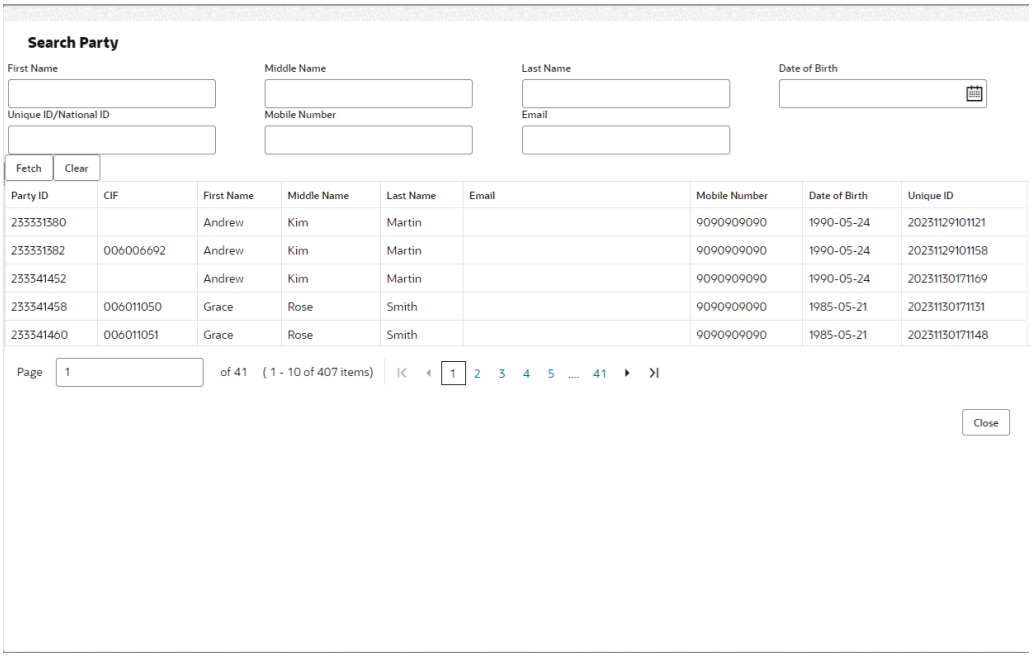
For Non- Individual

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

To search for a party using the advanced search:

a. Click the **Advanced Search**.The Search Party window appears based on the selected party type.
Below screenshot refers the

Figure 2-2 Advanced Search - Individual



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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

3. Click **Save**. The applicant details tile appears with the captured data.

   The tile comprises of below fields:

   - <Applicant Role>
   - <KYC Status>
   - <Applicant Photo>
   - <First Name, Middle Name, Last Name>
   - <Title>
   - CIF Number
   - Date of Birth
   - Initiate: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.

4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

2.1.1.2 For Small and Medium Business (SMB) Customer Type

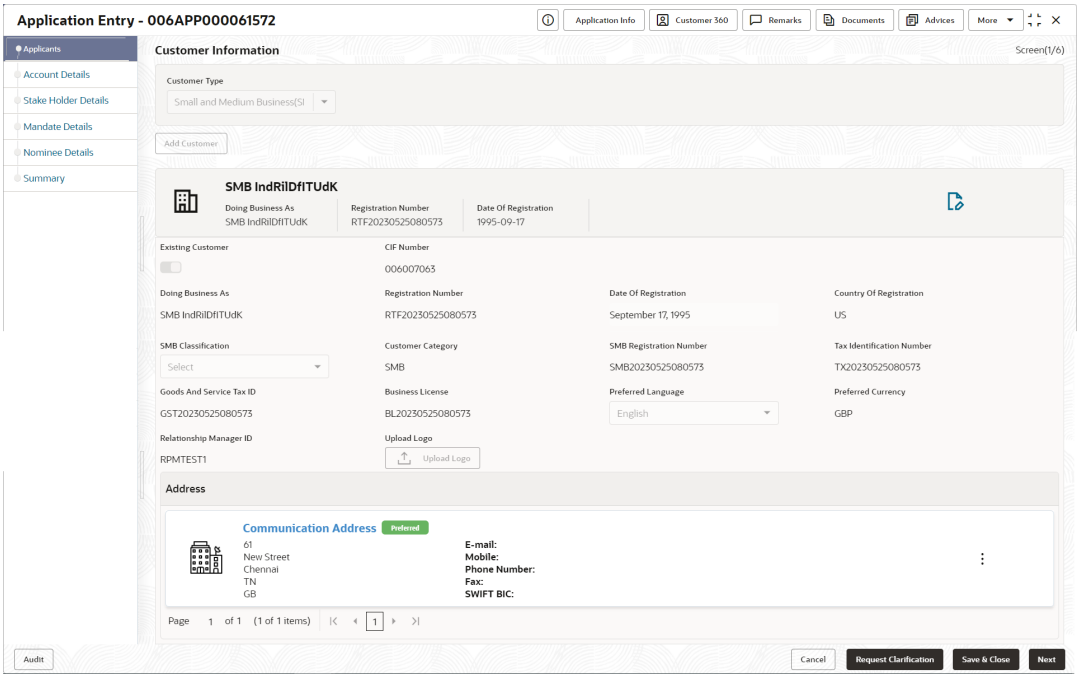
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

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 2-3 Customer Information - Small and Medium Business



Copyright © 2023, 2025, Oracle and/or its affiliates.

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**
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Field	Description
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of 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

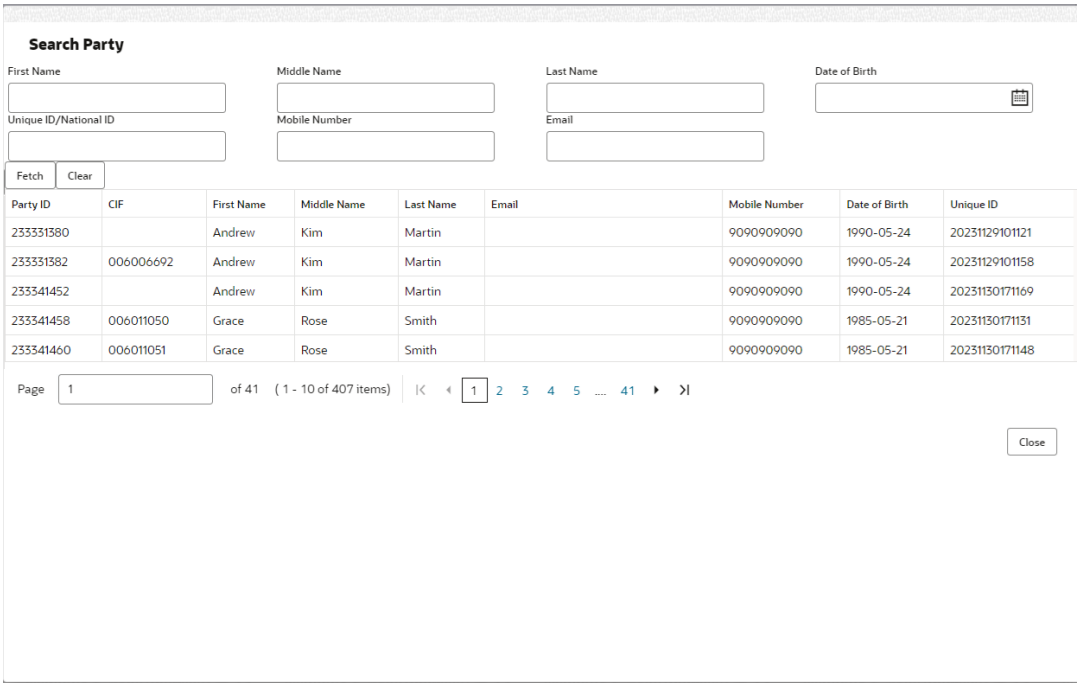
To search for a party using the advanced search:

3. Click the **Advanced Search**.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-4 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.

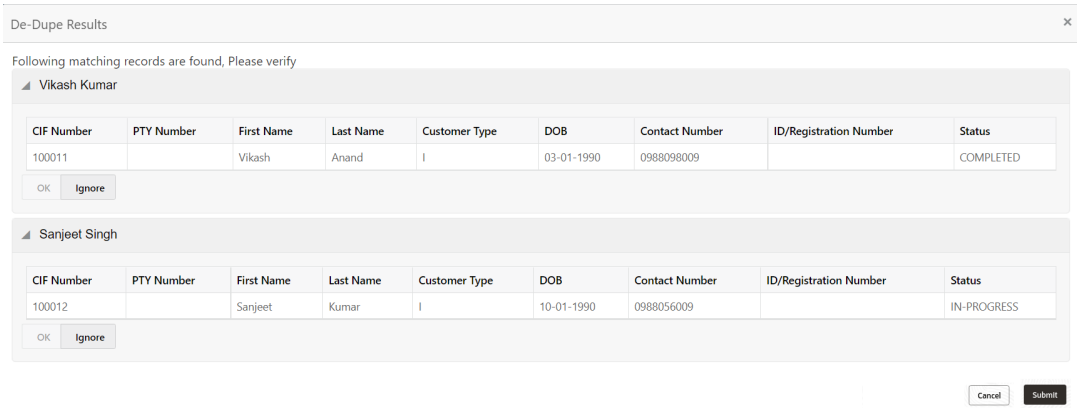
The customer details are compared based on a set of attributes configured. (Refer to Oracle Banking Party Documentation for Dedupe attributes configuration).

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-5 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 Account Details

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

The Account Details data segment displays the account details. The account details are auto populated if the user have capture it while initiating an application. User can edit them in this data segment.

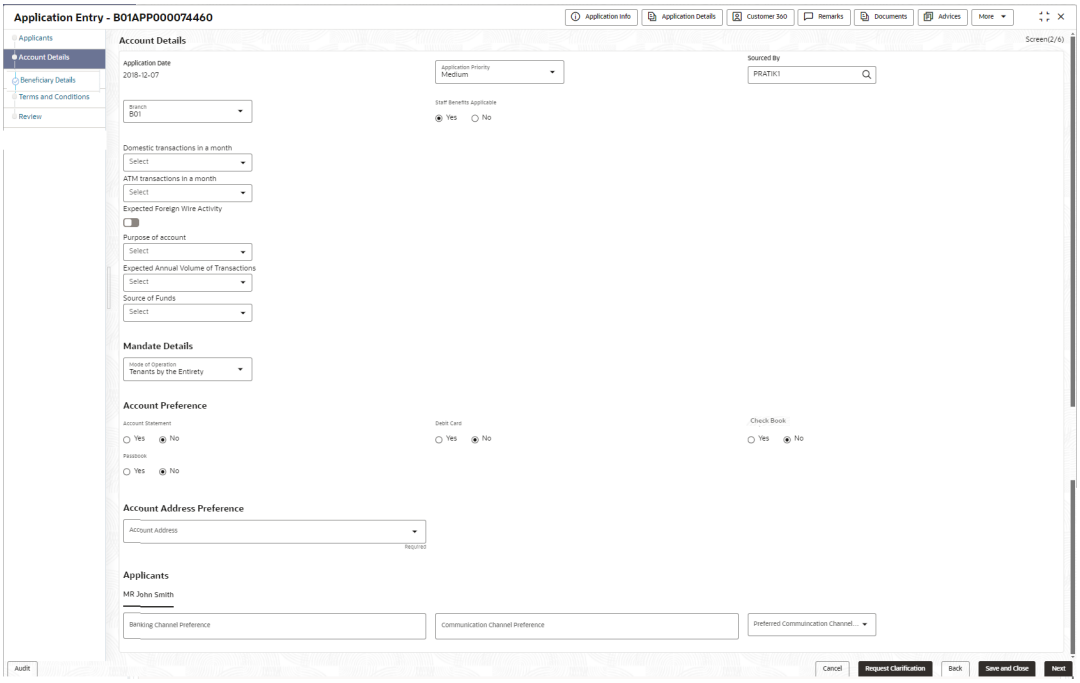
To add account details:

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

   The **Account Details** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-6 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 2-4 Account Details - Field Description

Field	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: • Low • Medium • High Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Branch	Specify the branch code of this account opening opening application.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-4 (Cont.) Account Details - Field Description

Field	Description
Overdraft Requested	Select to indicate if overdraft is required. **Note** This toggle is not applicable for **SMB Customers**.
Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes** : Select this option to avail the staff benefits. • **No** : Select this option for not making use of any staff benefits. This field appears if the **Yes** option is select from the **Staff** field in the **Applicant** data segment. The **Yes** option is by default selected in this field.
Domestic Transaction in Month	Specify the number of domestic transaction you perform in a month. The available options are; • >10 • 5-10 • 0-5 These options appears are based on the questionnaire configuration.
ATM Transactions in a Month	Specify the number of ATM transactions you perform in a month. The available options are: • 0-10 • 10-20 • >20 These options appears are based on the questionnaire configuration.
Expected Foreign Wire Activity	Specify whether you expect the foreign wire activity. These options appears are based on the questionnaire configuration.
Purpose of Account	Specify the purpose of account opening. The available options are: • Salary • Savings • Investments These options appears are based on the questionnaire configuration.
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The available options are: • >5000 • >2000 • >500 These options appears are based on the questionnaire configuration.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-4 (Cont.) Account Details - Field Description

Field	Description
Source of Funds	Specify the source of funds. The available options are: • Rent • Income • Alimony • Pension • Investments These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • ATM • POS
Mandate Details	In this section the user can capture the mode of operation for the account.
Mode of Operations	Select the appropriate option from the mode of operations list.
Account Preference	In this section the user can set an account preferences.
Account Statement	Select to indicate whether user needs account statement.
Statement Via	Select the mode of an account statement. The available options are: • **EMAIL** • **POST** In case of joint applicant involved in an application, if the any of an applicant has opted for e-sign options then the system by default select the **EMAIL** option.
Frequency	Select the frequency from the drop-down list. The available options are: • **Monthly** • **Quarterly** • **Half - Yearly** • **Annual**
Debit Card	Select to indicate if debit card is required.
Cheque Book	Select to indicate if cheque book is required.
Passbook	Select to indicate if passbook is required.
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the **Applicant** data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: • if the selected address is deleted from the **Applicant** data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. • if the selected address is edited in the **Applicant** data segment then updated address is automatically reflected in this data segment.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-4 (Cont.) Account Details - Field Description

Field	Description
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • EMAIL • POST • SMS
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the **Commumncation Channel Preferences** fields.
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the **Overdraft Requested** is selected. It is mandatory to select at least one applicant as **Income Reliant**.
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on. This field and initial funding related fields appears if the **Fund Post Account Opening** toggle is not selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.
Fund By	Select the fund by from the drop-down list. Available options are: • **Cash** • **Account Transfer** • **Other Bank Cheque** • **External Account Transfer**
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup. This field appears only if the **Fund By** is selected as **Account Transfer** In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name	Displays the account name for the selected account number. This field appears only if the **Fund By** is selected as **Account Transfer**
Cheque Number	Specify the Cheque number. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.
Cheque Date	Select the Cheque date. This field is non-mandatory for **Account Transfer** funding mode. This field is mandatory for **Other Bank Cheque** funding mode.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

2.1.3 Stake Holder Details

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

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:

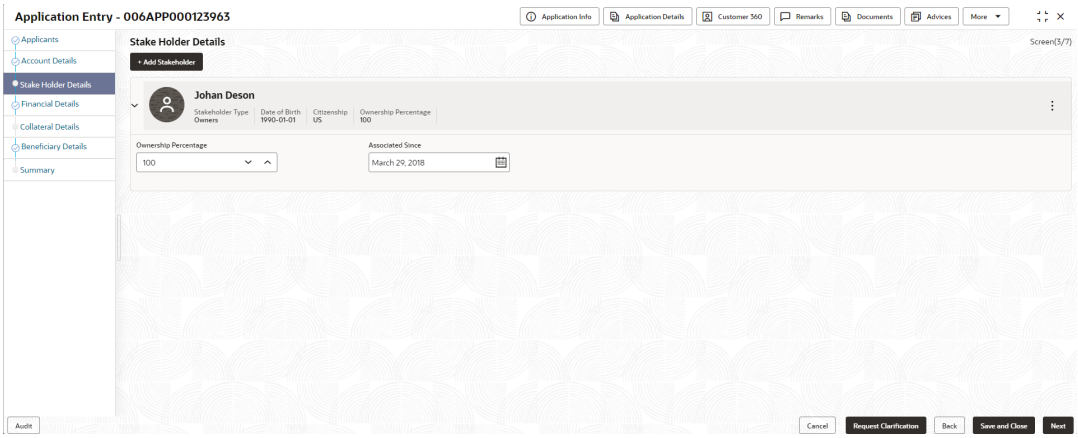
- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholer details.

To add stakeholder details:

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

   The **Stake Holder Details** screen displays.

Figure 2-7 Stakeholder Details



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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-5 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-5 (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**

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-5 (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 2-8 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.
7.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.1.4 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:

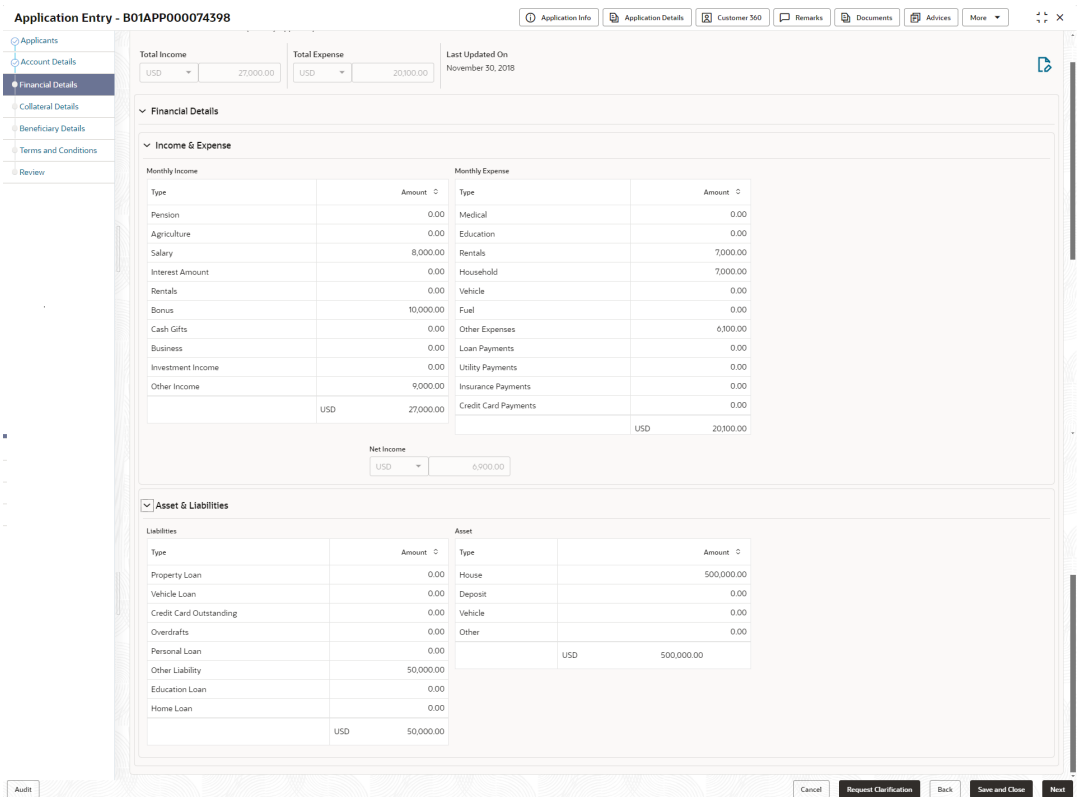
- The **Capture Financial Details** toggle is selected in the **Business Product Preference** data segment while configuring a business product.
- The business product is allowed to opt overdraft.
- The Overdraft Requested toggle is selected.in the Account Details data segment.

To add financial details:

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

   The **Financial Details** screen displays.

Figure 2-9 Financial Details



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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-6 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.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-6 (Cont.) Financial Details: Individual – Field Description

Field	Description
Designation	Specify the designation.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-6 (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.

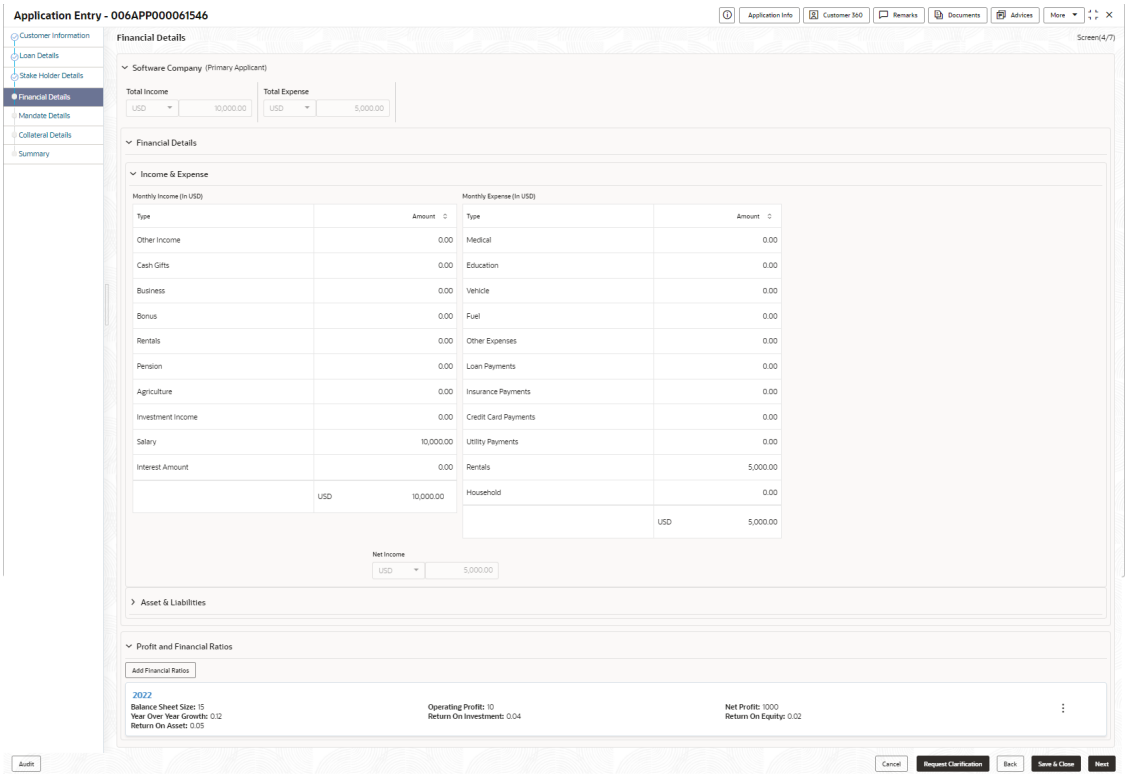
Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-6 (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.

Financial Details - for Small and Medium Business customer type

Figure 2-10 Financial Details - SMB



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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.1.5 Collateral Details

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

Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

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

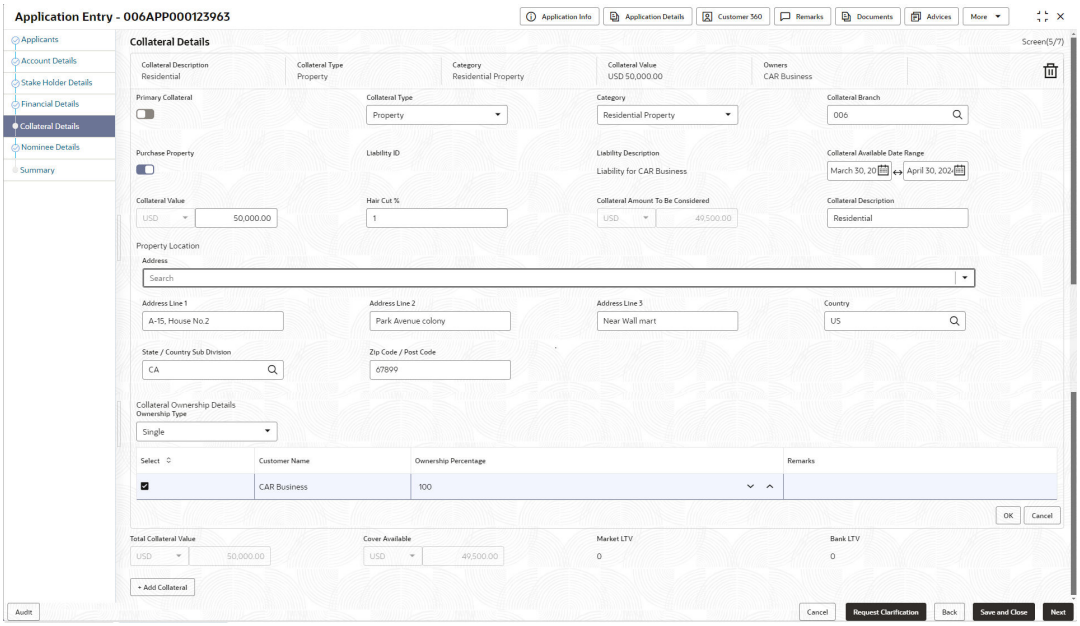
The user can acquire the application from Free Tasks list.

To add collaterals details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add Collateral** to capture the collateral details.

   The **Collateral Details** screen displays.

Figure 2-11 Collateral Details



If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.
The **Warning Message** popup screen displays.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-7 Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds** • **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)**
Category	Select the collateral category. Available options are: If Collateral type is selected as **Property** • **Residential Property** • **Vacant Land** • **Under Construction** If Collateral type is selected as **Guarantee** • **Personal Guarantee** • **Guarantee and Indemnity** • **Government Guarantee** • **Family Guarantee** If Collateral type is selected as **Vehicle** • **Passenger Vehicle** • **Commercial Vehicle** If Collateral type is selected as **Precious Metal** • **Precious Metal** If Collateral type is selected as **Deposits** • **Term Deposit** If Collateral type is selected as **Bonds** • **Secured Bonds** • **Unsecured Bonds** • **Investment Bonds** If Collateral type is selected as **Stocks** • **Domestic Stock** If Collateral type is selected as **Insurance** • **Life Insurance** If Collateral type is selected as **Accounts Receivable** • **Bill Receivable** • **Trade Receivable** If Collateral type is selected as **Inventory (Stock of Material)** • **Stock of Raw Materials** • **Finished Goods** • **Packaging Materials**
Collateral Branch	Displays the branch of the collateral.
Term Deposit Number	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-7 (Cont.) Collateral Details - Field Description

Field	Description
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select **Property** from the **Collateral Type l**ist. The fields appears if you select the **Property** option from the **Collateral Type** list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-7 (Cont.) Collateral Details - Field Description

Field	Description
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the **Property** option from the **Collateral Type** list.
Ownership Type	Select the ownership type of the property. The available options are • **Single** • **Joint** The fields appears if you select the **Property** option from the **Collateral Type** list.
Select	Select the appropriate customer as owner from the list. The fields appears if you select the **Property** option from the **Collateral Type** list.
Customer Name	Displays the customer name along with title. The fields appears if you select the **Property** option from the **Collateral Type** list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Remark	Displays the remark of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<Actions>	Displays the actions that you can perform on the added collateral. • - Click delete to delete the added collateral. • - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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.

2.1.6 BeneficiaryDetails

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

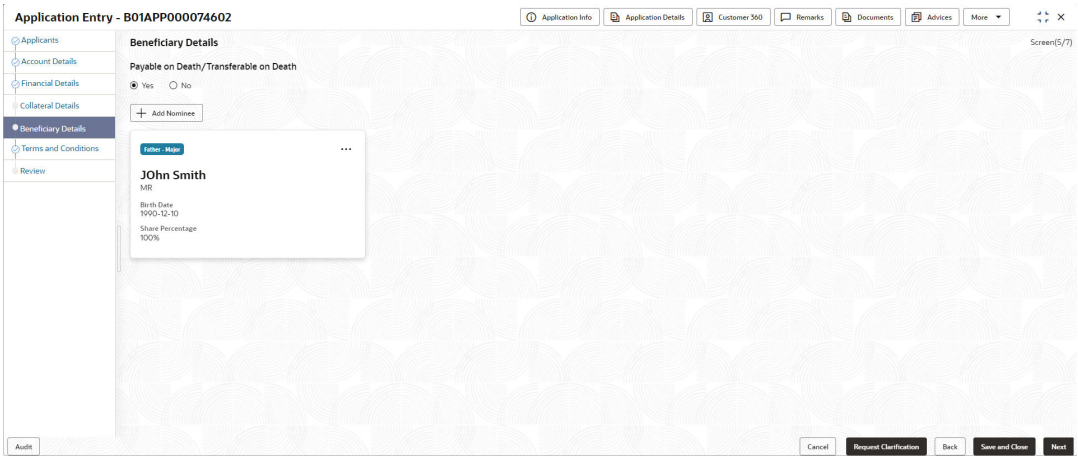
The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Beneficiary Details are allowed only for Proprietary type of Business Accounts.

To add beneficiary details:

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

   The **Beneficiary Details** screen displays.

Figure 2-12 Beneficiary Details



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

Table 2-8 Details - Field Description

Field	Description
Title	Select the title of the applicant.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-8 (Cont.) Details - Field Description

Field	Description
Relationship Type	Select the relationship type of the beneficiary with the applicant.
Date of Birth	Select the applicant'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**.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-8 (Cont.) Details - Field Description

Field	Description
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.
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 Beneficiary	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 2-13 Guardian Details

5. Specify the details in the relevant data fields.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

2.1.7 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.

This data segment comprises of below sections:

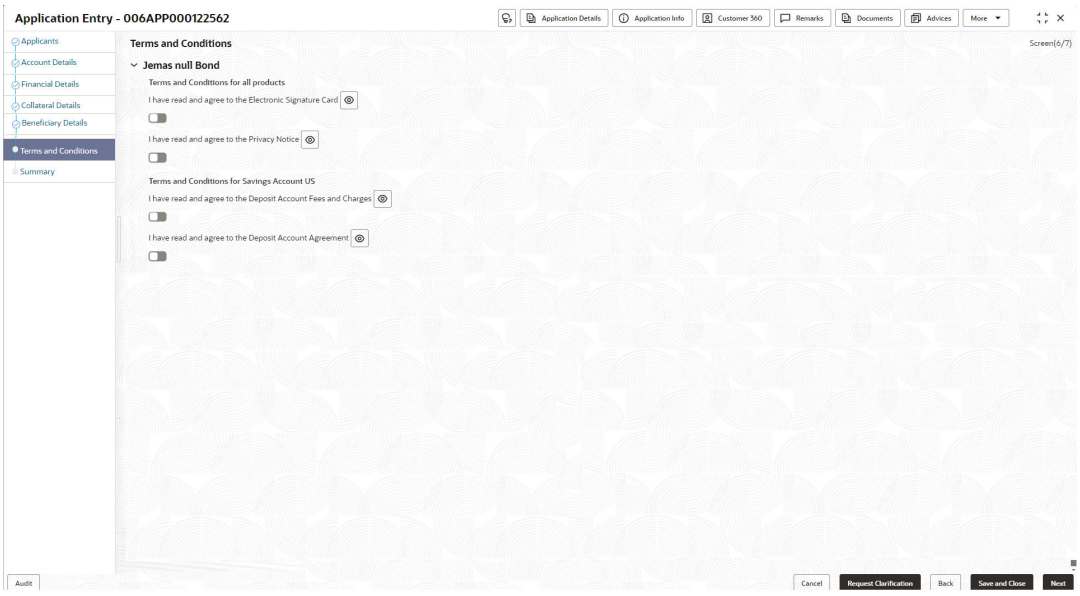
- **Term and Conditions for all products** - In this section the term and conditions which are applicable for all the products appears in the questionnaire format.
- **Term and Conditions for <Selected Product>** - In this section the term and conditions which are applicable for all the selected product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

To capture terms and conditions:

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

   The **Term and Conditions** screen appears

Figure 2-14 Term and Conditions



2. Click to view the term and conditions.
3. Select the toggle button to accept the term and conditions.
4. In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

2.1.8 Summary

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

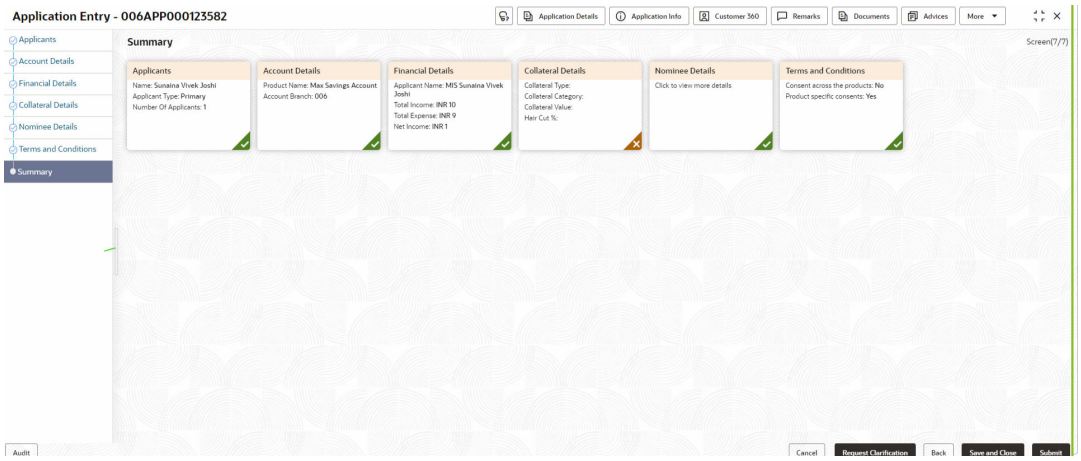
The Summary displays the tiles for all the data segments in the Application Entry stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment

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

   The **Summary** screen displays.

Figure 2-15 Summary



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

Table 2-9 Summary - Application Entry – Field Description

Data Segment	Description
Applicants	Displays the applicants details
Account Details	Displays the account details.
Stake Holder Details	Displays the Stake Holder details This data segment appears only if the **Customer Type** is selected as **Small and Medium Business (SMB)**.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Beneficiary Details	Displays the beneficiary details.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-9 (Cont.) Summary - Application Entry – Field Description

Data Segment	Description
Term and Conditions	Displays the term and conditions.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed.

   OR

   Click **Proceed**. The Checklist screen appears.
4. 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. 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 Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage. 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Note

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

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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

   The **Bureau Information** screen appears.

Figure 2-16 Bureau Information

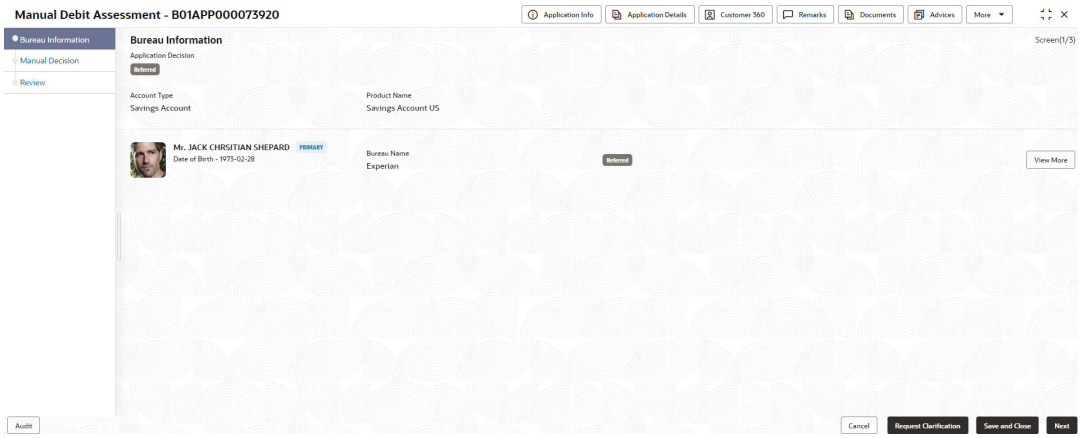


Table 2-10 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.2.2 Summary

This topic describes summary of all the data segment.

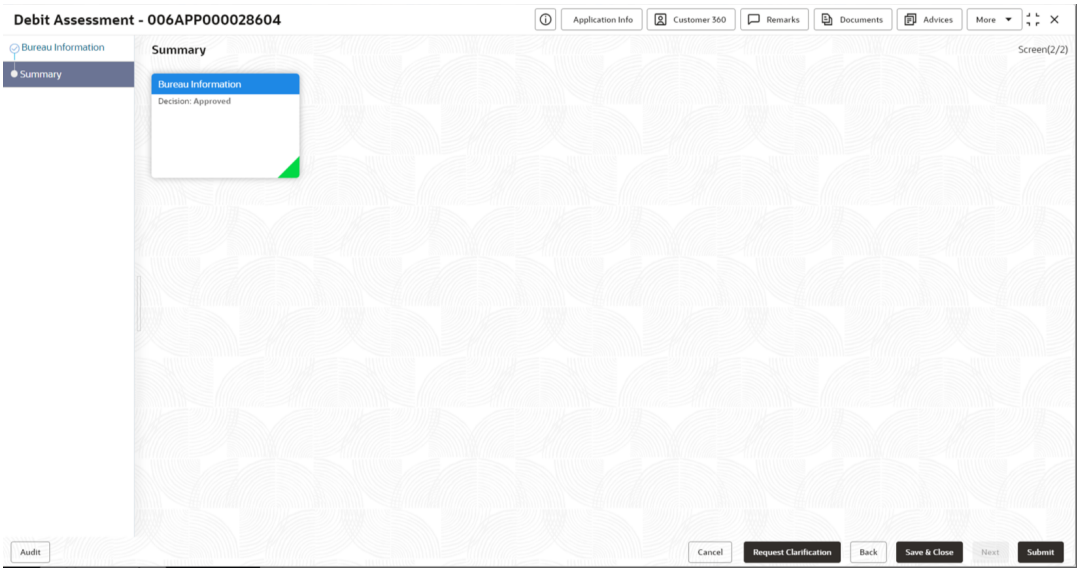
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

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 2-17 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 2-11 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 Manual Debit Assessment

The topic describes the manual debit assessment process.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

To open manual debit assessment task:

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

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

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

2.3.1 Bureau Information

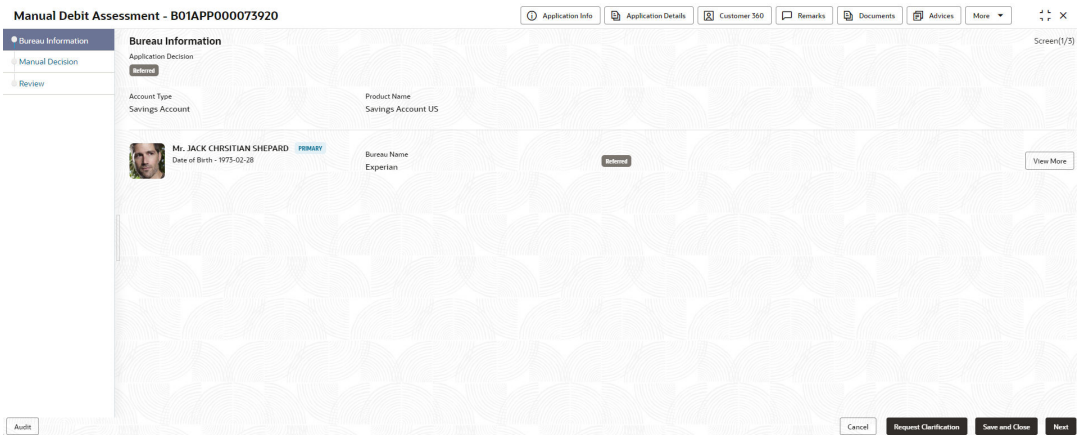
This topic describes the bureau information details.

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

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

   The **Bureau Information** screen appears.

Figure 2-18 Bureau Information



Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-12 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as **Referred**.
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.

2.3.2 Manual Decision

The topic describes the manual decision process.

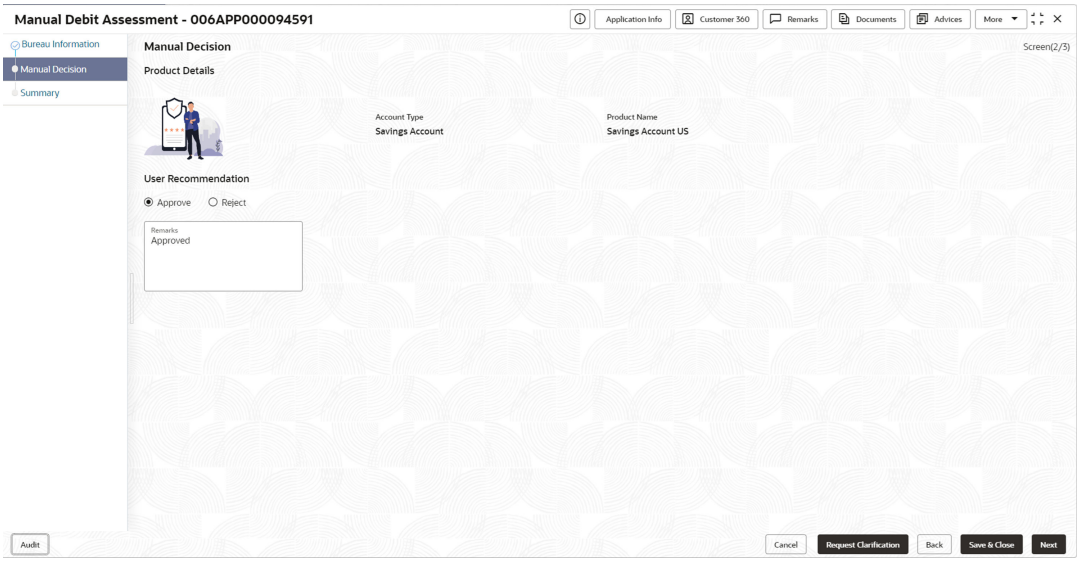
In this data segment user can change the applicant KYC status.
To perform manual debit assessment:

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

   The **Manual Decision** data segment appears.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-19 Manual Decision



2. Select appropriate option to proceed for manual decision.

Table 2-13 Manual Decision

Field Name	Description
Product Details	In this section displays the product details.
Image	Displays the account type.
Account Type	Displays the type of account.
Product Name	Displays the product name.
User Recommendation	Select the recommended option to change the debit decision manually. The available options are: • Approve • Reject
Reject Reason	Select the reason for rejection the application.
Remark	Specify the remarks for manual debit decision.

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

2.3.3 Summary

This topic describes summary of all the data segment.

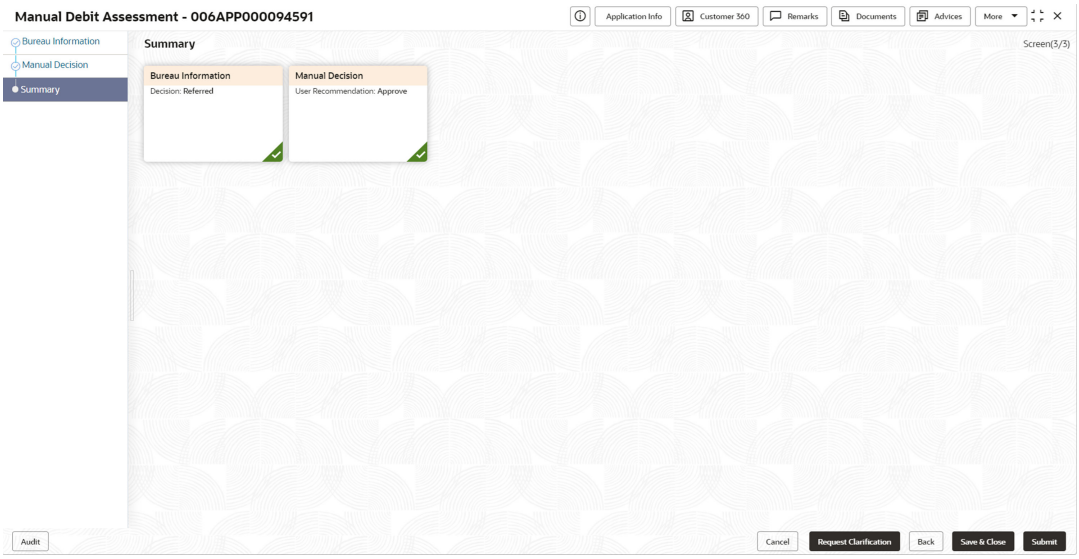
The Summary displays the tiles for all the data segments in the Manual Debit Assessment stage. The tiles display the important details captured in the specified data segment.
To view the summary and submit the task:

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

   The **Summary** screen is displayed

Copyright © 2023, 2025, Oracle and/or its affiliates.

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 2-14 Summary

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

2.4 Overdraft Limit Details Stage

This topic describes the information on the various data segments to capture the required data for the Overdraft Limit Details stage.

Users having functional access to the Overdraft Limit Details stage will be able to view the record in the Free Task process.

> **Note**
>
> This stage is not applicable for **SMB Customers**.

The **Overdraft Limit Details** stage has the following reference data segments:

- Account Limit Details
  This topic provides the systematic instructions to update the overdraft limit requested by the customer.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Collateral Details
  This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for Overdraft limit.
- Temporary Overdraft Limit
  This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.
- Advance against Uncollected Funds
  This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- Summary - Overdraft Limit Details
  This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

2.4.1 Account Limit Details

This topic provides the systematic instructions to update the overdraft limit requested by the customer.

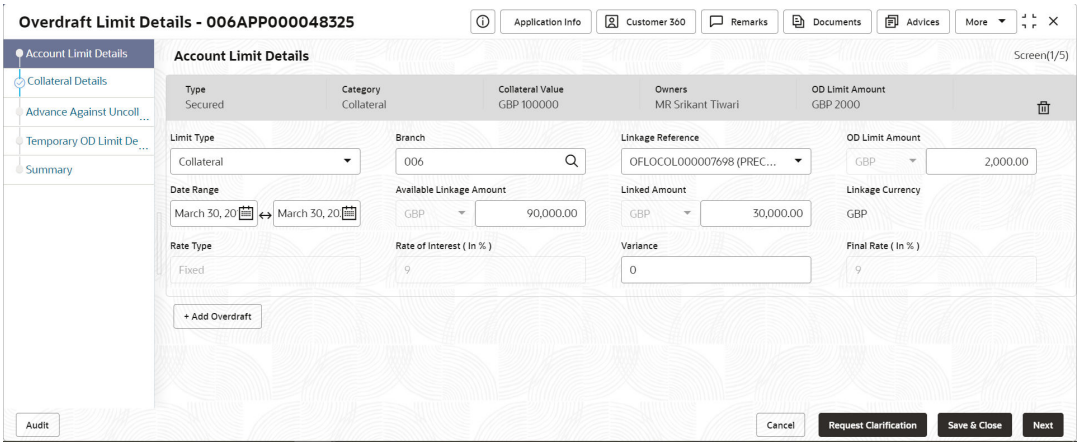
The Account Limit Details allows to update the overdraft limit requested by the customer.

To add account limit details:

1. On acquiring the **Overdraft Limit Details** task, the Account Limit Details data segment appears.

   The **Account Limit Details** screen displays.

Figure 2-21 Account Limit Details



2. Click **Add Overdraft** to capture the overdraft limits.
3. Specify the details in the relevant data fields. For more information on fields, refer to the field description table below.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-15 Account Limit Details – Field Description

Field	Description
Limit Type	Select the limit type from the drop-down list. **Note** System defaults the same limit type for the subsequent overdraft details added.
Branch	Specify the branch code where the account limit is configured.
Linkage Reference	Select the linkage reference number from the dropdown list.
OD Limit Amount	Select the currency and specify the overdraft limit amount for the account.
Date Range	Select the date range within when the account limit is valid.
Available Linkage Amount	Specify the available linkage amount of the collateral.
Linked Amount	Select the currency and specify the linked amount.
Linkage Currency	Displays the linkage currency.
Rate Type	Displays the rate type as per the limit type is selected. The available options are: • **Fixed** • **Floating**
Rate Code	Displays the rate code. **Note** This field displays if the **Rate Type** is selected as **Floating**.
Base Rate	Displays the base rate. **Note** This field displays if the **Rate Type** is selected as **Floating**.
Rate of Interest	Displays the rate of interest. **Note** This field displays if the **Rate Type** is selected as **Fixed**.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-15 (Cont.) Account Limit Details – Field Description

Field	Description
Variance	Specify the variance. **Note** This field displays if the **Rate Type** is selected as **Fixed**.
Margin	Specify the margin. **Note** This field displays if the **Rate Type** is selected as **Floating**.
Final Rate	Displays the effective rate calculated and based on the below parameters: • **Rate Value** and the **Margin** for floating rate type. • **Rate of Interest** and the **Variance** for fixed rate type.

4. Click **Add Overdraft** to capture the multiple overdraft limits.

   OR

   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 Collateral Details

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

Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collaterals.

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

The user can acquire the application from Free Tasks list.

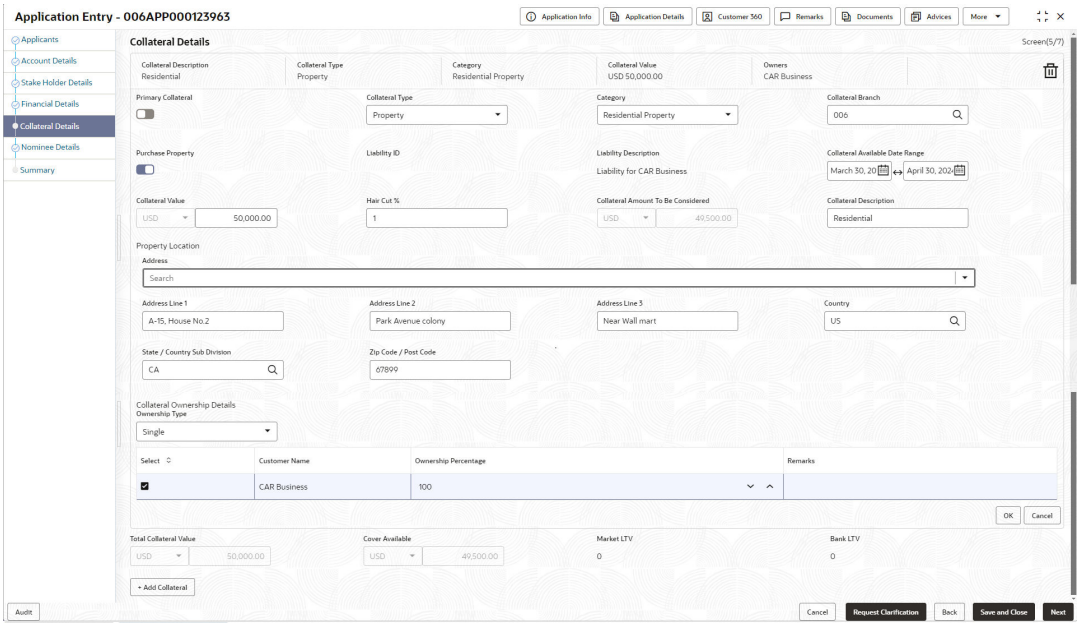
To add collaterals details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add Collateral** to capture the collateral details.

   The **Collateral Details** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-22 Collateral Details



If the **Collateral Type** is selected as **Term Deposit**, the following **warningmessage** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.
The **Warning Message** popup screen displays.

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

Table 2-16 Collateral Details - Field Description

Field	Description
Primary Collateral	Specify the primary collateral.
Collateral Type	Select the collateral type. Available options are: • **Property** • **Guarantee** • **Vehicle** • **Precious Metal** • **Deposits** • **Bonds** • **Stocks** • **Insurance** • **Accounts Receivable** • **Inventory (Stock of Material)**

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-16 (Cont.) Collateral Details - Field Description

Field	Description
Category	Select the collateral category. Available options are: If Collateral type is selected as **Property** • **Residential Property** • **Vacant Land** • **Under Construction** If Collateral type is selected as **Guarantee** • **Personal Guarantee** • **Guarantee and Indemnity** • **Government Guarantee** • **Family Guarantee** If Collateral type is selected as **Vehicle** • **Passenger Vehicle** • **Commercial Vehicle** If Collateral type is selected as **Precious Metal** • **Precious Metal** If Collateral type is selected as **Deposits** • **Term Deposit** If Collateral type is selected as **Bonds** • **Secured Bonds** • **Unsecured Bonds** • **Investment Bonds** If Collateral type is selected as **Stocks** • **Domestic Stock** If Collateral type is selected as **Insurance** • **Life Insurance** If Collateral type is selected as **Accounts Receivable** • **Bill Receivable** • **Trade Receivable** If Collateral type is selected as **Inventory (Stock of Material)** • **Stock of Raw Materials** • **Finished Goods** • **Packaging Materials**
Collateral Branch	Displays the branch of the collateral.
Term Deposit Number	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the "Allow Collateral Linkage" disabled, will not appear in the list.
Maturity Date	Select the Maturity Date of the term deposit.
Available Linkage Amount	Specify the available linkage amount.
Linked Amount	Specify the linked amount.
Linkage Currency	Displays the linkage currency.
Guarantee Type	Specify the type of guarantee. This field appears only if the collateral type is **Guarantee**.
Currency	Specify the currency of the collateral value.
Collateral Value	Specify the collateral value.
Collateral Description	Specify the collateral description.
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-16 (Cont.) Collateral Details - Field Description

Field	Description
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral.
Guarantor	This section displays the guarantor name.
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears if the **Property** option is selected from the **Collateral Type** list.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Collateral Available Date Range	Select the date range of the collateral. The range indicates the date from and date up to, which the collateral is available.
Collateral Value	Specify the value of the collateral.
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % Collateral Value)
Collateral Description	Specify the collateral description.
Property Location	In this section you can enter property address which is added as collateral. This section appears only if you select **Property** from the **Collateral Type l**ist. The fields appears if you select the **Property** option from the **Collateral Type** list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
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.
Collateral Ownership Details	In this section you specify the ownership details of the collateral property. This section displays all the customers that are involved in the loan application. The fields appears if you select the **Property** option from the **Collateral Type** list.
Ownership Type	Select the ownership type of the property. The available options are • **Single** • **Joint** The fields appears if you select the **Property** option from the **Collateral Type** list.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-16 (Cont.) Collateral Details - Field Description

Field	Description
Select	Select the appropriate customer as owner from the list. The fields appears if you select the **Property** option from the **Collateral Type** list.
Customer Name	Displays the customer name along with title. The fields appears if you select the **Property** option from the **Collateral Type** list.
Ownership Percentage	Displays the percentage of the ownership of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Remark	Displays the remark of the customer. The fields appears if you select the **Property** option from the **Collateral Type** list.
Market LTV	Displays the market LTV.
Bank LTV	Displays the bank LTV.
Collateral Description	Displays the description of the collateral.
Collateral Type	Displays the collateral type.
Category	Displays the category of the collateral.
Collateral Value	Displays the collateral value.
Owners	Displays the owner names of the collateral.
<Actions>	Displays the actions that you can perform on the added collateral. • - Click delete to delete the added collateral. • - Click down arrow to view the collateral details.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.

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

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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.4.3 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

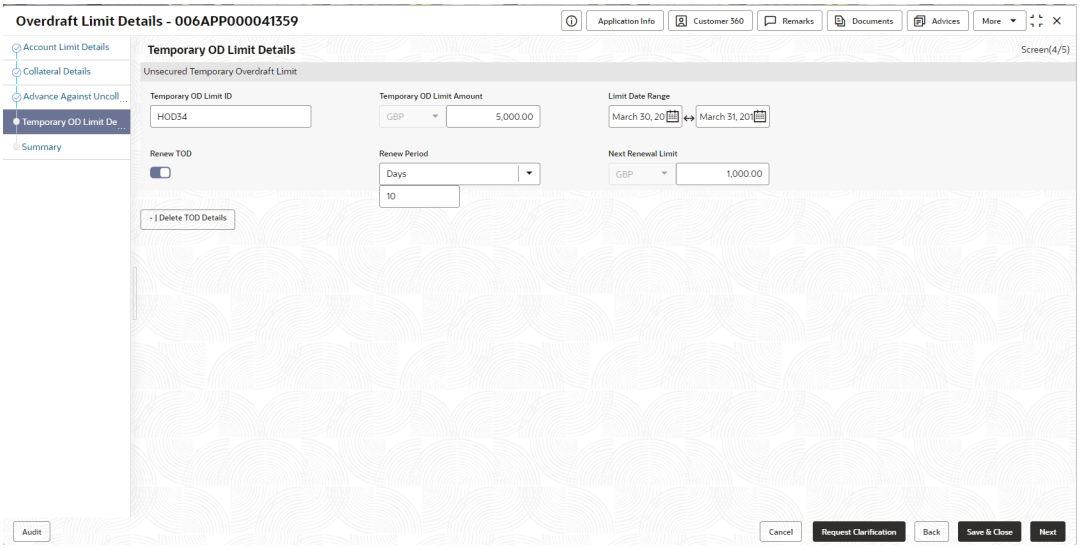
To add temporary overdraft limit:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

   The **Unsecured Temporary Overdraft Limit Details** screen displays.

> **Note**
>
> User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

Figure 2-23 Unsecured Temporary Overdraft Limit Details



> **Note**
>
> The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

3. Specify the details in the relevant data fields.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

Table 2-17 Temporary Overdraft Limit – Field Description

Field	Description
Temporary OD Limit ID	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date	Select the limit start date.
Limit End Date	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount.

4. 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.

2.4.4 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

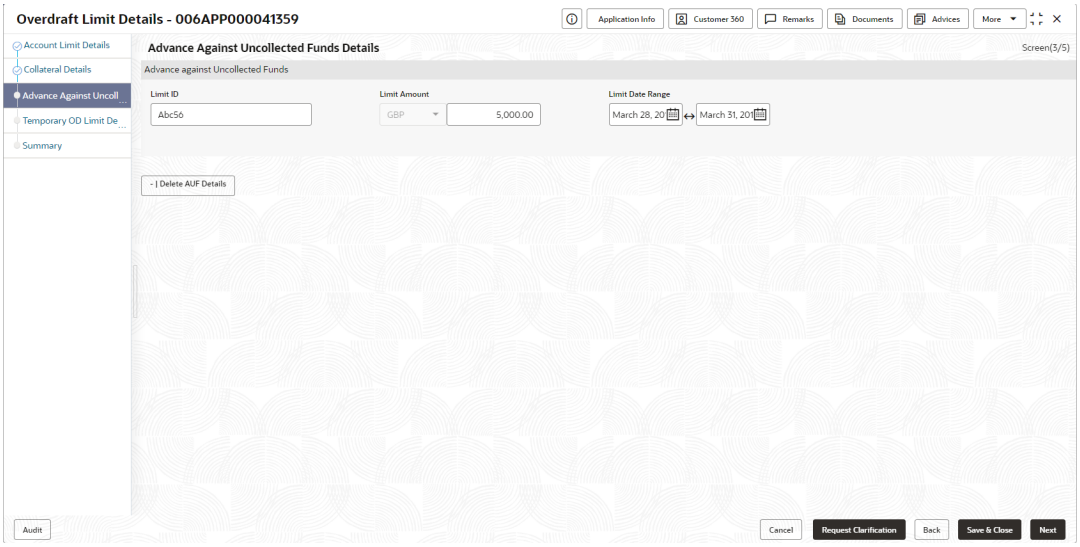
To add uncollected funds details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data
2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

   The **Advance against Uncollected Funds** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-24 Advance against Uncollected Funds



3. Specify the details in the relevant data fields.

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

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

Table 2-18 Advance against Uncollected Funds – Field Description

Field	Description
Limit ID	Specify the advance against uncollected funds limit ID.
Limit Amount	Select the currency and specify the AUF limit amount.
Limit Date Range	Select the limit date range.

4. 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.

2.4.5 Summary - Overdraft Limit Details

This topic provides the systematic instruction to view the tiles for all the data segments in the Overdraft Limit Details stage.

The Summary displays the tiles for all the data segments in the Overdraft Limit stage. The tiles display the important details captured in the specified data segment.

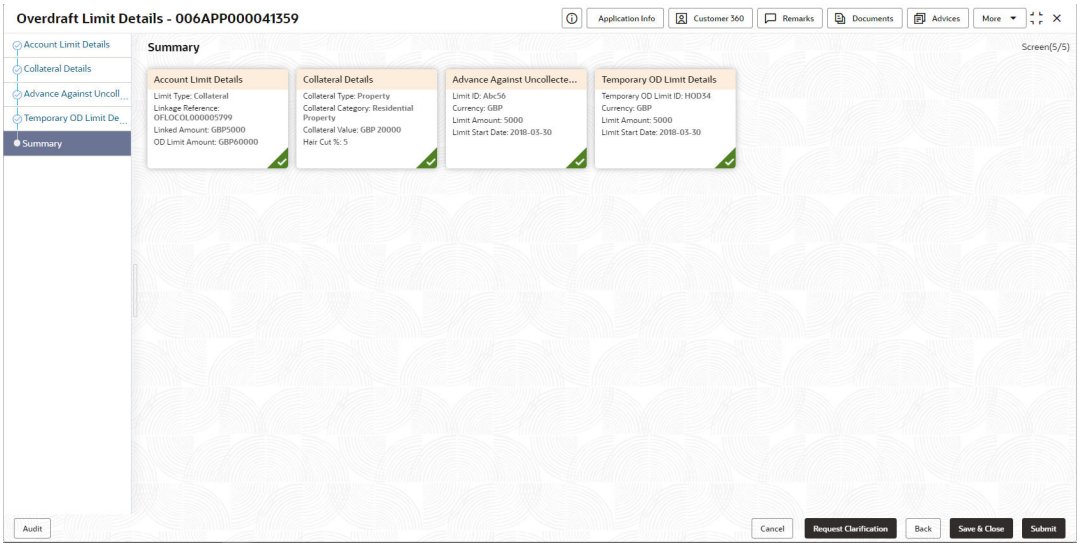
To view the summary of the stage:

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

   The **Summary** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-25 Summary



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

Table 2-19 Summary - Overdraft Limit Details – Field Description

Data Segment	Description
Account Limit Details	Displays the account limit details.
Collateral Details	Displays the collateral details.
Temporary Overdraft Limit	Displays the temporary overdraft limit.
Advance against Uncollected Funds	Displays the advance against uncollected funds.

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

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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

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

5. 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 **Overdraft Limit Details** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**

Copyright © 2023, 2025, Oracle and/or its affiliates.

- 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.

6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Application Enrichment stage. 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.

   If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Account Parameter Setup** stage

   If the selected **Collateral Type** is other than Term Deposit in **Collateral Details** data segment, and the **Fund the account** toggle is OFF in the **Product Details** data segment, the submit of the Application Enrichment stage will move the application into the **Underwriting** stage.

   If the **Fund the Account** toggle is ON in the **Product Details** data segment, the submit of the Application Enrichment stage, will move the application to **Account Funding** stage.

2.5 Application Enrichment Stage

This topic describes the information on the various data segments to view and update the required data for the Application Enrichment stage.

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

To enrich an application:

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

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

- Interest and Charges
  This topic provides the systematic instructions to view the interest applicable for the account.
- Advance against Uncollected Funds
  This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.
- Temporary Overdraft Limit
  This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

2.5.1 Interest and Charges

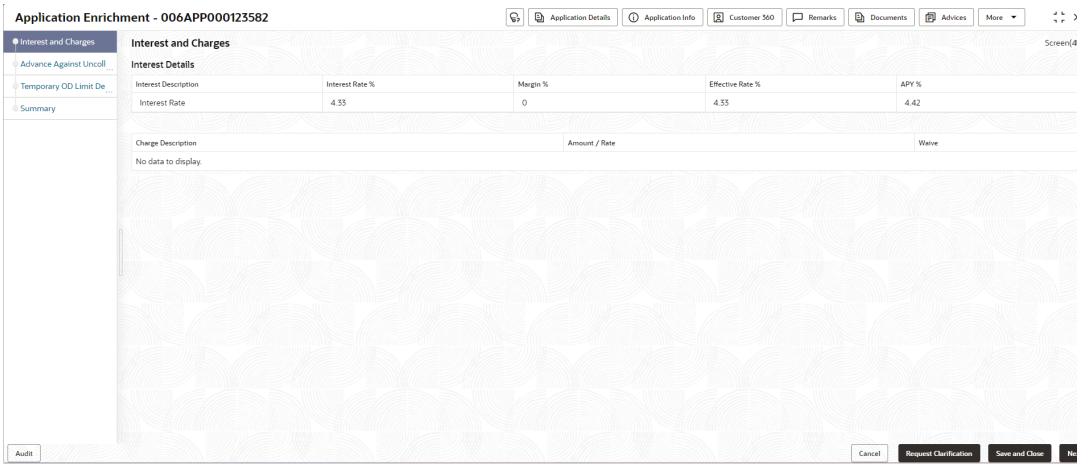
This topic provides the systematic instructions to view the interest applicable for the account.

The **Interest and Charge**data segment displays the interest applicable for the account.

1. On acquiring the Application Enrichment task, the Interest and Charge data segment appears.

   The **Interest and Charge Details** screen displays.

Figure 2-26 Interest and Charge



2. Specify the details in the relevant data fields.

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

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

Table 2-20 Interest Details - Field Description

Field	Description
Interest Product Name	Displays the interest product name attached to the host product linked with the business product.
Payout Frequency	Displays the payout frequency of the interest product name attached to the host product linked with the business product.
Interest Rate	Displays the interest rate applicable for the account.
Margin (%)	Select the margin in percentage.
Final Rate	Displays the final rate calculated based on the **Interest Rate** and the **Margin** specified.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-20 (Cont.) Interest Details - Field Description

Field	Description
APY (in %)	Displays the annual percentage yield value in percentage. Below is the formula to calculate the APY, **Annual Percentage Yield = (1 + Interest Rate ÷ The number of Compounding in a year) ^ (Number of compounding in a year) – 1** **This is applicable for the Credit Interest**
APR	Display the annual percentage rate value. This is applicable for debit interest.
Charge Description	Displays the charge description.
Amount/Rate	Displays the charge amount.
Waive	Select the toggle to enable the waiving charges.

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.

2.5.2 Advance against Uncollected Funds

This topic provides the systematic instructions to view the configuration required for advance against uncollected fund to be provided to the account.

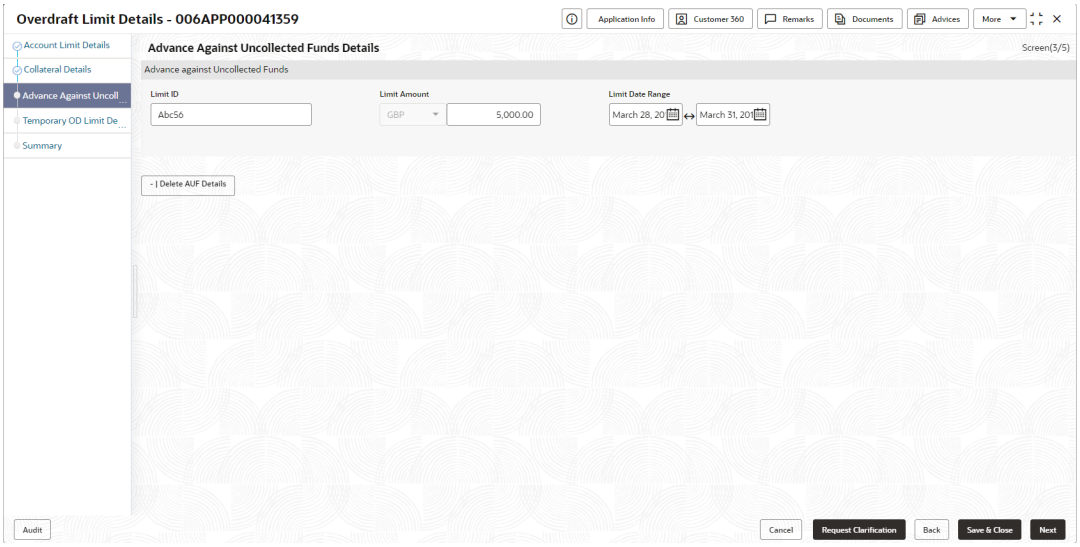
The Advance against Uncollected Funds data segment displays the configuration required for advance against uncollected fund to be provided to the account.

To add uncollected funds details:

1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data
2. Click **Add AUF Details** to capture the Advance Against Uncollected Funds.

   The **Advance against Uncollected Funds** screen displays.

Figure 2-27 Advance against Uncollected Funds



Copyright © 2023, 2025, Oracle and/or its affiliates.

3. Specify the details in the relevant data fields.

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

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

Table 2-21 Advance against Uncollected Funds – Field Description

Field	Description
Limit ID	Specify the advance against uncollected funds limit ID.
Limit Amount	Select the currency and specify the AUF limit amount.
Limit Date Range	Select the limit date range.

4. 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.

2.5.3 Temporary Overdraft Limit

This topic provides the systematic instructions to view the configuration required for temporary overdraft limit to be provided to the account.

The Temporary Overdraft Limit data segment displays the configuration required for temporary overdraft limit to be provided to the account.

To add temporary overdraft limit:

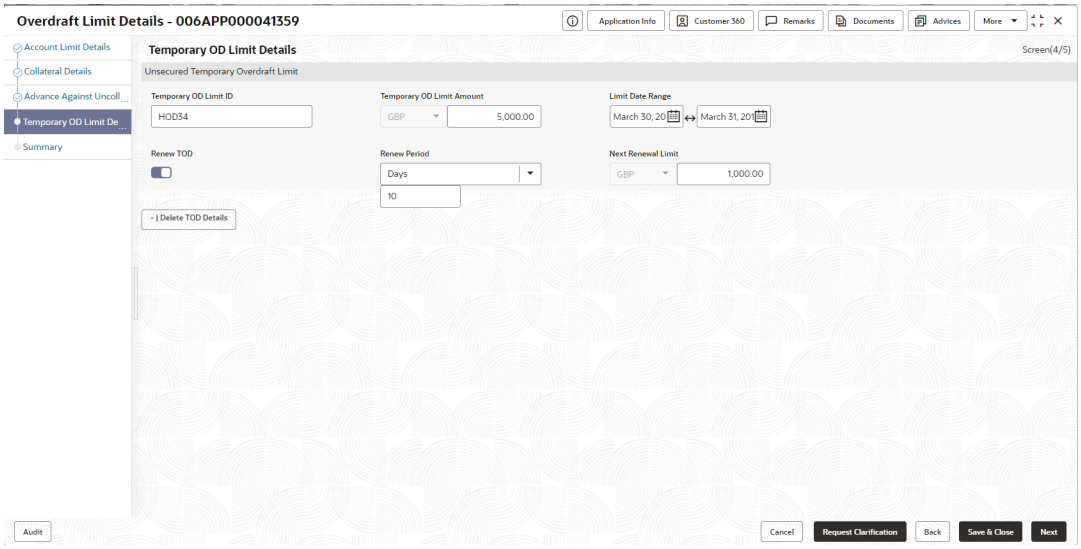
1. Click **Next** in the previous data segment to proceed with next data segment, after successfully capturing the data.
2. Click **Add TOD Details** to capture the Temporary Overdraft Limit Details.

   The **Unsecured Temporary Overdraft Limit Details** screen displays.

> **Note**
>
> User can move to the next data segment without capturing the Temporary Overdraft Limit Details.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-28 Unsecured Temporary Overdraft Limit Details



> **Note**
>
> The user can move to the next data segment without capturing the Temporary Overdraft Limit Details.

3. Specify the details in the relevant data fields.

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

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

Table 2-22 Temporary Overdraft Limit – Field Description

Field	Description
Temporary OD Limit ID	Specify the temporary overdraft limit ID.
Temporary Overdraft Limit Amount	Select the currency and specify the temporary overdraft limit amount.
Limit Start Date	Select the limit start date.
Limit End Date	Select the limit expiry date.
Renew TOD	Select to indicate if temporary overdraft limit is to be renewed.
Renew Period	In case of TOD renewal is allowed, select the period from the drop-down list. Available options are: • **Days** • **Months** • **Year**
Next Renewal Amount	In case of TOD renewal is allowed, specify the renewal amount.

Copyright © 2023, 2025, Oracle and/or its affiliates.

4. 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.

2.5.4 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Application Enrichment stage.

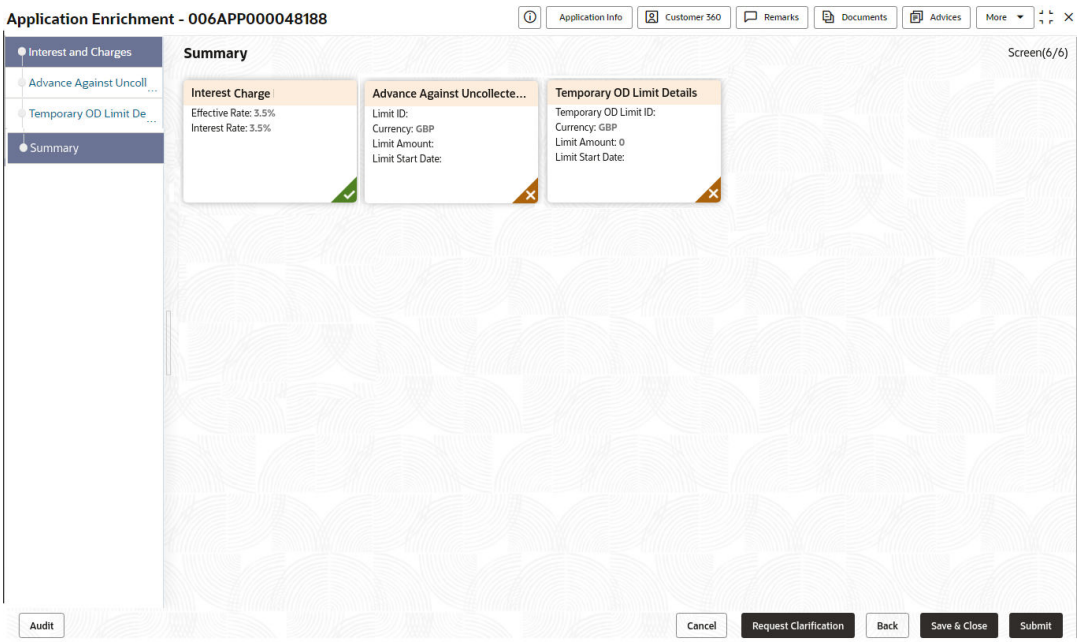
The Summary displays the tiles for all the data segments in the Application Enrichment stage. The tiles display the important details captured in the specified data segment.

To view the summary of all data segment:

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

   The **Summary** screen displays.

Figure 2-29 Summary



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

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

Table 2-23 Summary – Field Description

Data Segment	Description
Interest and Charges	Displays the interest and charges details.
Account Service Preferences	Displays the account service preferences.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
3. In the **Override** screen, the message appears in case there is any override. Overrides are basically warnings that are raised during the business validations. User has to accept the overrides to proceed further. Alternatively, user can go back and correct the data to ensure overrides do not arise. In case of override, click **Accept Overrides& Proceed** to proceed**.**

   OR

   Click **Proceed**. The Checklist screen appears
4. 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. 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 Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment.** The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code.**
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers [Saving Account] to the Application Enrichment stage. 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

2.6 Account Funding Stage

This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.

In this stage user can provide initial funding details before opening an account.

This stage appears only if the **Fund Post Account Opening** toggle is not selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

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 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 instructions to view and modify the initial funding details captured in the **Application Entry** stage.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

2.6.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** 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. Automatic option is supported only for the Initial Funding with Cash mode. Manual process is supported for Account Transfer, Other Bank Cheque, and Cash mode of initial funding.

Copyright © 2023, 2025, Oracle and/or its affiliates.

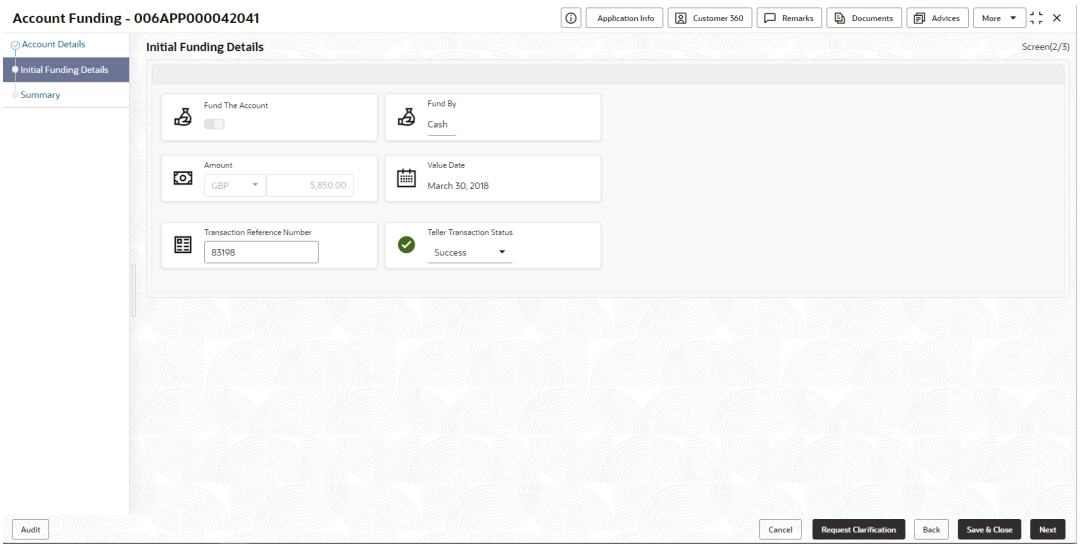
> **Note**
>
> For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations User Guide**.

To add initial funding details:

1. On acquiring the **Account Funding** task, the **Initial Funding Details** data segment appears.

   The **Initial Funding Details** screen displays.

Figure 2-30 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 2-24 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-24 (Cont.) Initial Funding Details – Field Description

Field	Description
Account Number	Displays the account number for the initial funding transaction which was selected in the **Account Details** data segment of the **Application Entry** stage This field appears only if the **Fund By** is selected as **Account Transfer**.
Account Name	Displays the account name for the selected account number. This field appears only if the **Fund By** is selected as **Account Transfer**
Cheque Number	Display the cheque number.
Cheque Date	Displays the cheque date.
Bank Name	Displays the bank name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Branch Name	Displays the Branch name. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
Cheque Routing Number	Displays the cheque routing number. This field is applicable only if the **Fund By** is selected as “Other Bank Cheque”.
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.
Teller Transaction Reference Number	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	Displays the status of the teller transaction. 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.

2.6.2 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage.

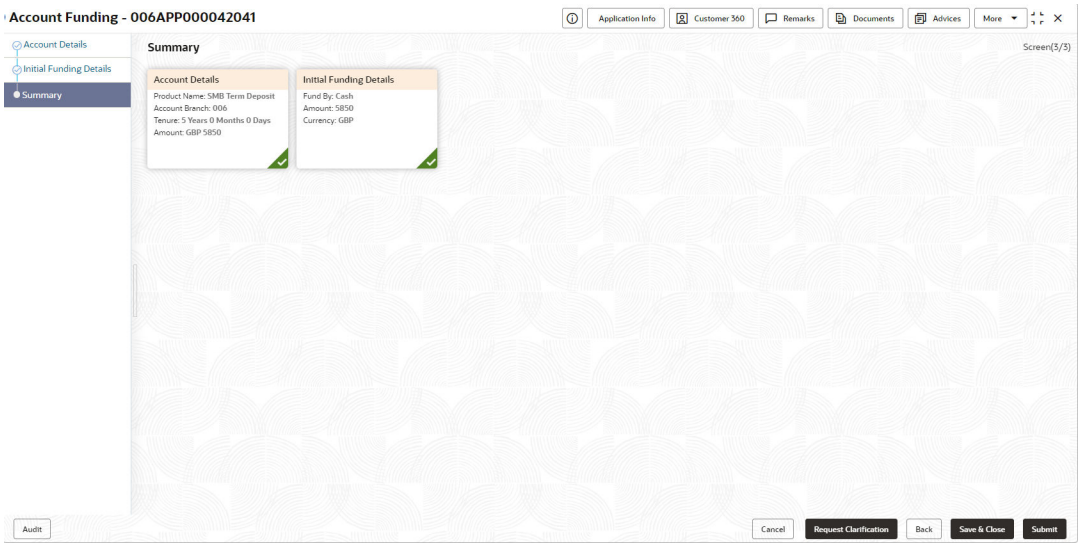
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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

   The **Summary** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-31 Summary



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

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

Table 2-25 Summary - Account Funding – 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. The **Overrides** screen is displayed.

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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

4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.

5. 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 Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- 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.

6. Click **Submit**. The **Confirmation** screen is displayed.

   On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.

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

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Underwriting on Host stage. This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

2.7 Underwriting Stage

This topic describes the information on the various data segments to access the credit rating and capture the required data for the Underwriting stage.

The underwriting process of the lender bank is set to determine if the overdraft application is an acceptable risk. It is a process to assess the borrower's ability to repay the overdraft based on an analysis of their credit, financial capacity, and collateral provided by the borrower.

The Underwriting stage is the next representative stage in the Saving Account Open process. After the Application Enrichment / Account Funding stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

To add underwriting details:

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

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

- Credit Rating Details
  This topic provides the systematic instructions to view the information on the External Rating Agencies Rating / Scores for the Applicant.
- Valuation Details
  This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- Legal Opinion
  This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

2.7.1 Credit Rating Details

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

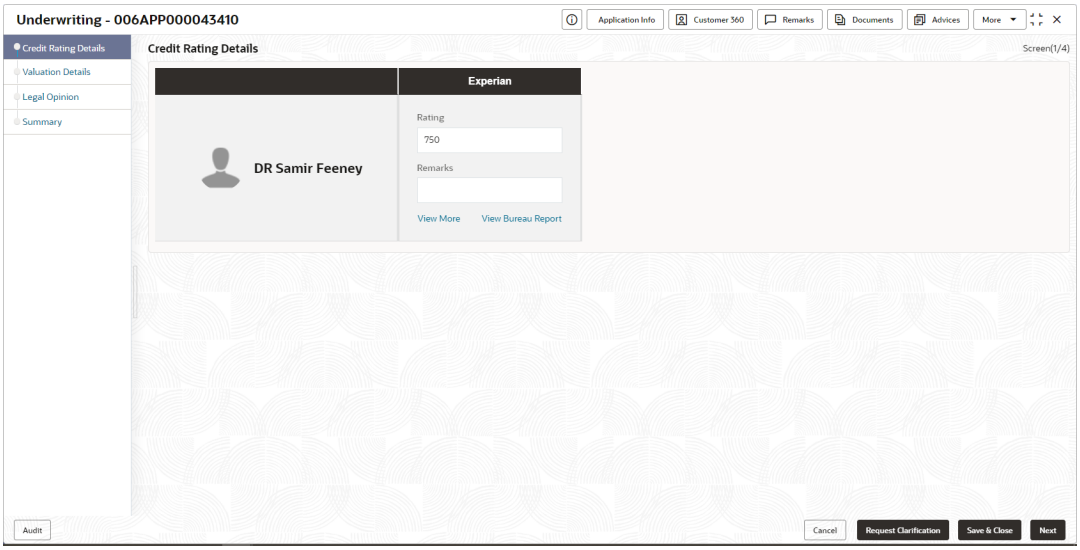
Credit Rating Details is the first data segment of **Underwriting** stage. The user can acquire the application from Free Tasks list. If the applicants are more than one, accordingly the information against each applicant / borrower will be provided. The interface with external rating agencies will be provided.

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

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

   The **Credit Rating Details** screen displays.

Figure 2-32 Credit Rating Details



2. Specify the fields on **Credit Rating Details** screen.

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

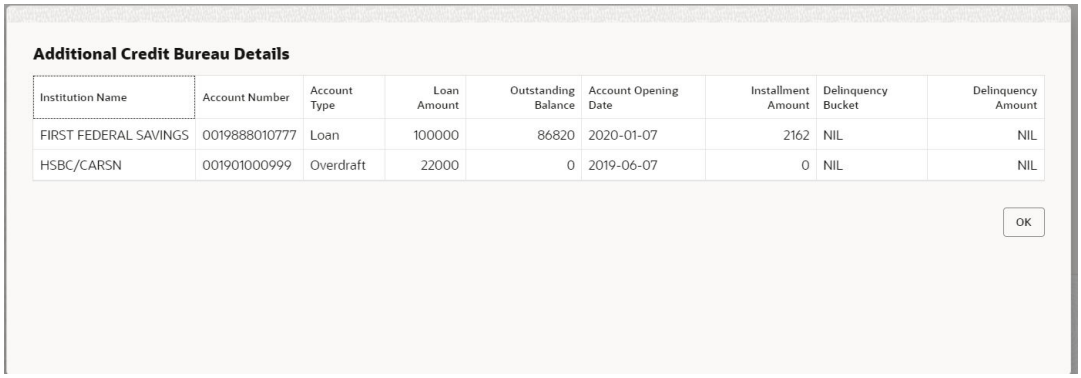
Table 2-26 Credit Rating Details – Field Description

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

3. Click **View More** to view the additional Credit Bureau details.

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

Figure 2-33 Additional Credit Bureau Details



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

Table 2-27 Additional Credit Bureau Details – Field Description

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

2.7.2 Valuation Details

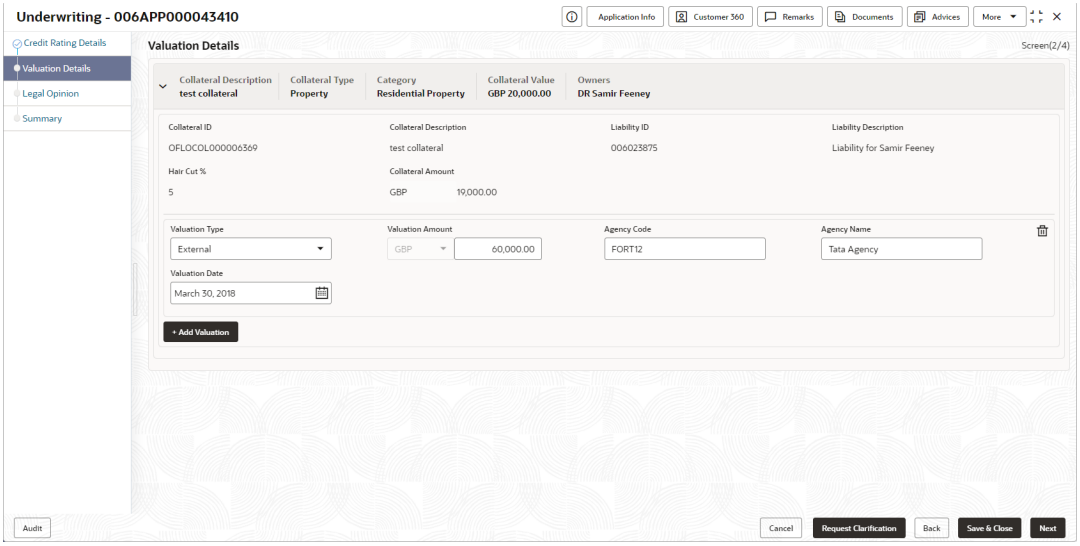
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.

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

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

   The **Valuation Details** screen displays.

Figure 2-34 Valuation Details



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

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

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

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

Table 2-28 Valuation Details – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-28 (Cont.) Valuation Details – Field Description

Field	Description
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Hair Cut %	Displays the Hair cut percentage.
Collateral Amount	Displays the collateral amount.
Valuation Type	Select the type of valuation. Available options are • **External** • **Internal**
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Application Date.
Add Valuation	Click **Add Valuation** to add valuation details. Add the valuation details if you want to evaluate the collateral.

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.

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

2.7.3 Legal Opinion

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

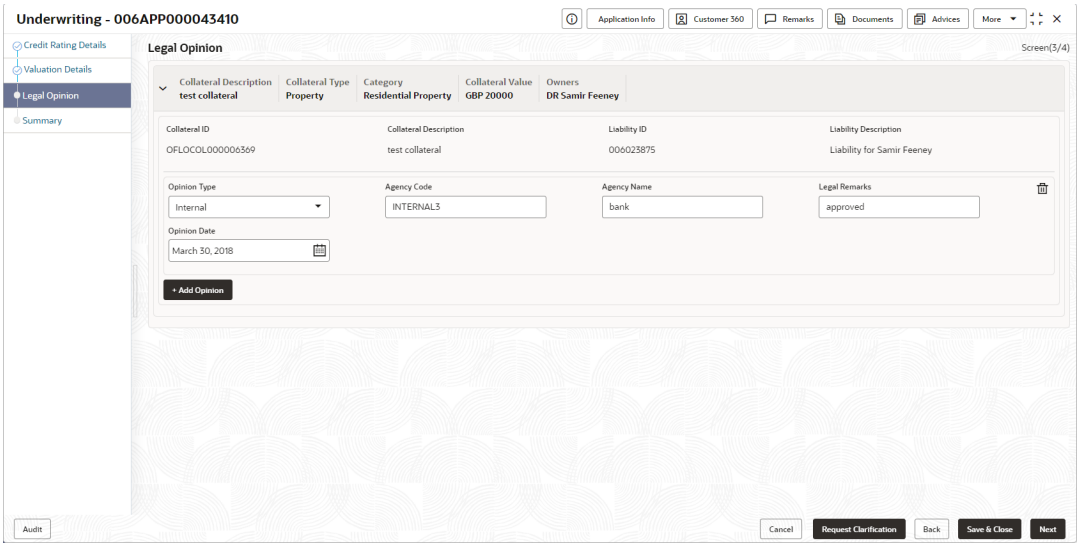
Legal Opinion is the next data segment of **Underwriting** stage. This segment allows the user to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.

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

   The **Legal Opinion** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-35 Legal Opinion



2. Specify the fields on **Legal Opinion** screen.

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

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

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

Table 2-29 Legal Opinion – Field Description

Field	Description
Collateral Description	Displays the collateral description which is added.
Collateral Type	Displays the collateral type which is added.
Category	Displays the category of the collateral which is added.
Collateral Value	Displays the value of the collateral which is added.
Owners	Displays the owner's name of the collateral.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Opinion Type	Select the opinion type. Available options are: • **External** • **Internal**
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-29 (Cont.) Legal Opinion – Field Description

Field	Description
Legal Remarks	Specify the legal remarks.
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date.
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).

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

3. 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.

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

2.7.4 Summary

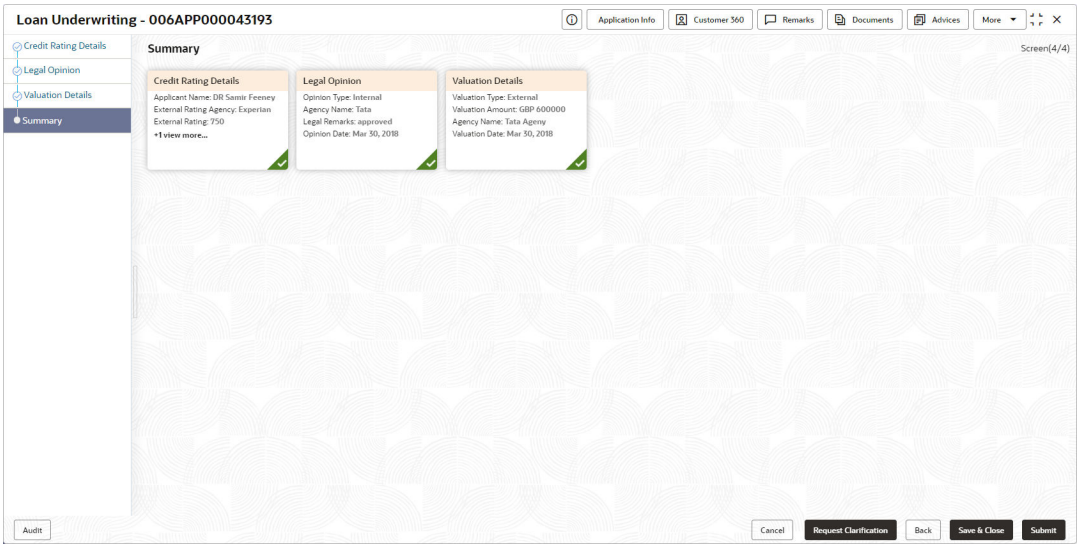
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-36 Summary



Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Table 2-30 Summary - Underwriting – Field Description

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save&Proceed**. The **Outcome** screen is displayed.

   The **Select an Outcome** has following options for this stage:

   - Select **Proceed** outcome from the drop-down list. It will logically complete the Underwriting stage for the Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Application Assessment. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code
   - Select the **Return to Initial Funding Stage** to make Account Funding Stage available in free task for edit.
   - Select the **Return to Overdraft Limit Details** to make Overdraft Limit 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.
5. Click **Submit** to submit the **Underwriting** stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
6. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the Underwriting on Host stage. This application is available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application. The following notification will be sent to the user, if application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

2.8 Application Assessment

This topic describes the information on the various data segments to update the required data and assess the application in the Application Assessment stage.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

The Assessment stage enables the bank to assess the Overdraft Limit request of the customer and based on the Assessment Score the User can decide on granting the Overdraft Limit for the Saving Account being originated. System derives the recommendation based on the total weightage score. The total weightage score is calculated based on the parameters configured in the Scorecard Model.

Similarly, the Qualitative Score is calculated based on the answers provided to the questionnaire configured in the Qualitative Scorecard ID.

To assess the saving application:

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

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

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

2.8.1 Qualitative Scorecard

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

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

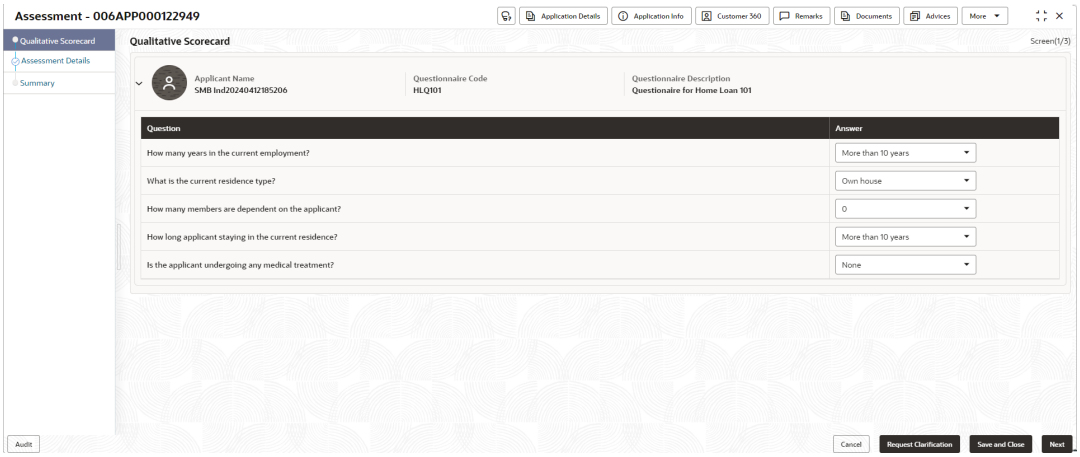
The relevant qualitative score card ID is attached to the Savings Account Business Product and thereby the Saving Account inherits the score card attributes for evaluation.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage for the application for which Application Assessment stage has to be acted upon.

   The **Qualitative Scorecard** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-37 Qualitative Scorecard



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

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

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

Table 2-31 Qualitative Scorecard – Field Description

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

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.

2.8.2 Assessment Details

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

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

- Validation Model
- Borrowing Capacity

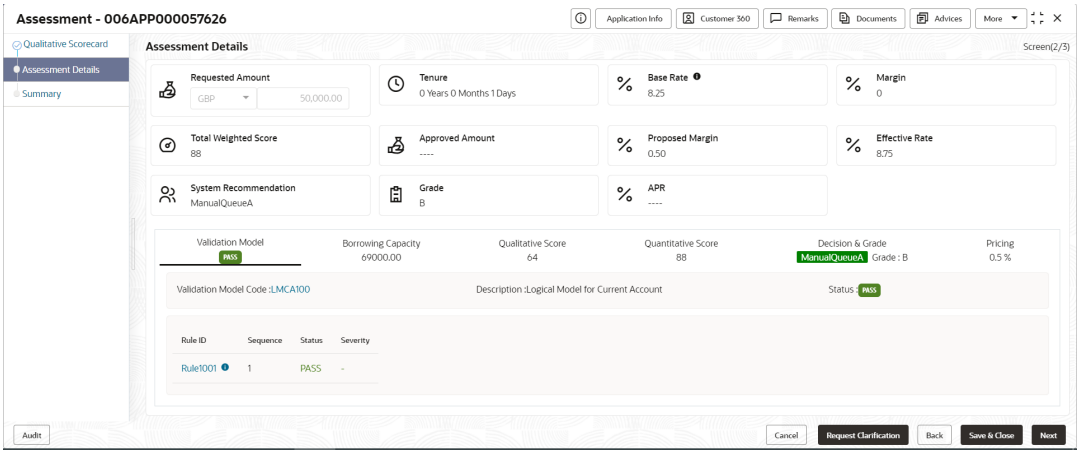
Copyright © 2023, 2025, Oracle and/or its affiliates.

- Qualitative Score
- Quantitative Score
- Decision and Grade
- Pricing

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

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

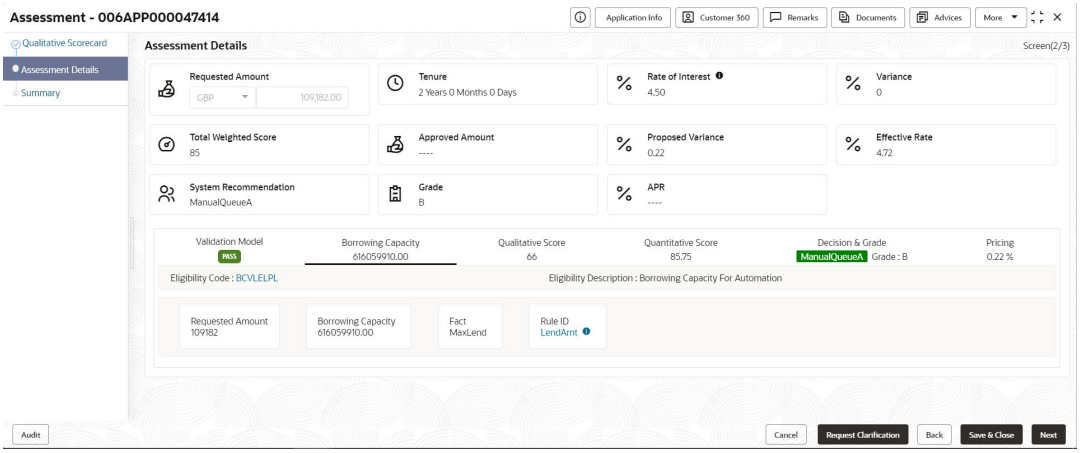
Figure 2-38 Assessment Details – Validation Model



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

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

Figure 2-39 Assessment Details – Borrowing Capacity

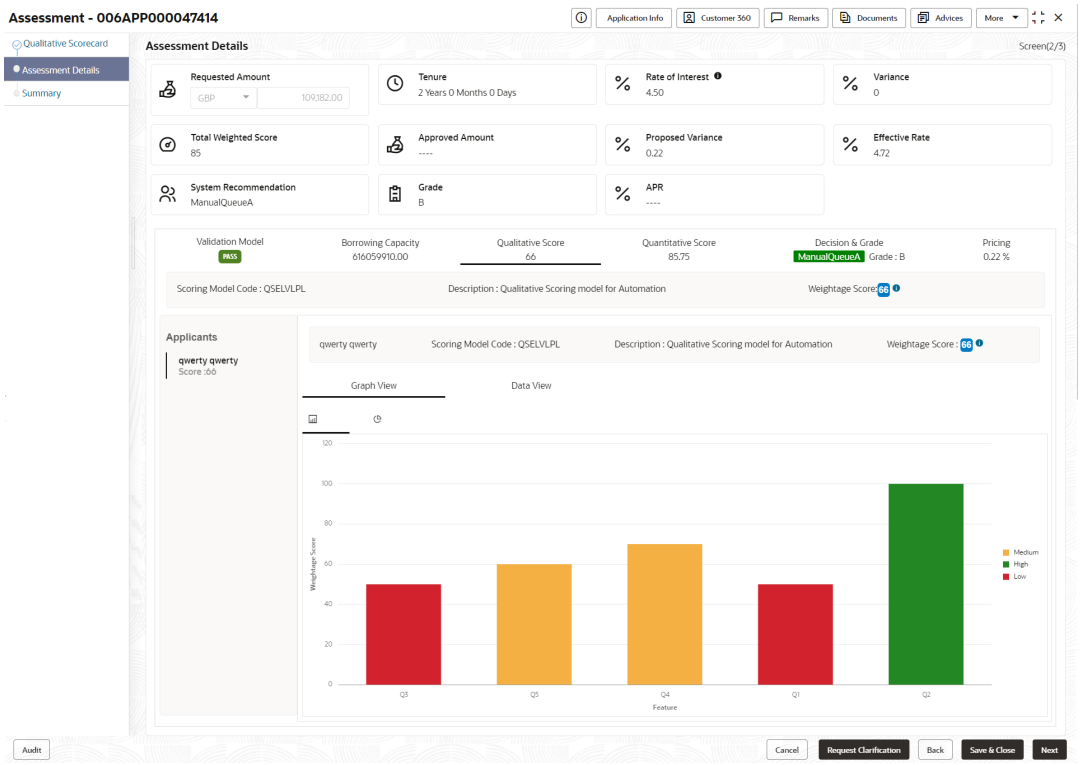


3. Click **Qualitative Score** tab under **Assessment Details** screen to view the qualitative score for the applicant.

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

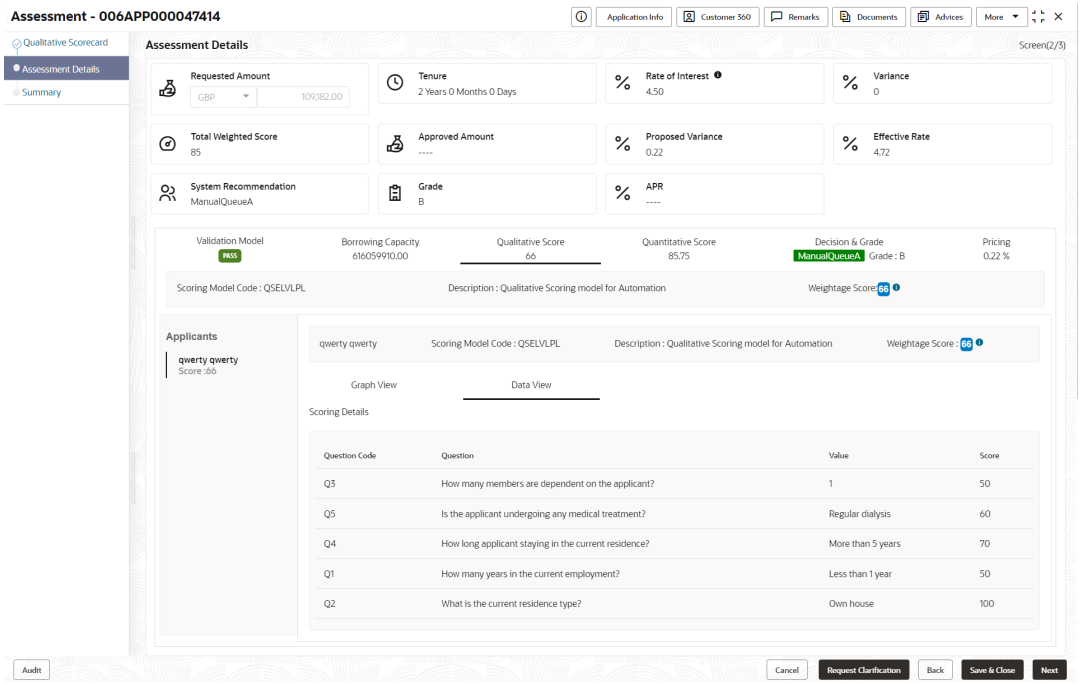
Figure 2-40 Assessment Details – Qualitative Score – Graph View



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

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

Figure 2-41 Assessment Details – Qualitative Score – Data View



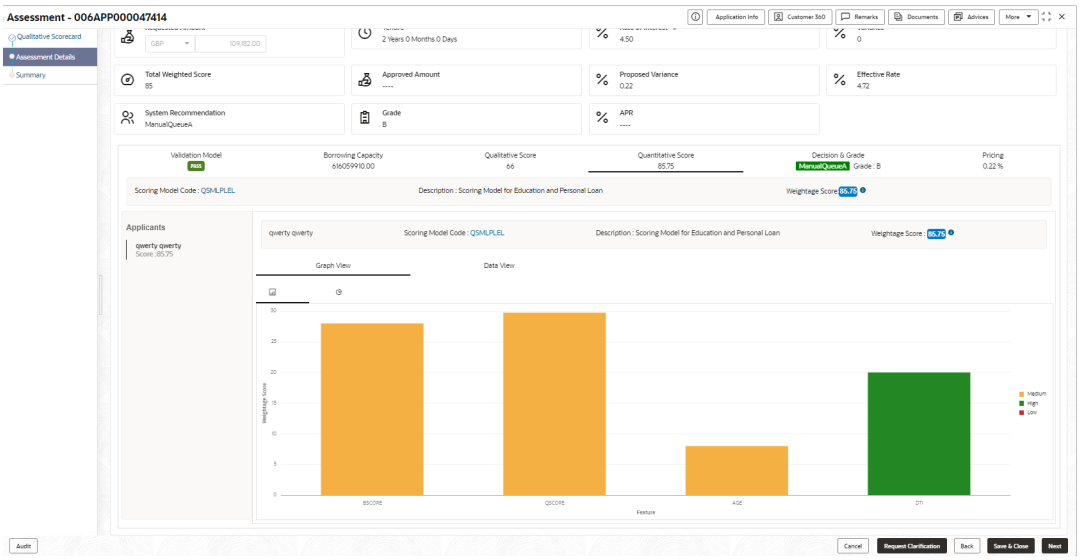
Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

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

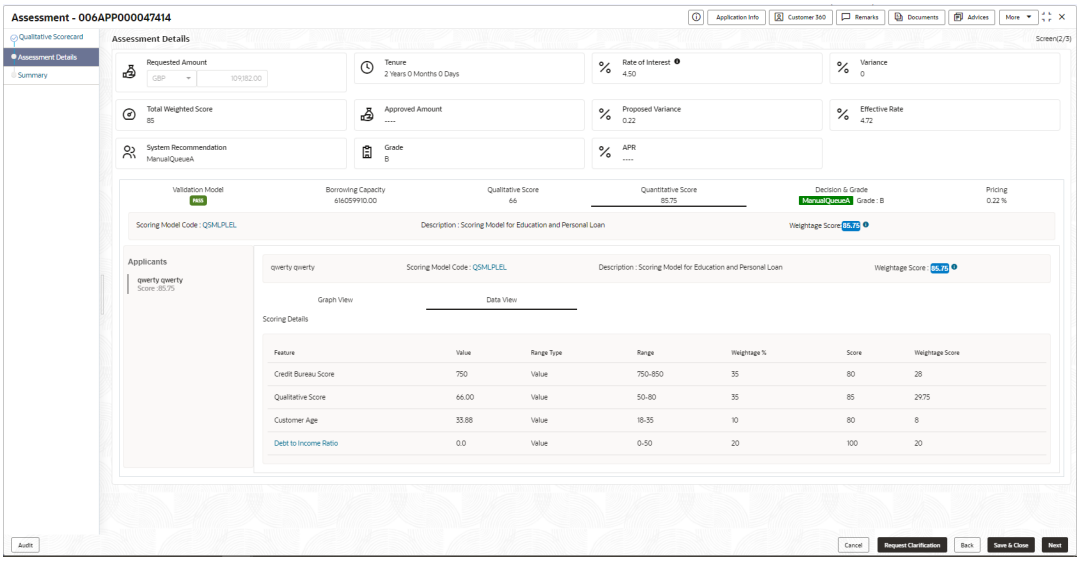
Figure 2-42 Assessment Details – Quantitative Score – Graph View



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

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

Figure 2-43 Assessment Details – Quantitative Score – Data View



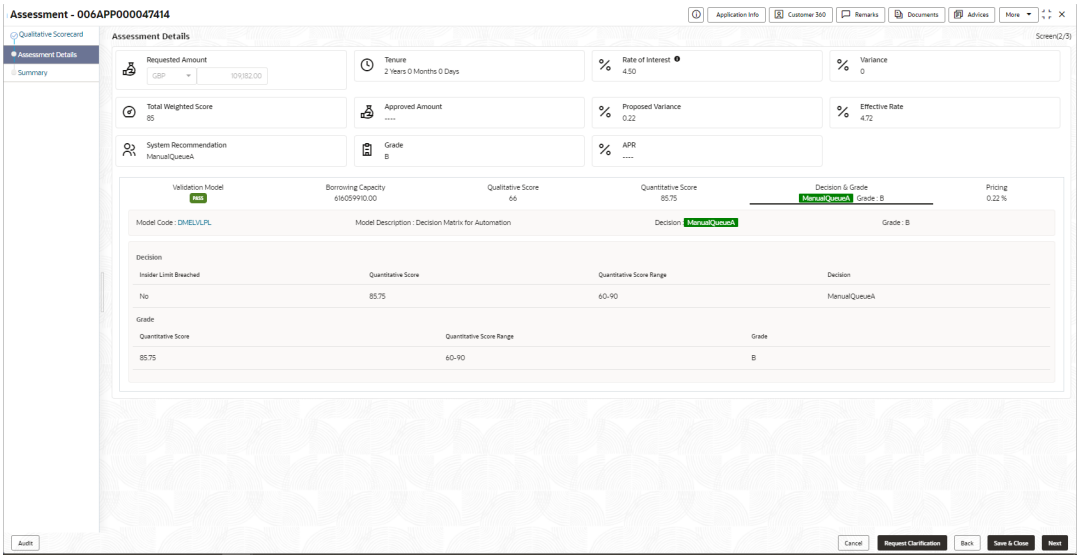
Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

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

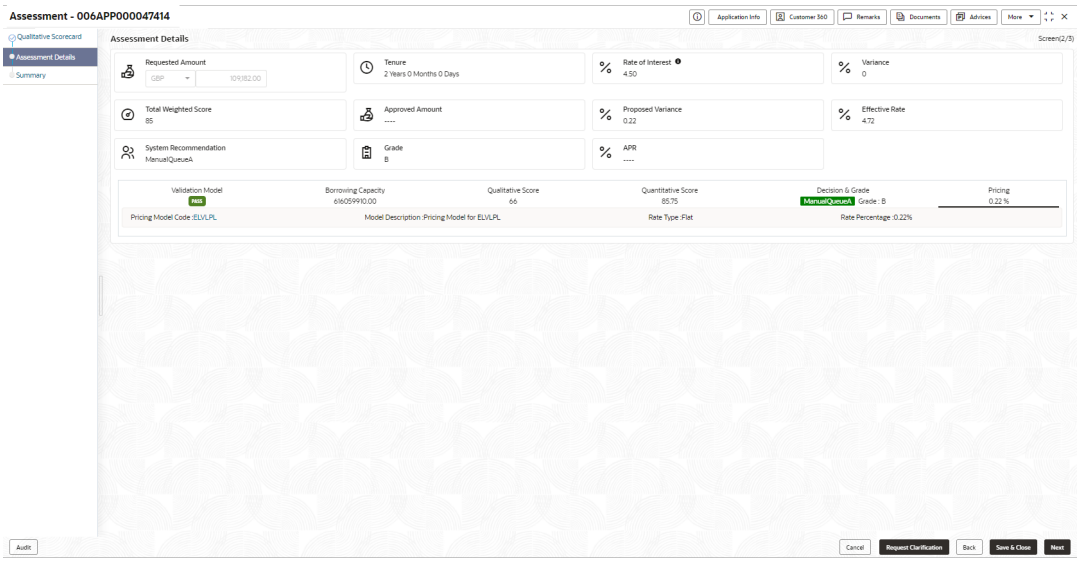
Figure 2-44 Assessment Details – Decision & Grade



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

   The **Assessment Details – Pricing** screen displays.

Figure 2-45 Assessment Details – Pricing



Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Table 2-32 Assessment Details – Field Description

Field	Description
Rate Percentage	Displays the rate percentage.
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base type. This field appears if the rate type is **Floating**.
Rate of Interest	Displays the rate of interest. This field appears if the rate type is **Fixed**.
Margin	Displays the margin. This field appears if the rate type is **Floating**.
Variance	Displays the variance. This field appears if the rate type is **Fixed**.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Margin	Displays the proposed margin. This field appears only for **Floating** rate type.
Proposed Variance	Displays the proposed variance. This field appears if the rate type is **Fixed**.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**
Grade	Displays the grade of the applicant.
APR	Displays the annual percentage rate value.
Validation Model	This sections displays the validation model details.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	This section displays the borrowing capacity details.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-32 (Cont.) Assessment Details – Field Description

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

2.8.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Application Assessment stage.

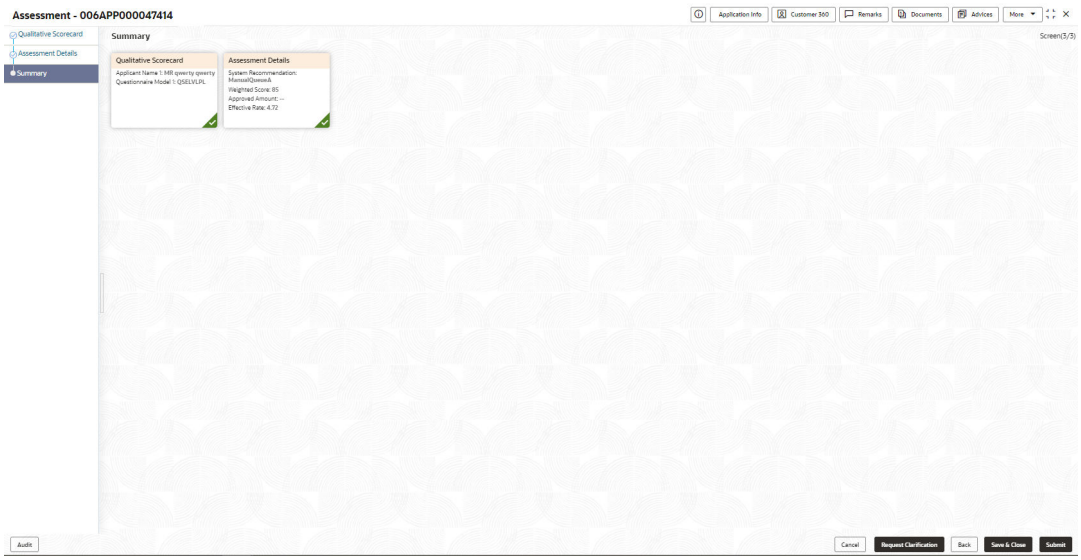
The Summary displays the tiles for all the data segments in the Application Assessment stage. The tiles display the important details captured in the specified data segment.

To view the captured details:

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

   The **Summary** screen displays.

Figure 2-46 Summary



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

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

Table 2-33 Summary - Application Assessment – Field Description

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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

4. Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.

5. 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.
     - It will logically complete the **Application Assessment** stage for the saving application if the system recommendation is **Approved.** The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.
     - If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this saving application.
     - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
   - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
   - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
   - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
   - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
   - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

6. Click **Submit**. The **Confirmation** screen is displayed.

   On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed. Click on '**Close**' to close the pop-up screen. Alternatively click on '**Go to FreeTask**' to launch the **Free Task** menu. If you have access to the next stage, you would be able to view the Application number and take action on it.

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

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Assessment stage. 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.9 Manual Credit Assessment Stage

This topic describes the information on the various data segments to assess the application manually in the Manual Credit Assessment stage.

The Manual Credit Assessment stage of the saving account (with overdraft) opening process workflow will enable the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from Underwriting Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

To capture manual assessment details:

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

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

- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.

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

- Manual Assessment
  This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the saving account application.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

2.9.1 Manual Assessment

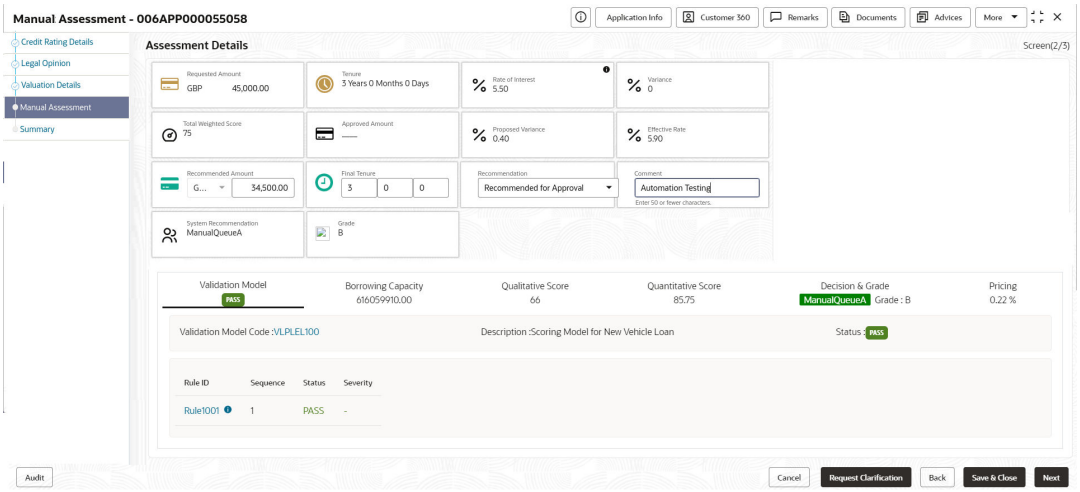
This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the saving account application.

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

1. On acquiring the **Manual Credit Assessment Stage** from **Free Tasks** or clicking **Next** from the previosu data segment, the **Manual Assessment** screen is displayed.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-47 Manual Assessment



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

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

Table 2-34 Manual Assessment – Field Description

Field	Description
Rate Percentage	Displays the rate percentage.
Requested Amount	Specify the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base type. This field appears if the rate type is **Floating**.
Rate of Interest	Displays the rate of interest. This field appears if the rate type is **Fixed**.
Margin	Displays the margin. This field appears if the rate type is **Floating**.
Variance	Displays the variance. This field appears if the rate type is **Fixed**.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the approved overdraft amount.
Proposed Margin	Displays the proposed margin. This field appears only for **Floating** rate type.
Proposed Variance	Displays the proposed variance. This field appears if the rate type is **Fixed**.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations. Available options are: • **Approved** • **Manual** • **Rejected**

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-34 (Cont.) Manual Assessment – Field Description

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-34 (Cont.) Manual Assessment – Field Description

Field	Description
Model Code	Displays the model code configured for the product.
Model Description	Displays the description of the model code.
Decision	Displays the recommended decision for the application.
Grade	Displays the recommended grade for the application
Decision & Grade – Decision	This section displays the decision and grade details.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Decision	Displays the decision configured for the quantitative score.
Decision & Grade – Grade	This section displays the decision and grade details.
Quantitative Score	Displays the overall quantitative score of the application.
Quantitative Score Range	Displays the range for the quantitative score.
Grade	Displays the grade configured for the quantitative score.
Pricing	This section displays the pricing details.
Pricing Model Code	Displays the pricing model code configured for the product.
Model Description	Displays the description of the pricing model code.
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.

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.

2.9.2 Summary

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

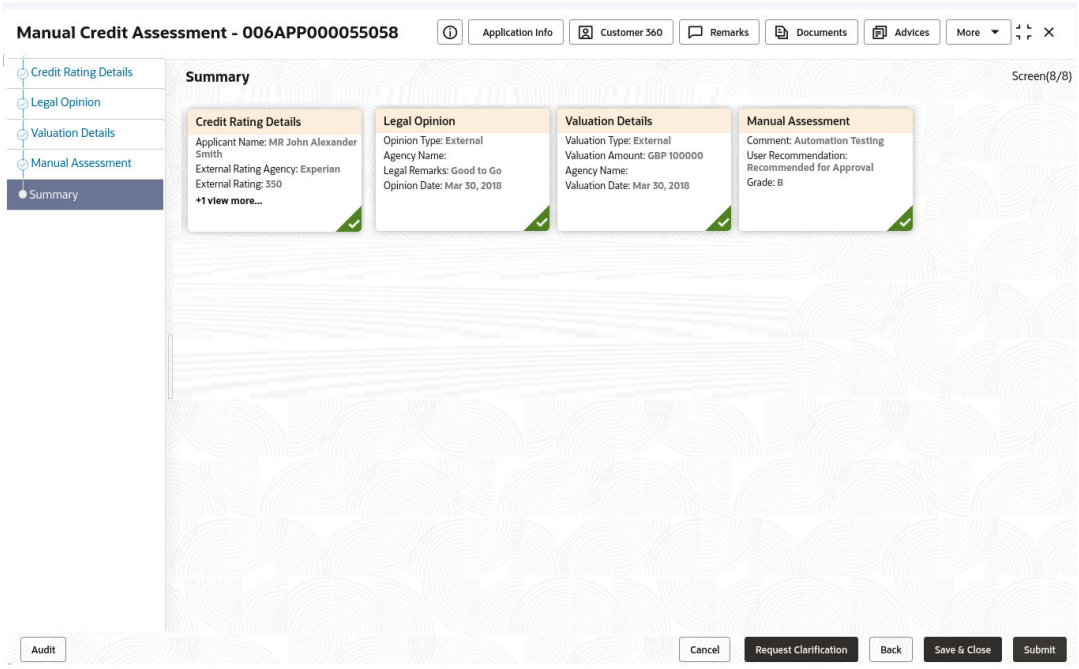
The system will display the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

   The **Summary Manual Credit Assessment** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-48 Summary



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

Table 2-35 Summary - Manual Credit Assessment – Field Description

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

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
6. Select **Proceed** outcome from the drop-down list.

   It will logically complete the **Manual Credit Assessment** stage for the Saving Account (with overdraft) Application. The workflow will automatically move this application to the next processing stage, **Manual Credit Decision** stage.

   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Enter the remarks in **Remarks**.

Copyright © 2023, 2025, Oracle and/or its affiliates.

8. Click **Submit** to submit the manual credit assessment. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
9. Click **Close** to close the window.

   OR

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

2.10 Manual Credit Decision Stage

This topic describes the information on the various data segments to review and approve the application manually in the Manual Credit Decision stage.

Manual Credit Decision stage of the saving account (with overdraft) opening process workflow will enable the bank to make the decision on whether the recommended overdraft limit can be approved to the applicant.

To capture manual credit decision details:

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

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

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

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

- Manual Decision
  This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.10.1 Manual Decision

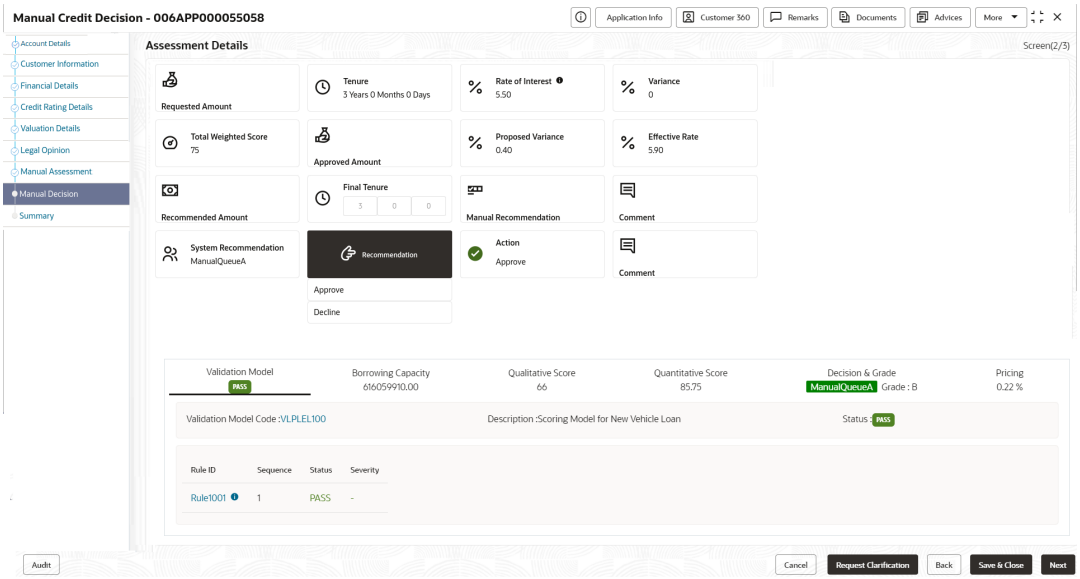
This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.

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

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – Manual Credit Assessment stage.

   The **Manual Decision** screen displays.

Figure 2-49 Manual Decision



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

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

Table 2-36 Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the overdraft tenure.
Base Rate	Displays the base rate. This field appears only for **Floating** rate type.
Margin	Displays the margin. This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-36 (Cont.) Manual Decision – Field Description

Field	Description
Approved Amount	Displays the approved overdraft amount. This field appears blank by default. If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Proposed Margin	Displays the proposed margin. This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended overdraft amount.
Final Tenure	Displays the final overdraft tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments.
System Recommendation	Displays the system recommendations.
Recommendation	Select the recommendation. Available options are • **Approve** • **Decline** If the approver selects the recommendation as **Approve**, then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.

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.

2.10.2 Summary

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

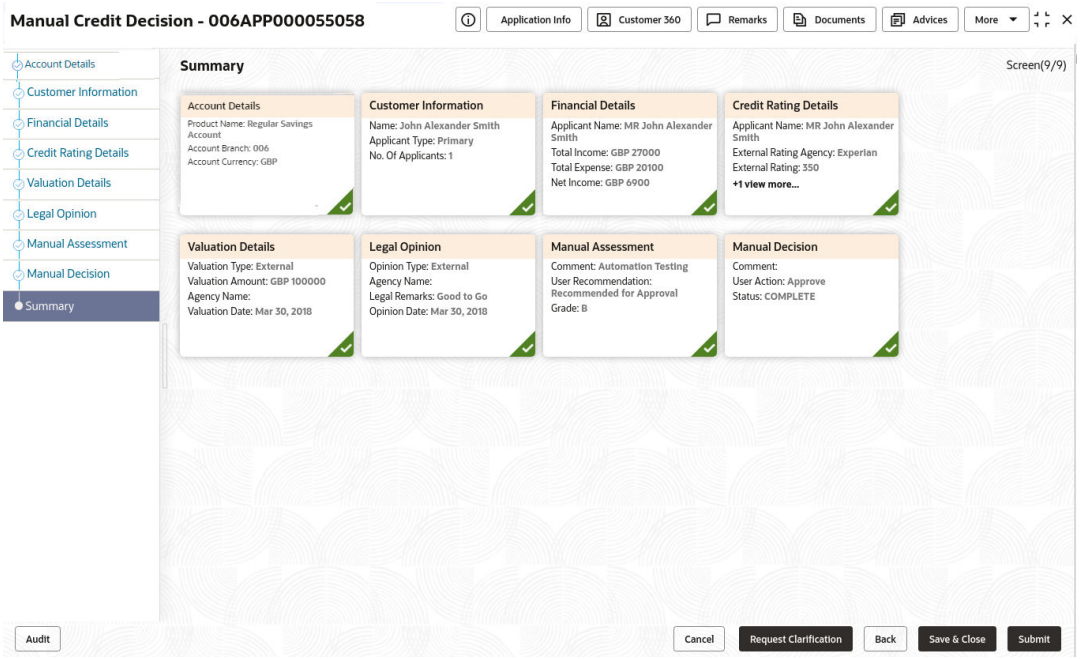
The system will display the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

   The **Summary** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-50 Summary



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

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

Table 2-37 Summary - Manual Credit Decision – Field Description

Field	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
Manual Assessment	Displays the manual assessment.
Manual Decision	Displays the manual decision.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select the **Proceed** to proceed with the application. It will logically complete the Manual Credit Decision stage for the Saving Account (with overdraft) Application. Upon submit, a Pricing call will be made by Oracle Banking Origination to Decision Service to get the Interest rate. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Parameter Setup stage. The stage

Copyright © 2023, 2025, Oracle and/or its affiliates.

movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.

- Select the **Return to Manual Credit Assessment Stage** to make underwriting stage available in free task.

6. Click **Submit**. The **Confirmation** screen is displayed.
7. Click **Close** to close the window.

   OR

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

2.11 Account Parameter Setup Stage

This topic describes the information on the various data segments to setup the required account parameters in the Account Parameter Setup stage.

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

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

- **Interest and Charge** – This data segment is editable. For detailed information, refer the Interest and Charge data segment in the Application Enrichment stage.
- **Advance against Uncollected Funds** - This data segment is editable. For detailed information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit stage.
- **Temporary Overdraft Limit**- This data segment is editable. For detailed information, refer Temporary Overdraft Limit data segment in the Overdraft Limit stage.
- **Account Limit Details** - This data segment is ready only. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.

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

.

- Summary - Account Parameter Setup
  This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

Copyright © 2023, 2025, Oracle and/or its affiliates.

2.11.1 Summary - Account Parameter Setup

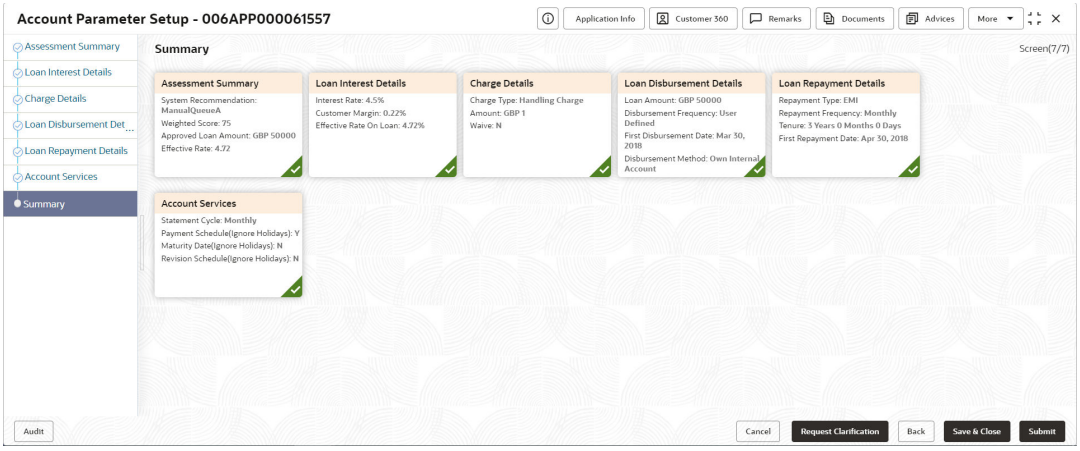
This topic provides the systematic instructions to view the summary of each of the data segmentsin as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-51 Summary



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

Table 2-38 Summary – Field Description

Field	Description
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Account Services Preferences	Displays the account services preferences.
Account Limit Details	Displays the account limit details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Overrides** screen is displayed .
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.

Copyright © 2023, 2025, Oracle and/or its affiliates.

5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select the **Proceed** to proceed with the application It will logically complete the nextstage for the Saving Account Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
     - If there is no change in Interest or Charges details, the workflow will automatically move this application to the **Offer Issue** stage.
     - If there is any change in Interest or Charges details, submit of this stage, will move the application into the **Supervisor Application Approval** stage. Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.
   - Select the **Return to Credit Decision Stage** to make credit decision stage available in free task.
   - Select the **Return to Credit Assessment Stage** to make credit assessment stage available in free task.
   - Select the **Return to Assessment Stage** to make assessment stage available in free task
   - Select the **Return to Initial Funding Stage** to make initial funding stage available in free task.
   - Select the **Return to Overdraft Limit Details Stage** to make overdraft limit details stage available in free task.
   - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
   - Select the **Return to Application Entry Stage** to make application entry stage available in free task.
   - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
   - Select the **Reject by Bank** toreject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit**.to submit the account parameter setup stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

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

2.12 Supervisor Application Approval Stage

This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.

In this stage supervisor can approve the application.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Pricing Change Approval
  This topic provides the systematic instructions to view and approve the pricing change.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.12.1 Pricing Change Approval

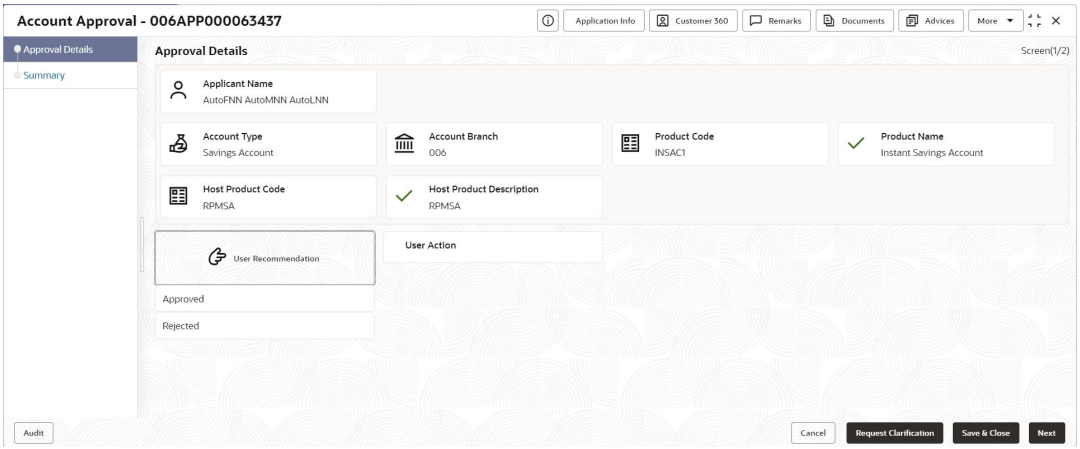
This topic provides the systematic instructions to view and approve the pricing change.

Pricing Change Approval is the first data segment of Supervisor Application Approval stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Account Parameter Setup** stage.

   The **Pricing Change Approval** screen displays.

Figure 2-52 Pricing Change Approval



2. Specify the fields on **Pricing Change Approval** screen.

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

Table 2-39 Pricing Change Approval – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this saving account.
Product Name	Displays the product name selected or this saving account.
Approved Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final OD tenure for the approved amount.
Existing Values	Displays the existing values.
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-39 (Cont.) Pricing Change Approval – Field Description

Field	Description
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
Revised Values	Displays the revised values against the existing values.
Rate Type	Displays the rate type.
Base Rate	Displays the rate of interest for the approved overdraft amount.
Margin	Displays the margin.
Effective Rate	Displays the effective rate.
Handling Charges	Displays the handling charges.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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

2.12.2 Summary

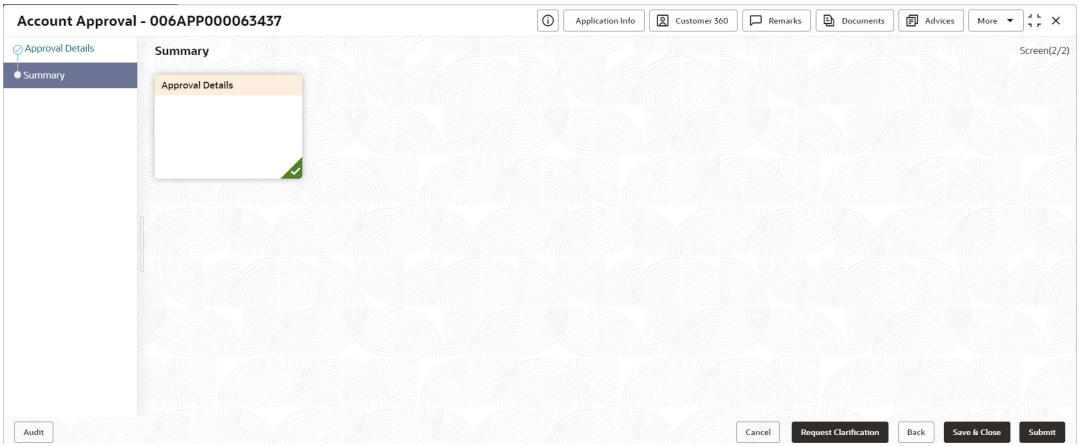
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-53 Summary



Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Table 2-40 Summary - Pricing Change Approval – Field Description

Data Segment	Description
Pricing Change Approval	Displays the pricing change approval details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. Click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. Click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the Select to Outcome field.
6. Select **Proceed** outcome from the drop-down list. It will logically complete the **Supervisor Application Approval** stage for the Saving Application. The Workflow Orchestrator will automatically move this application to the next processing stage.

   If the Supervisor has approved the price change, submit of this stage, will move the application to **Offer Issue** stage.

   If the Supervisor has rejected the price change, the application will be routed back to **Account Parameter Setup** stage.

   The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
7. Click **Submit**. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Saving Account] to the **Offer Issue Stage** for Individual Customers. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.13 Offer Issue Stage

This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.

After due diligence and Account Parameter setup, the Application will move to the Offer issue stage where the user will generate the offer letter. As a reference, the relevant completed data segments will be made available to the user before the application can be moved to the next stage. These completed data segments are from the Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the user to browse.

In the Offer Issue stage, provide the required details under each data segment.

The **Offer Issue** stage has the following reference data segments:

- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.

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

- Assessment Summary
  This topic provides the systematic instructions to view the assessment summary of the Savings Account application.
- Offer Issue
  This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.
- Summary - Offer Issue
  This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.13.1 Assessment Summary

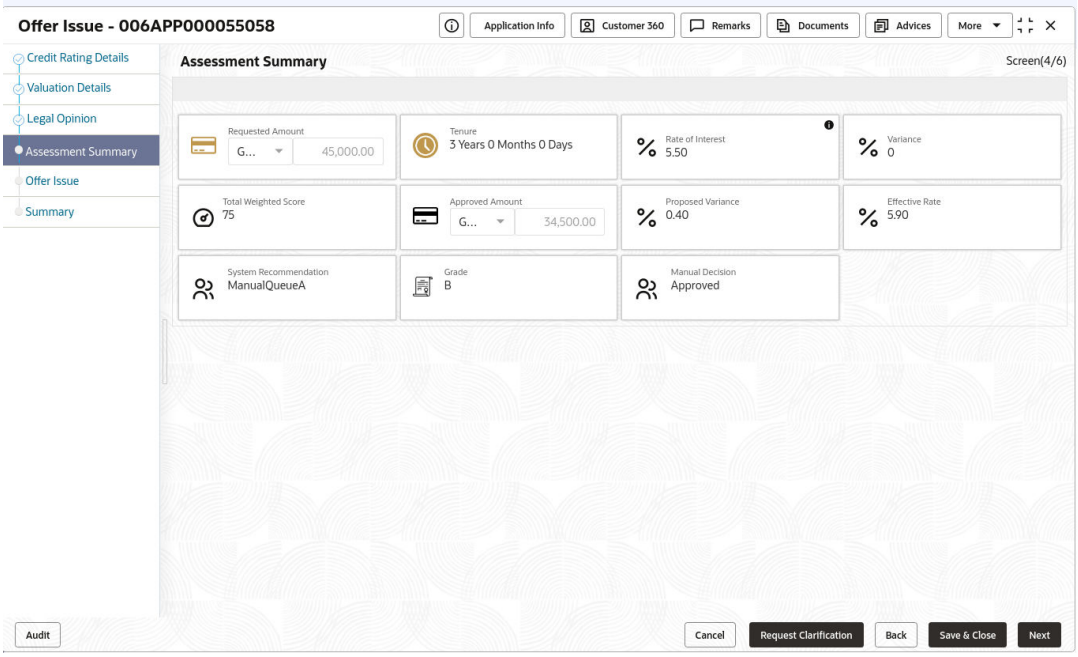
This topic provides the systematic instructions to view the assessment summary of the Savings Account application.

Assessment Summary is the view only data segment of Offer Issue stage.

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

   The **Assessment Summary** screen displays.

Figure 2-54 Assessment Summary



2. The user can view the details in the relevant data fields.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

Table 2-41 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested overdraft amount.
Tenure	Displays the tenure.
Base Rate	Displays the base rate.
Margin	Displays the variance rate. This field appears only for **Floating** rate type.
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved overdraft amount.
Proposed Margin	Displays the proposed variance. This field appears only for **Floating** rate type.
Effective Rate	Displays the effective rate of interest.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

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

2.13.2 Offer Issue

This topic provides the systematic instructions to capture the offer issue date and generate the offer letter.

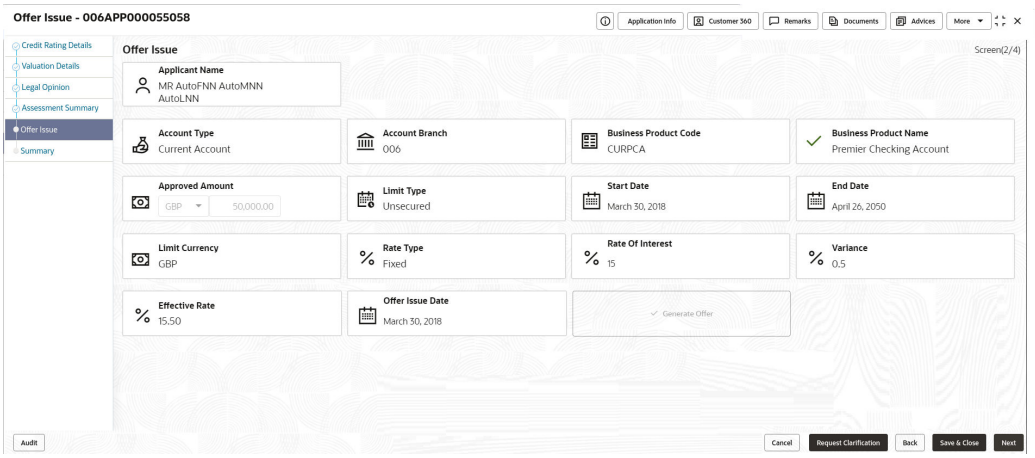
Offer Issue is the next data segment of Offer Issue stage. **Offer Issue** screen enables the user to capture the Offer Issue date.

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

   The **Offer Issue** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-55 Offer Issue



2. All the fields are in this screen are prepopulated and not editable. For more information on fields, refer to the field description table.

Table 2-42 Offer Issue – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code.
Business Product Name	Displays the business product name.
Approved Amount	Displays the approved amount.
Limit Type	Displays the limit type.
Start Date	Displays the start date.
End Date	Displays the end date.
Limit Currency	Displays the limit currency.
Rate Type	Displays the rate type.
Interest	Displays the interest amount.
Base Rate	Displays the base rate.
Margin	Displays the margin rate. **Note** This field displays only for **Floating** rate type.
Variance	Displays the variance rate. **Note** This field displays only for **Fixed** rate type.
Effective Rate	Displays the effective rate of interest.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-42 (Cont.) Offer Issue – Field Description

Field	Description
Offer Issue Date	Select the offer issue date.
Generate Offer	Click the checkbox to generate the offer letter. A PDF file will be generated with the offer content. Default template for offer issue is used in this reference workflow.

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.

2.13.3 Summary - Offer Issue

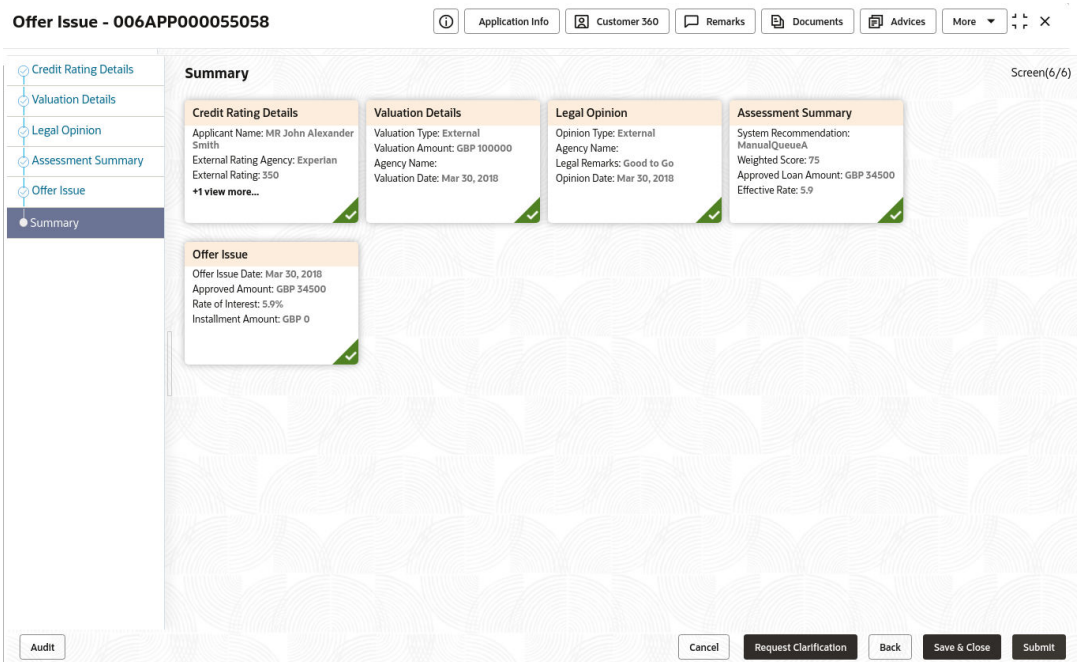
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary - Offer Issue** screen displays.

Figure 2-56 Summary



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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-43 Summary - Offer Issue – Field Description

Data Segment	Description
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment details.
Offer Issue	Displays the offer issue details.

2. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and the documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept the overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
   - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the Application **Offer Accept / Reject** stage.

2.14 Offer Accept / Reject Stage

This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.

After the Offer Issue stage, the offer letter will be sent or communicated to the borrower or applicant. The **Offer Accept / Reject** stage will enable the user to record the customer response – Accept or Reject as the case may be. Also, the offer made can be amended based on Customer request – viz., change in Principal Amount, Interest Rate or Tenure. The post offer amend can be routed back to the relevant previous completed stages like Application Enrichment stage. If the business wants the Underwriting stage or the Application Assessment stage to be redone, they can be configured accordingly, post which the new offer with the revised terms will be issued to the borrower or applicant for acceptance.

To perform actions on issued offer:

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

In the Offer Accept / Reject stage, provide the required details under each data segment.

The **Offer Accept / Reject** stage has the following reference data segments:

- **Offer Issue**: - For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Assessment Summary** - For detailed information, refer the Assessment Summary data segment in the Offer Issue stage.

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

- Offer Accept / Reject
  This topic provides the systematic instructions to view the offer letter and record the customer response.
- Summary - Offer Accept / Reject
  This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.14.1 Offer Accept / Reject

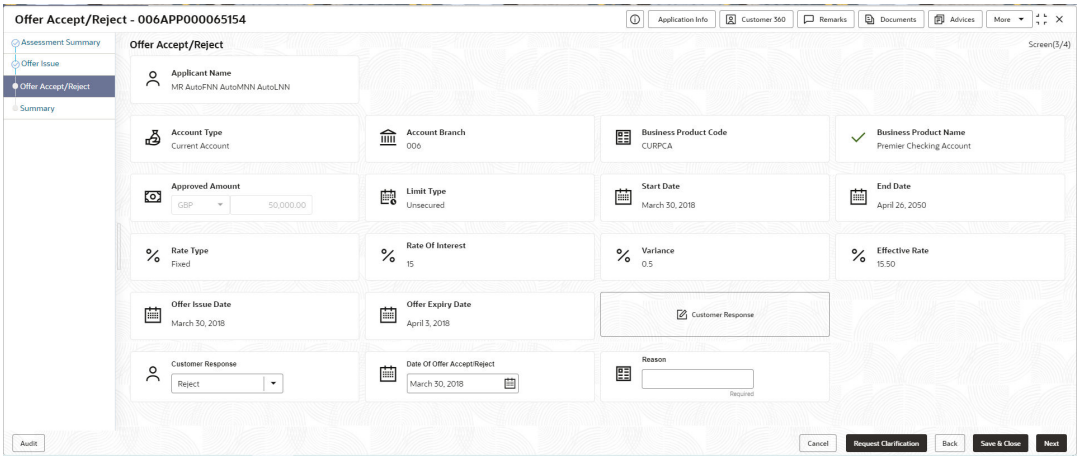
This topic provides the systematic instructions to view the offer letter and record the customer response.

Offer Accept / Reject data segment is the first data segment of **Offer Accept / Reject** stage. The user can acquire the application from **Free Tasks** list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Offer Issue** stage.

   The **Offer Accept / Reject** screen displays.

Figure 2-57 Offer Accept / Reject



2. Specify the details in the relevant data fields.

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-44 Offer Accept / Reject – Field Description

Field	Description
Customer Response	Select the customer response from the drop-down list. The available options are: • **Accept** • **Reject** • **Amend**
Date Of Offer Accept / Reject	Select the date of offer accept or offer reject.
Offer Amend	Offer Amend option will be at the instance of the customer request. This will be taken as a Post Offer amendment and based on the change requested the application will be routed as part of the OUTCOME to the respective earlier stages to incorporate the changes.
Reason	The offer amend will be supported for the following data elements: • **Overdraft Principal** • **Overdraft Interest/Margin** • **Tenure of the Overdraft**

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.

2.14.2 Summary - Offer Accept / Reject

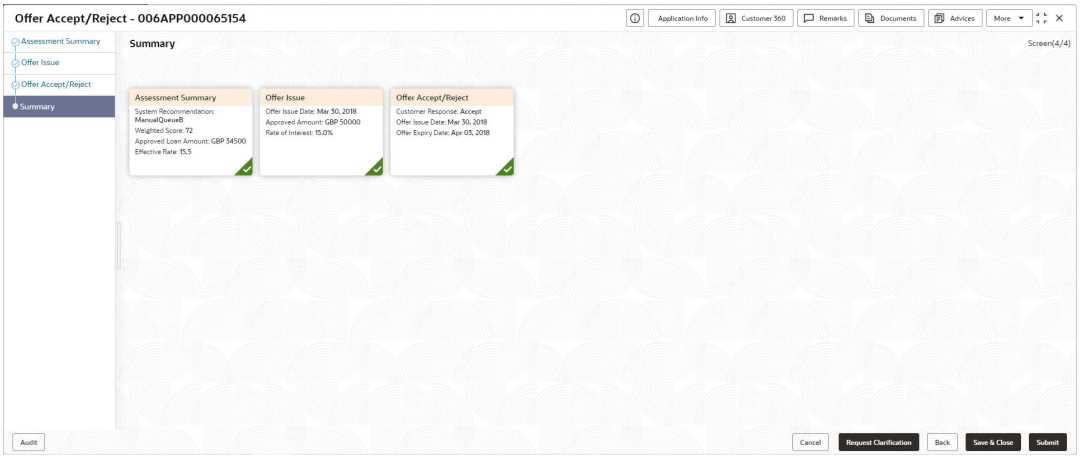
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-58 Summary



Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Table 2-45 Summary - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the assessment summary.
Offer Issue	Displays the offer issue details.
Offer Accept / Reject	Displays the offer accept / reject details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and Click **Proceed Next.** The **Checklist** screen is displayed.
4. Click **Save** & **Proceed Next**. The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Issue stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Offer Accept/Reject. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
     - If the Customer Response is selected as Accept in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
     - If the Customer Response is selected as Reject in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
     - If the Customer Response is selected as Amend in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Accept/Reject stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Overdraft] to the next processing stage on Host. This application will be available in the FREE TASK list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

2.15 Post Offer Amendment Stage

This topic describes the information on the various data segments to request for amendment of overdraft in the Post Offer Amendment stage.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Post Offer Amendment stage enables the user to request for amendment of Overdraft components after the Offer is Issued by the bank. This stage will appear only if the **Customer Response** is selected as **Amend** in **Offer Accept/Reject** data segment.

To perform actions on post offer amendment:

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

The **Post Offer Amendment** stage has the following data segments:Offer Accept / Reject – View only as available in Offer Accept / Reject stage

- **Account Limit Details** - This data segment is editable. For detailed information, refer Account Limit Details data segment in the Overdraft Limit stage.
- **Offer Issue** – This data segment is read only. For detailed information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/ Reject** – This data segment is read only. For detailed information, refer the Offer Accept/ Reject data segment in the Offer Accept/ Reject stage.

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

- Post Offer Amendment
  This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.
- Summary
  This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.15.1 Post Offer Amendment

This topic provides the systematic instructions to request for amendment of Overdraft components after the Offer is Issued by the bank.

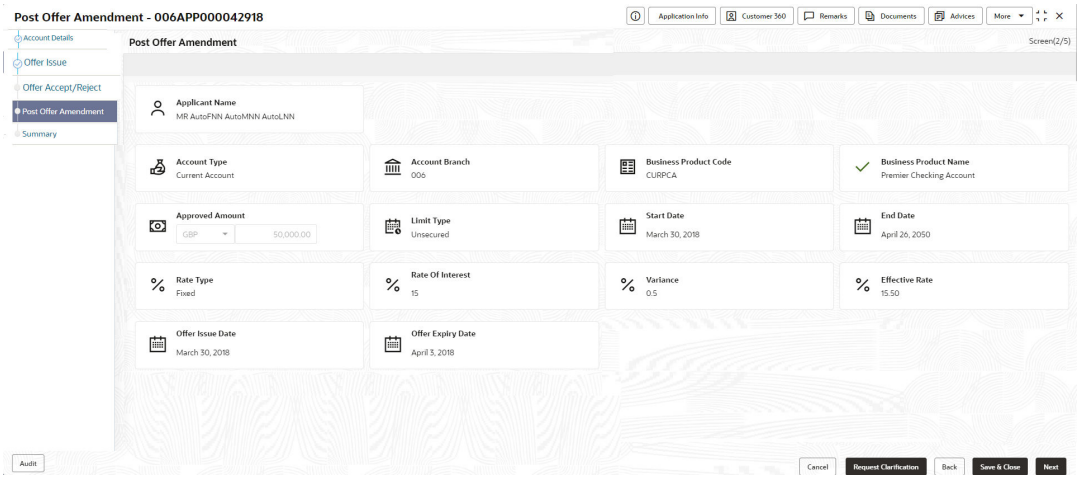
Post Offer Amendment data segment is the first data segment of Post Offer Amendment stage. The user can acquire the application from Free Tasks list.

1. Click **Acquire and Edit** in the **Free Tasks** screen of the previous stage – **Offer Accept / Reject** stage.

   The **Post Offer Amendment** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-59 Post Offer Amendment



2. Specify the fields on **Post Offer Amendment** screen.

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

Table 2-46 Post Offer Amendment – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Business Product Code	Displays the business product code selected for this saving account.
Business Product Name	Displays the business product name selected for this saving account.
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this Overdraft.
Offer Amend Date	Displays the date of offer amend.
Limit Currency	Displays the limit currency.
Approved Amount	Displays the revised Overdraft amount for approval.
Limit Type	Displays the limit type.
Start Date	Select the start date.
End Date	Select the end date.
Rate Type	Displays the rate type.
Base Rate	Displays the base rate.
Margin	Specify the amended Margin. **Note** This field appears only for **Floating** rate type.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-46 (Cont.) Post Offer Amendment – Field Description

Field	Description
Variance	Specify the amended Variance. **Note** This field appears only for **Fixed** rate type.
Effective Rate	Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.

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.

2.15.2 Summary

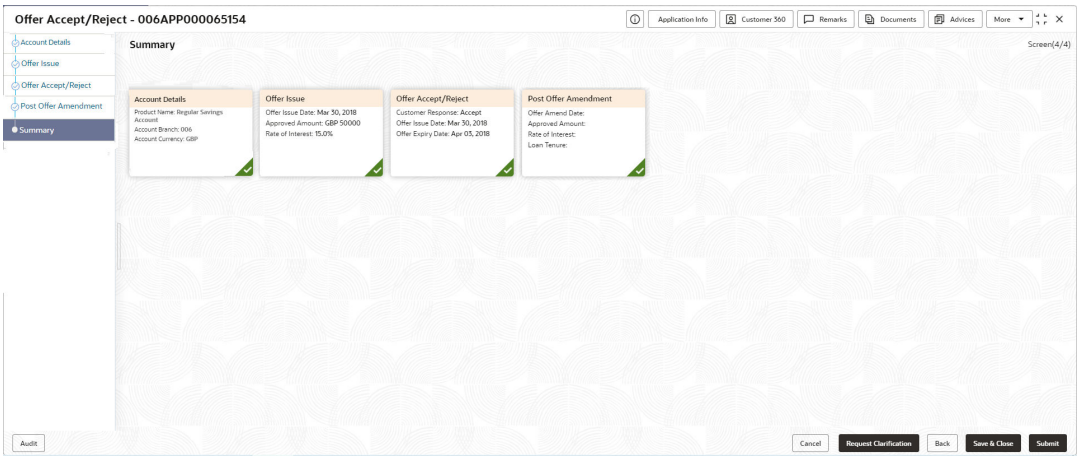
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

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

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

   The **Summary** screen displays.

Figure 2-60 Summary



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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-47 Summary - Post Offer Amendment – Field Description

Data Segment	Description
Offer Issue	Displays the offer issue details.
Post Offer Amendment	Displays the post offer amendment details.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Override** screen is displayed.
3. Accept Overrides and click **Proceed Next**. The **Checklist** screen is displayed.
4. Click **Proceed Next.** The **Outcome** screen is displayed.
5. In the **Outcome** screen, select appropriate option from the **Select to Outcome** field.
   - Select **Proceed** outcome from the drop-down list. It will logically complete the **Post Offer Amend** stage for the Overdraft Application. The Workflow Orchestrator will automatically move this application to the next processing stage. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
     - If there is any change in **Approved Amount** and/or in **Limit Date Range**, then submit of this stage, will move the application to the **Application Assessment** stage.
     - If the changes are only in the **Rate of Interest** (Pricing), then submit of this stage, will move the application to the **Supervisor Application Approval** stage.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Post Offer Amendment stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

   OR

   Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the process reference numbers to the stage. 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.

2.16 Account Approval Stage

This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage

To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- **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.
- **Financial Details**: - For detailed information, refer the Financial 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.
- **Interest Details**: For details information, refer the Interest Details data segment in the Application Enrichment stage.
- **Charge Details**: For details information, refer the Charge Details data segment in the Application Enrichment stage.
- **Account Limit Details**: For details information, refer the Account Limit Details data segment in the Overdraft Limit Details stage.
- **Temporary OD Limit Details:** For details information, refer the Temporary OD Limit Details data segment in the Overdraft Limit Details stage.
- **Advance against Uncollected Funds:** For details information, refer the Advance against Uncollected Funds data segment in the Overdraft Limit Details stage.
- **Initial Funding Details:** For details information, refer the Initial Funding Details data segment in the Account Funding stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Underwriting stage.
- **Assessment Summary**: For details information, refer the Assessment Summary data segment in the Offer Issue stage.

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

- Collateral Perfection Details
  This topic provides the systematic instructions to view the collateral perfection details.
- Approval Details
  This topic provides the systematic instructions to view and approve the application.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

2.16.1 Collateral Perfection Details

This topic provides the systematic instructions to view the collateral perfection details.

Collateral Perfection Details is the first data segment of Account Approval stage.

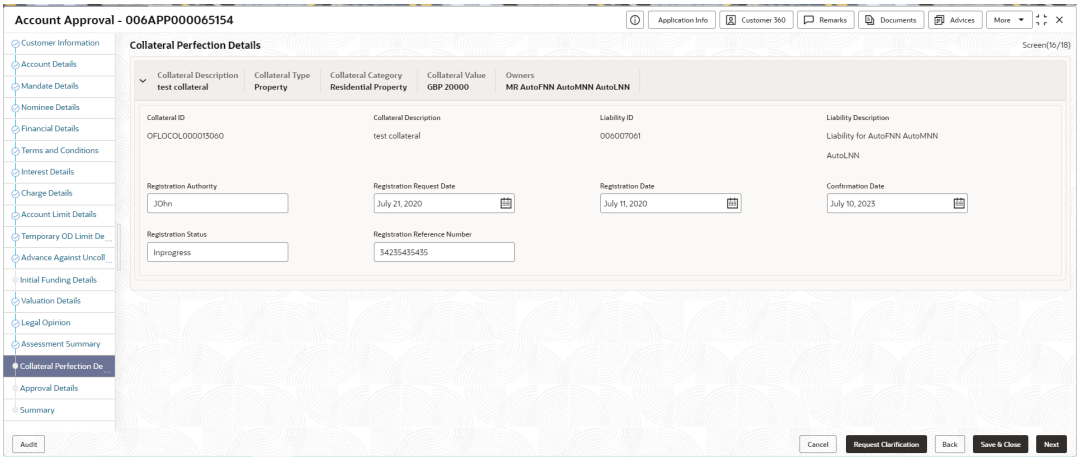
1. Click **Next** in the **Assessment Summary** screen for the application for which Account Approval stage has to be acted upon.

Copyright © 2023, 2025, Oracle and/or its affiliates.

If the **Customer Type** is selected as **Individuals**,

The **Collateral Perfection Details** screen displays.

Figure 2-61 Collateral Perfection Details



2. Specify the fields on **Collateral Perfection Details** screen.

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

Table 2-48 Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Date of Birth	Displays the applicant's date of birth.
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority	Specify the name of the registration authority.
Registration Request Date	Select the date when the registration is requested.
Registration Date	Select the date when the registration is completed.
Confirmation Date	Select the date when the registration is confirmed.
Registration Status	Specify the status of registration.
Registration Reference Number	Specify the registration reference number.

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

3. 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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

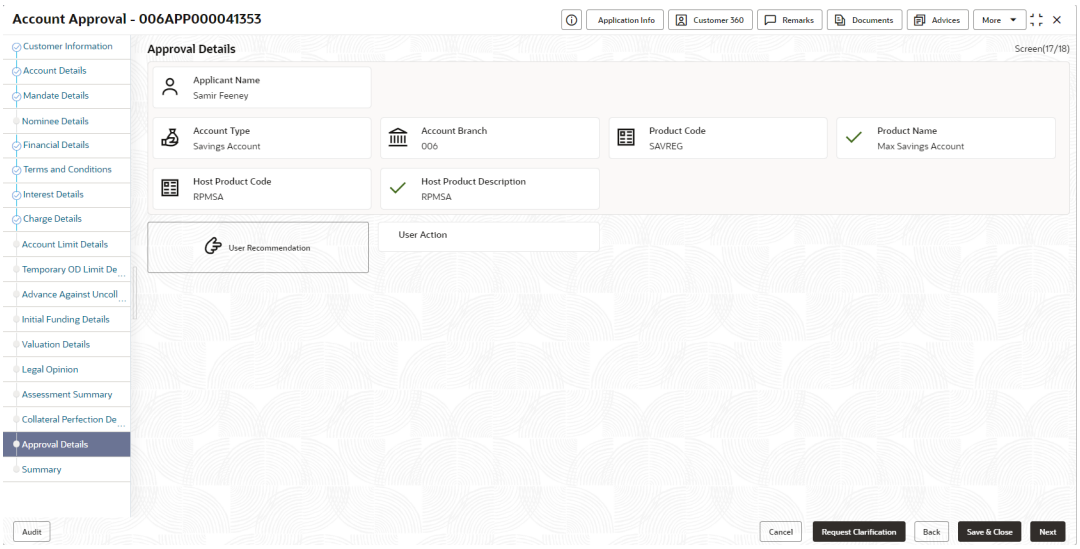
2.16.2 Approval Details

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

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

   The **Approval Details** screen displays.

Figure 2-62 Approval Details



2. Specify the details in the relevant data fields.

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

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

Table 2-49 Approval Details - Field Description

Field	Description
Applicant Name	Displays the applicant name.
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.
Host Product Code	Displays the host product code mapped to the business product.
Host Product Description	Displays the host product description mapped to the business product.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-49 (Cont.) Approval Details - Field Description

Field	Description
Application Details	Displays the applicant details.
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.
User Recommendation	Select the user recommendation. Available options are: • **Approved** • **Rejected**
User Action	Displays the user action based on user recommendation.

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

2.16.3 Summary

This topic provides the systematic instructions to view the tiles for all the data segments of the Savings Account Origination Process.

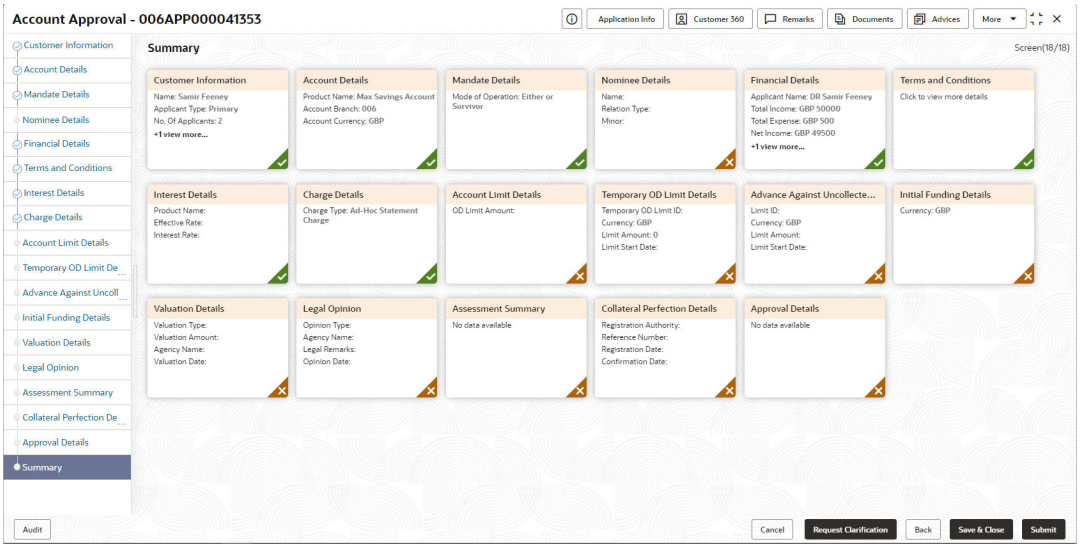
The Summary displays the tiles for all the data segments of the Savings Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally 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 previous data segment to proceed with the next data segment, after successfully capturing the data.

   The **Summary** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-63 Summary



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

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

Table 2-50 Summary - Account Approval - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the **Customer Type** selected as **Small and Medium Business (SMB)**.
Mandate Details	Displays the mandate details.
Nominee Details	Displays the nominee details.
Financial Details	Displays the financial details.
Interest Details	Displays the interest details.
Charge Details	Displays the charge details.
Account Limit Details	Displays the account limit details.
Temporary Overdraft Limit Details	Displays the Temporary Overdraft Limit details.
Advance against Uncollected Funds Details	Displays the Advance against Uncollected Funds details.
Initial Funding Details	Displays the initial funding details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment details.
Collateral Perfection Details	Displays the collateral perfection details.
Approval Details	Displays the approval details.

Copyright © 2023, 2025, Oracle and/or its affiliates.

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. The Overrides screen is displayed.

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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

4. Select the checkbox to accept the checklist.
5. Click **Save & Proceed**. The **Outcome** screen is displayed.
6. 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 Application Entry Stage** to make application entry stage available in free task for edit.
   - Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
   - Select the **Return to Overdraft Limit Details** to make overdraft limit details stage available in free task.
   - Select the **Return to Initial Funding Details** to make account funding details stage available in free task.
   - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
   - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Click **Submit**. The **Confirmation** screen is displayed.

   On submission of this stage, the Workflow Orchestrator will automatically move this application to the next processing stage, **Account Create on Host** which has been automated. The account will be successfully created in Product Processer, if all the required validation is successful.

   In case due to any error the account creation is rejected on Product Processer side, the application moves to the **Manual Retry Stage**

2.17 Manual Retry Stage

This topic describes the information on the various data segments on the Manual Retry stage.

As mentioned earlier, this stage appears in the Free Task only if the Savings Account creation has been rejected by Product Processor and the User has the required access rights for the same.

The Manual Retry Stage comprises of the below data segment:

Copyright © 2023, 2025, Oracle and/or its affiliates.

- Manual Retry Data Segment

Manual Retry Data Segment

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

2.18 Account Funding

This topic describes the process of initial funding of an account. This stage appears once the account is opened.

In this stage you can initiate fund for an account post account opening. This stage appears if the **Fund Post Account Opening** toggle is selected in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

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

- Account Funding Details
  This topic provides the systematic instructions to add the funding details post opening account is complete.
- Summary
  This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

2.18.1 Account Funding Details

This topic provides the systematic instructions to add the funding details post opening account is complete.

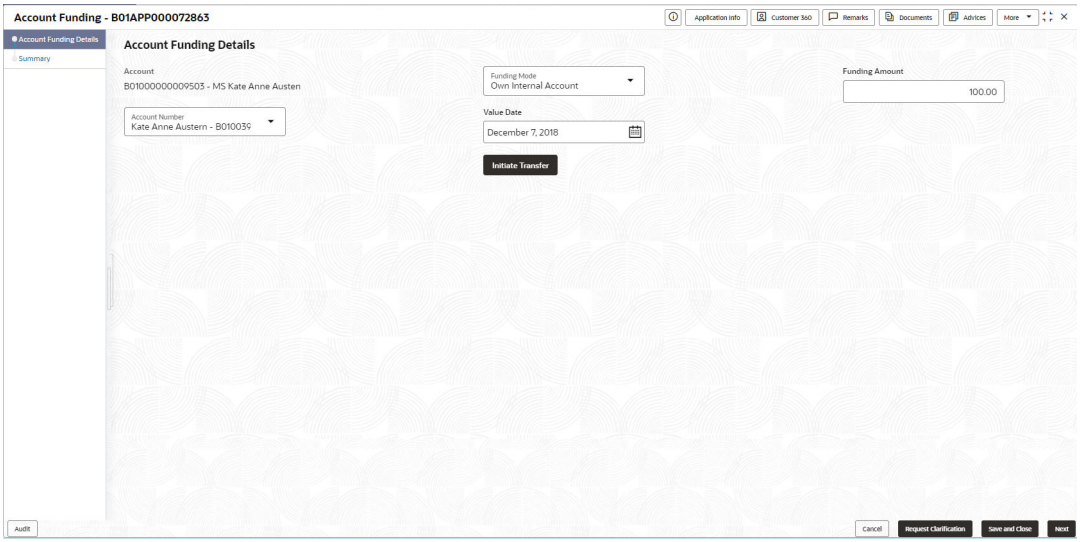
In this data segment you can provide funding details to fund already created account. The Account Number and Account Name appears in the repective fields.
To add funding details:

1. On acquiring the **Account Funding** task, the **Account Funding Details** data segment appears

   The **Account Funding Details** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-64 Account Funding Details



2. From the **Funding Mode** list, select the appropriate option. The fields appears based on the selected funding mode.
3. Enter the details in the respective fields.

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

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

Table 2-51 Account Funding Details – Field Description

Field	Description
Account	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
Funding Mode	Specify the funding mode from the drop-down list. The avaliable options are: • Own Internal Account • External Account (Finicity) • Fund Later
Funding Amount	Specify the amount to be debited from the internal account to fund the newly generated account. The **Minimum Amount Value** maintained in the **Business Product Preference** data segment of the **Business Product Details** screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the **Initial Funding Threshold Preferences** section of the **Business Product Details** screen.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-51 (Cont.) Account Funding Details – Field Description

Field	Description
Account Number	Specify or select the account number which is debited for transfering the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Account Name	Displays the primary account holder name of the selected account. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Cheque Number	Specify the cheque number of the account from which the transfer is to be initiated. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Cheque Date	Specify the date on which the cheque is deposited for transfer. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Value Date	Displays the current date on which the transfer is initiated. This field appears if the **Own Internal Account** option is selected from the **Funding Mode** list.
Email Address	Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
Send Email To Customer	Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Netbanking credentials. To initiate call for external account fund transfer cutomer must select the desired account to fetch the account details . If the call is successful then the fields with the external account appears in the **External Account Details** section. This button appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Customer Email** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.
Initiate Finicity	Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon **Launch Finicity** button to initiate the fund transfer Finicity process. The fields with the external account appears in the **External Account Details** section. This field appears based on the below conditions: • If the **External Internal (Finicity)** option is selected from the **Funding Mode** list. • If the **Branch Visit** option is select from the **Finicity Mode** drop-down list in the **Origination Preferences** screen.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-51 (Cont.) Account Funding Details – Field Description

Field	Description
External Account Details	In this section user can view the status response from the Finicity call. If the initiate call Finicity process is successful then below mentioned fields of external account detail appears: • **Account Holder** • **Account Type** • **Bank Name** • **Routing Number** • **Account Number** • **Account Balance** This section and fields appears if the **External Internal (Finicity)** option is selected from the **Funding Mode** list.
Transaction Status	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
Status	Displays the fund transfer status of the transaction. To view more information on the transaction status, click .
Rest	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the **Own Internal Account** option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

4. 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 or highlights the mandatory fields for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

2.18.2 Summary

This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

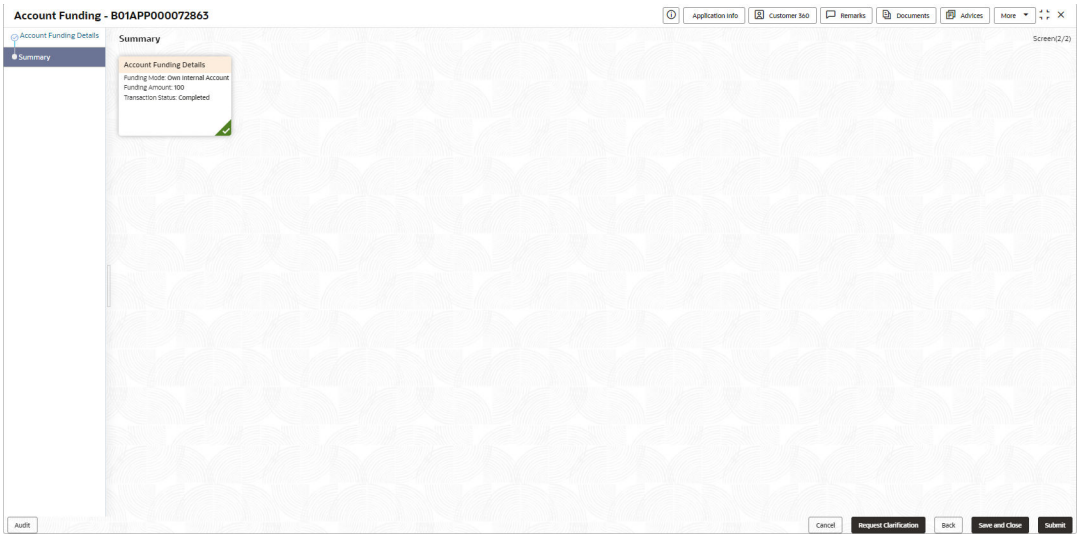
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.
To view the summary of each stage and submit:

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

   The **Summary** screen displays.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-65 Summary



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

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

Table 2-52 Summary

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

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

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

3. Click **Proceed Next**. The **Checklist** screen is displayed.

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

4. Click **Proceed**. The **Outcome** screen is displayed.

5. Click **Submit** to submit the application.

   On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.

2.19 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:

Copyright © 2023, 2025, Oracle and/or its affiliates.

- 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.

2.19.1 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 2-66 Icon

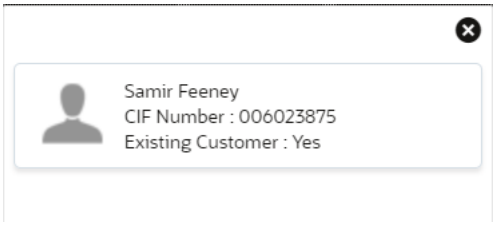
2.19.2 Customer 360

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 2-67 Customer 360

Copyright © 2023, 2025, Oracle and/or its affiliates.

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.

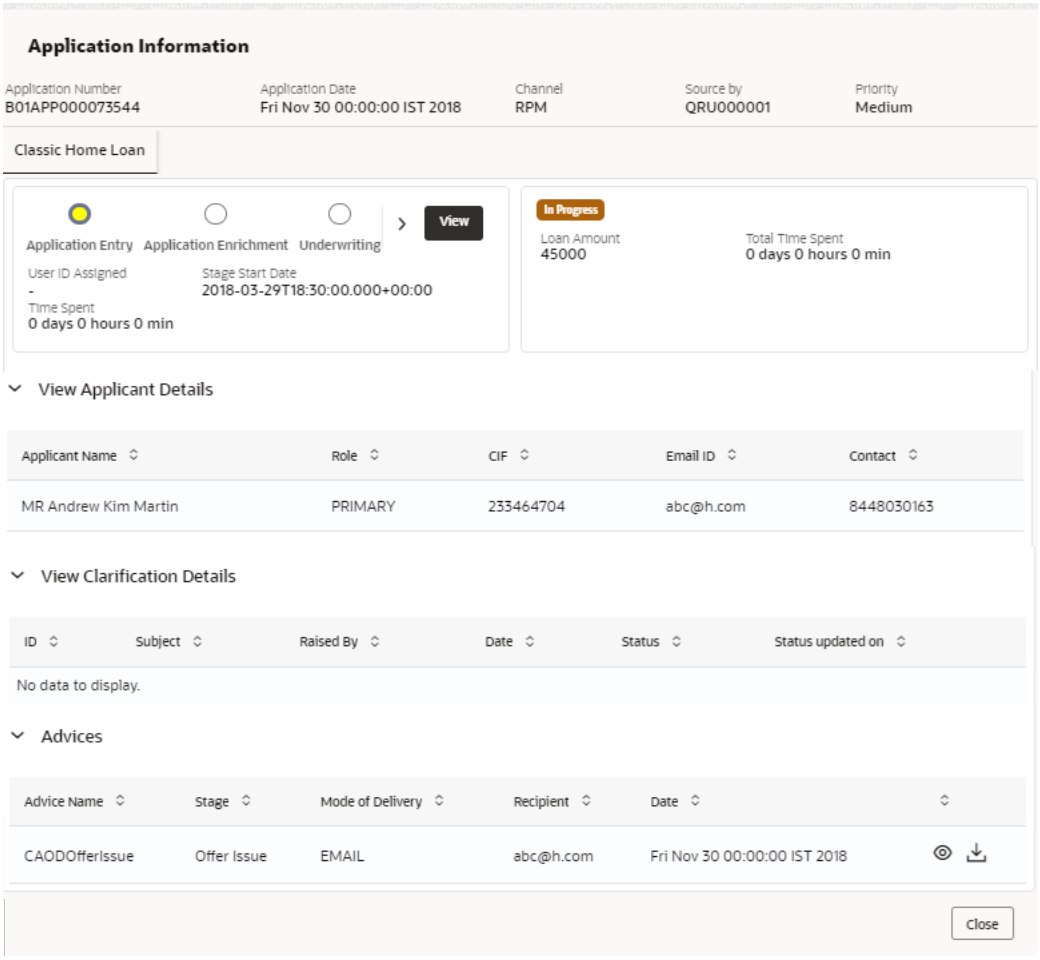
2.19.3 Application Information

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 2-68 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-53 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.
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

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 2-53 (Cont.) Application Information – Field Description

Field	Description
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.

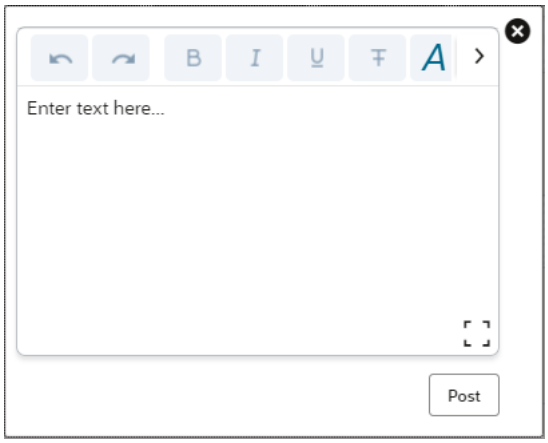
2.19.4 Remarks

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 2-69 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

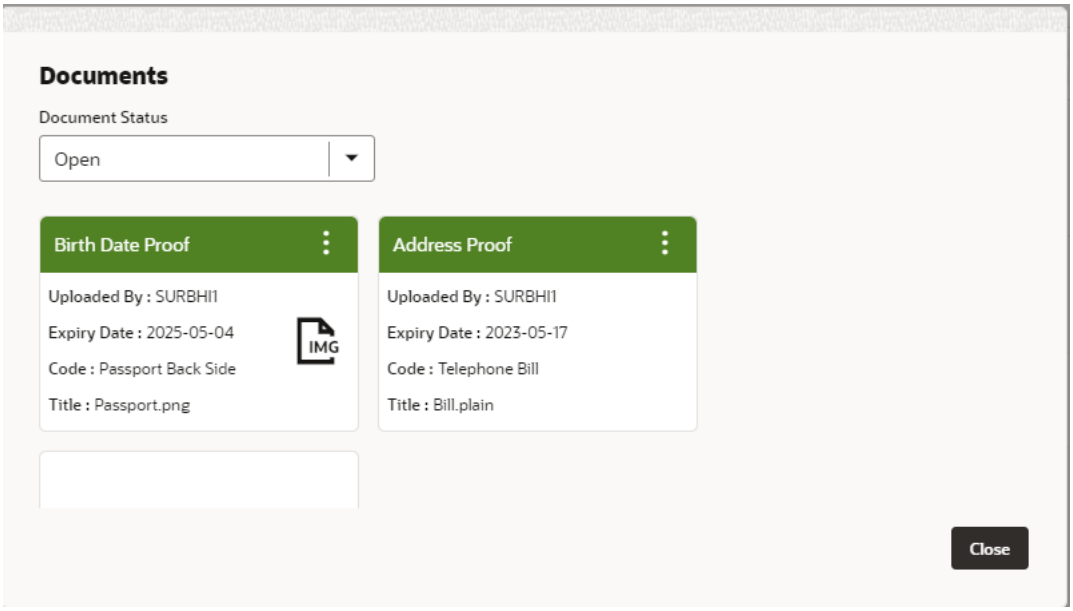
2.19.5 Documents

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

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

   The **Documents** screen is displayed.

Figure 2-70 Documents



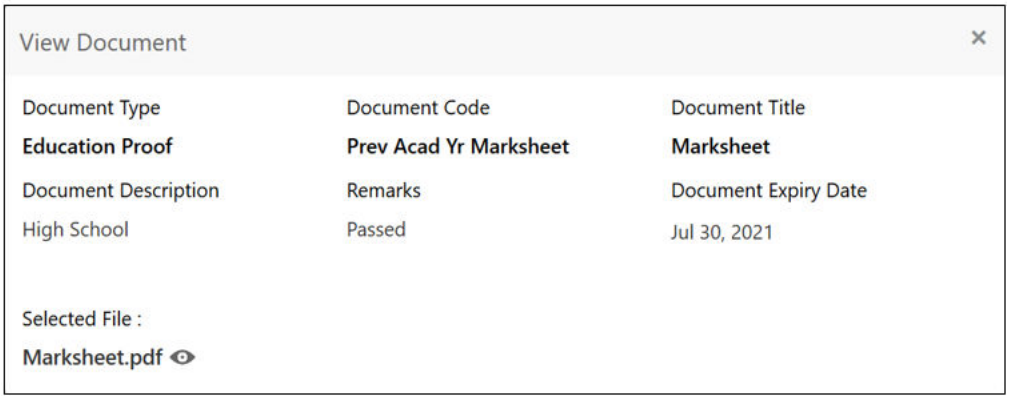
2. Select the document status to filter the document based on the status. The available options are All, Open and Deleted.
3. Click

   on the Document tile to view, download and delete the document.
4. Click **View** to view the document.

   The **View Document** is displayed.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-71 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.

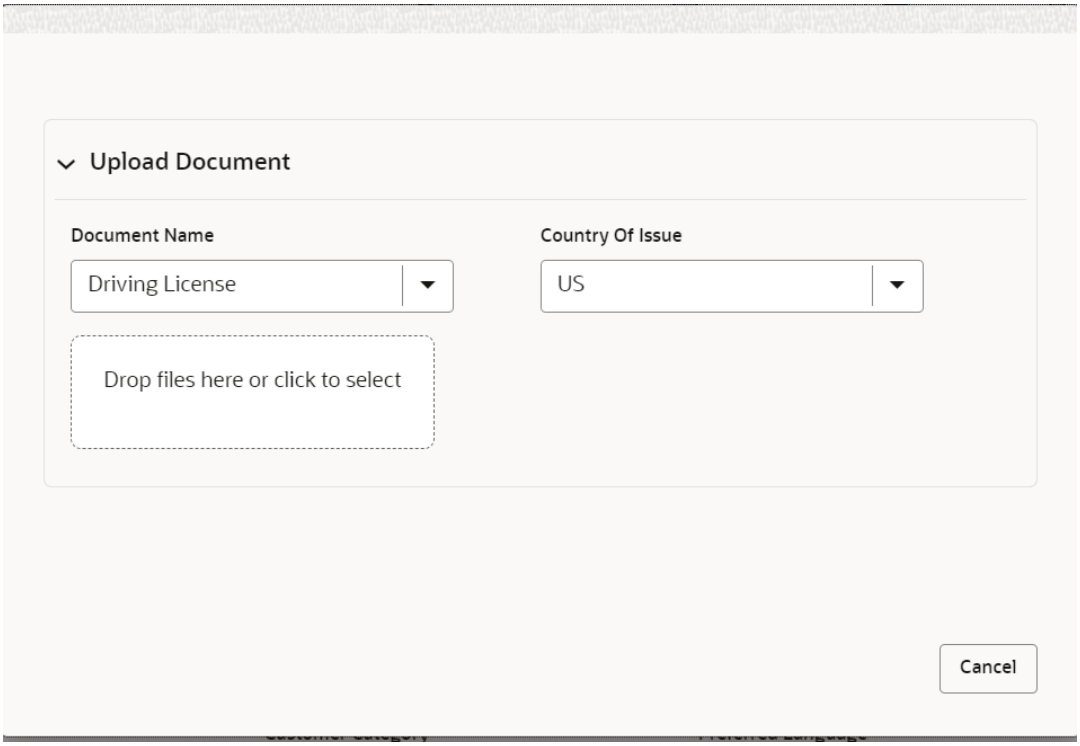
7. Click

to upload the new document to the application.

The **Upload Document** screen is displayed.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-72 Upload Document



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

Table 2-54 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.
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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

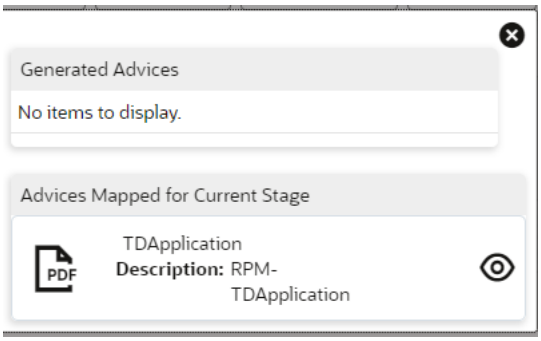
2.19.6 Advices

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 2-73 Advices



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

2.19.7 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 .

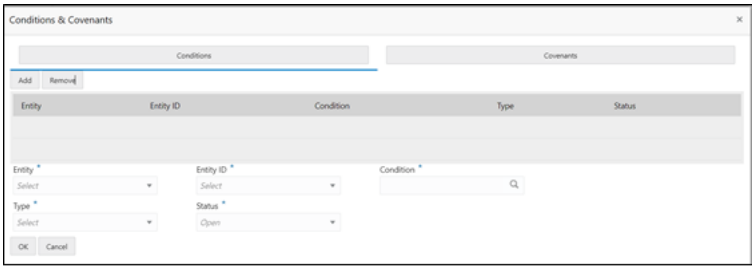
Conditions
The Conditions are stipulations and constraints recorded in a contract to restrict the usage of funds, in order to ensure proper utilization of funds for the specified purposes and to adhere to a stipulated schedule.

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 2-74 Conditions



Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

3. Enter the relevant details.

Table 2-55 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.

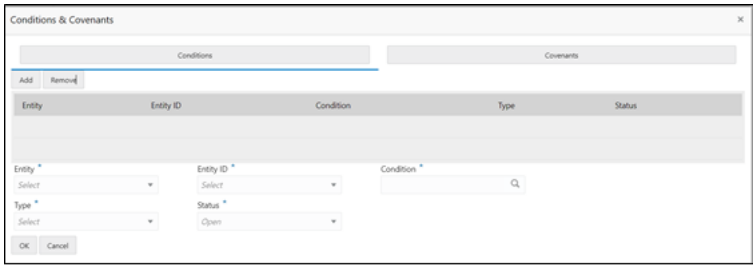
To add convenants:

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

   The **Conditions & Covenants** page appears.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Figure 2-75 Convenant



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

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

7. Enter the relevant details.

Table 2-56 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.

2.19.8 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

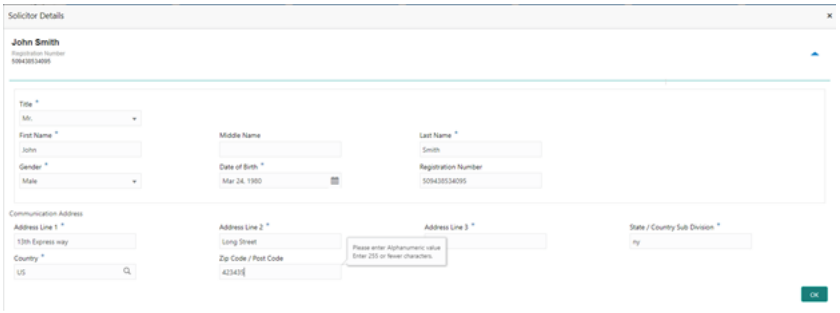
In this section you can add or remove the solicitor. You can also view the already added solicitor.

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 2-76 Solicitor



2. Enter the relevant details.

Table 2-57 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.
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.

2.19.9 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

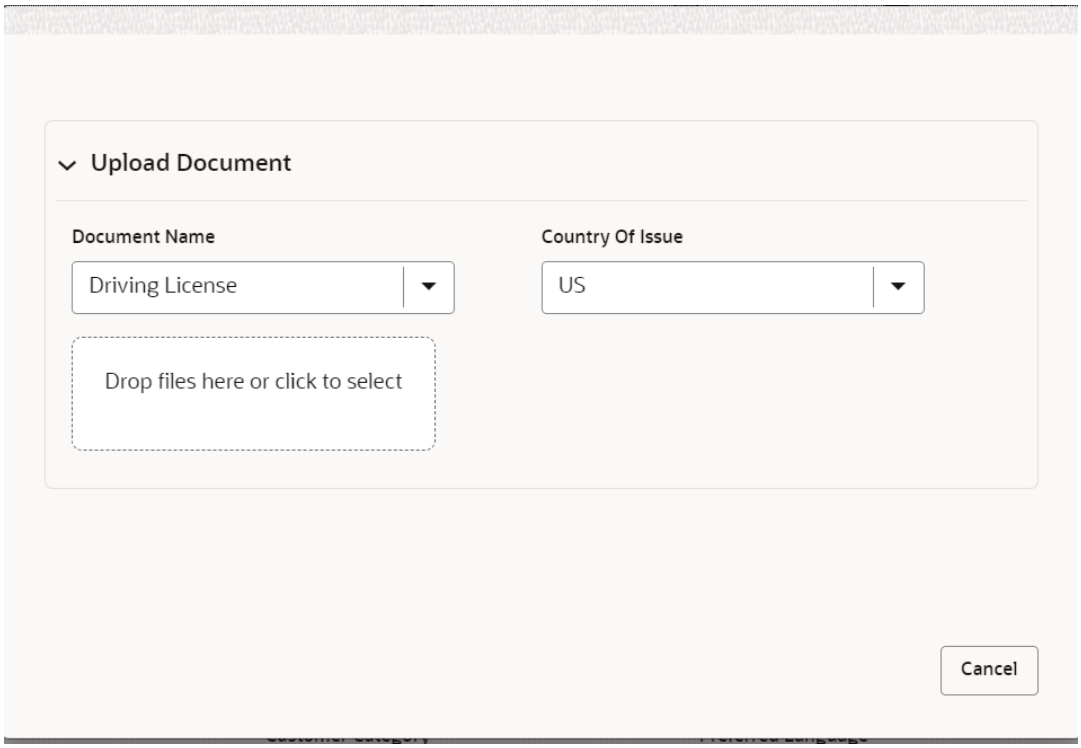
2. Click **New Clarification** to request new clarification.

   The **New Clarification** screen is displayed.

Figure 2-77 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 2-78 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:

Copyright © 2023, 2025, Oracle and/or its affiliates.

- 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

3

Simplified Application

This topic describes the concept and process of single stage application.

What is Simplified Application?

The Simplified Application is introduced to open an account in a smooth single process culminating the long account opening process. In this process the user can directly create and application and update details with multiple data segmenst in a single view.

How to configure Simplified Application for a product?

To enable a simplified account opening process, select the **Simplified Application** flag in the **Business Product Preference** data segment of the **Business Product Configuration** screen.

Once the product is configured for simplified application, the user can configure the business process such as stages, data segments, document checklist and so on, in the **Business Process Configuration** screen.

How to process the simplified application?

After configuring the product and process, the user can initiate a single-stage application by navigating the menu. Below is the detailed process for opening an account using a simplified application.

To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.
   The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
   - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Mutiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
   - **Account Details**: In this data segment user can capture the product details to configure the account. Refer **Account Details** data segment from the **Application Entry** stage of this guide.
   - **Nominee Details**: In this data segment user can capture the nominee details. Refer the **Nominee Details** data segment from the **Application Entry** stage of this guide.
   - **Interest and Charges**: In this data segment user can view the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Entry** stage of this guide.
   - **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.

Copyright © 2023, 2025, Oracle and/or its affiliates.

- **Review**: In this data segment user can review all the details that are captured on clicking on each data segment tile.

4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
   Below are the stages are autogenerated if the Know Your Customer (KYC) process is not successfully completed:

   - **Debit Assessment**: If the applicants involved in a simplified application have not completed the Know Your Customer (KYC) process, then the **Debit Assessment** stage appears in the application process. The user having the required access rights can pick this task and can retry submission after taking required actions on the KYC non-compliance. Refer the **Debit Assessment** stage of this guide.
   - **Manual Debit Assessment**: If the bureau status of any applicant is marked as **Referred** then this stage appears in an account opening process. Refer the **Manual Debit Assessment** stage of this guide.

5. After completing the Know Your Customer (KYC) process, the account number is generated and application proceed to approval stage. The Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of th**e Account Approval** stage in this guide.

   - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
   - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.

6. An account is created on approving the application in the **Account Approval** stage.
7. Below tasks are aslo generated in this process:

   - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.
   - If the business process is configured to include Account Funding, then the **Account Funding** stage is generated after account creation.

Copyright © 2023, 2025, Oracle and/or its affiliates.

4

Instant Savings Account Origination Process

This topic describes the information about Instant Savings Account Origination Process.

Additional Instant Business Process is available wherein various stages in the Reference Flow for Savings Account have been 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 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 either not taken for the Account or 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 **Initial Funding Configuration** topic in the **Configurations User Guide**.

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

- **Application Entry Stage**: On successful submission of the Savings 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**

Copyright © 2023, 2025, Oracle and/or its affiliates.

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, system checks if Initial Funding is updated for the Account Opening or not.
  - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
  - If the Initial Funding has been 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 or where no funding has been taken for the Account, 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** has been taken in Cash or Other Bank Cheque, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage**: 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, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry**: Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processor. 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.

Copyright © 2023, 2025, Oracle and/or its affiliates.

5

Error Codes and Messages

This topic describes the error codes and messages.

Table 5-1 Error Codes and Messages

Error Codes	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_018	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for $1
RPM_CMN_APL_021	Please provide valid value for Address Type of $1
RPM_CMN_APL_022	Please provide valid value for Building Name of $1
RPM_CMN_APL_023	Please provide valid value for State of $1
RPM_CMN_APL_024	Please provide valid value for City of $1
RPM_CMN_APL_025	Please provide valid value for Street Name of $1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
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-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of $1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1
RPM-CMN-APL-042	Please provide valid value for Short Name for $1
RPM-CMN-APL-043	Please provide valid value for Birth Country for $1
RPM-CMN-APL-044	$1
RPM-CMN-APL-045	$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1
RPM-CMN-APL-048	Please provide valid value for Nationality of $1
RPM-CMN-APL-049	Please provide valid value for 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-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-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-024	Please provide a valid value for Income Details
RPM-LO-FLDT-026	No Product preference mapped to business product $1
RPM-LO-FLDT-027	No Data in charge slab
RPM-LO-FLDT-028	Overall percentage should be equal to 100%
RPM-LO-FLDT-029	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-030	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-031	Please provide a valid value for Income Details
RPM-LO-FLDT-036	Error in parsing date
RPM-LO-PODT-023	Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested
RPM-MNDT-001	Overall percentage should be equal to 100%
RPM-MNDT-002	Total Liability Amount is not equal to Individual Liabilities
RPM-MNDT-003	No Product preference mapped to business product $1
RPM-MNDT-004	Overall percentage should be equal to 100%
RPM-MNDT-005	Total Liability Amount is not equal to Individual Liabilities
RPM-MNDT-006	Total Income Amount is not equal to Individual Incomes
RPM-MNDT-007	No OD Limit details found for this process Ref no
RPM-MNDT-008	Error in parsing date
RPM-PD-001	Please provide a valid value for Income Details
RPM-PD-002	No Data in charge slab
RPM-PD-003	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-004	No OD Limit details found for this process Ref no
RPM-PD-005	Please provide a valid value for Income Details
RPM-PD-006	No Product preference mapped to business product $1
RPM-PD-007	Overall percentage should be equal to 100%
RPM-PD-008	Please provide a valid value for Income Details
RPM-PD-009	No OD Limit details found for this process Ref no
RPM-PD-010	Charge Details not found for this Process Reference number
RPM-PD-011	Overall percentage should be equal to 100%

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
RPM-PD-012	Total Income Amount is not equal to Individual Incomes
RPM-PD-013	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-014	Charge Details not found for this Process Reference number
RPM-PD-015	No OD Limit details found for this process Ref no
RPM-PD-016	Please provide a valid value for Total Expense Amount
RPM-PD-017	No OD Limit details found for this process Ref no
RPM-PD-018	Please provide a valid value for Income Details
RPM-PD-019	Error in parsing date
RPM-PD-020	No resolved values received from Host
RPM-PD-021	No OD Limit details found for this process Ref no
RPM-PD-022	One or more applicants Handoff status is not completed
RPM-PD-023	No Data in charge slab
RPM-PD-024	businessProductCode cannot be null
RPM-PD-025	Please provide a valid value for Income Details
RPM-PD-026	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-027	Overall percentage should be equal to 100%
RPM-PD-028	No OD Limit details found for this process Ref no
RPM-PD-029	No OD Limit details found for this process Ref no
RPM-PD-030	Error in parsing date
RPM-PD-031	businessProductCode cannot be null
RPM-PD-032	Total Income Amount is not equal to Individual Incomes
RPM-PD-033	Please provide a valid value for Income Details
RPM-PD-034	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-035	No Data in charge slab
RPM-PD-036	Error occured while getting the cart details
RPM-PR-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-AVL-001	Failed to Initialize
RPM-SA-INIT-01	Transaction status is not completed
RPM-SAV-001	Total Liability Amount is not equal to Individual Liabilities
RPM-SAV-ACC-001	No OD Limit details found for this process Ref no
RPM-SAV-ACC-002	The system recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
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-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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
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
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-INI-005	Please provide a valid value for transaction reference number.
RPM-SAV-INI-006	Please provide a valid value for transaction status.
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 isMinor
RPM-SAV-NOM-005	Age of nominee is more than configured minor age, Can not set isMinor 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

Copyright © 2023, 2025, Oracle and/or its affiliates.

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

Error Codes	Messages
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-SAV-TOD-001	Temporary OD Limit Details are not captured
RPM-TO-001	Mandatory Checklist(s) - $1
RPM-TO-020	Mandatory Document(s) - $1
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-ACC-002	Please provide a valid value for Cheque Number
RPM-SAV-ACC-003	Please provide a valid value for Cheque Date
RPM-SAV-ACC-004	Please provide a valid value for Cheque Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration :: CASA_FundBy_OtherBankCheque
RPM-SAV-ACC-009	Incorrect Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-010	Missing Configuration :: CASA_FundBy_Cash
RPM-SAV-ACC-011	Incorrect Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-012	Missing Configuration :: CASA_FundBy_Account
RPM-SAV-ACC-013	Incorrect Configuration :: CASA_FundBy_OtherBankCheque

Copyright © 2023, 2025, Oracle and/or its affiliates.

6 Advices

This topic provides the information on the various advices supported in Savings Account Origination process.

Account Creation

```
                                                                    Bank Name
                                                                       Branch
To,                                                                     Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

Sub: Account Creation

Dear Sir/Madam,

We are happy to inform you that your Savings account creation has been completed.
Your savings account number is  <XXXXXXXXXXXXXXXX>.
Annualized Percentage Yield : ##  % as on account opening date ##  under the product
#product name #

We are delighted to have you as a valued customer and thank you for choosing us for your
banking needs.
Feel free to contact us If you have any questions or require assistance.

We look forward to assisting you in achieving your financial goals.

Yours faithfully,

<Manager Name>
<Bank Name>
```

Offer Issue

```
                                                                    Bank Name
                                                                       Branch
To,                                                                     Date:
Customer Name
Address Line 1
Address Line 2
State
City
Pin code

Atten: Mr/Mrs. Customer Name(s)

Dear Sir/Madam,
We are pleased to inform you that your request dated <Application Date> (YYYY-MM-DD) vide
application number <xxxxxx> for <Product Name> has been approved with the following
parameters detailed below.
```


Copyright © 2023, 2025, Oracle and/or its affiliates.

```
Approved Amount                : <Currency + Approved Amount>
Approved Date                  : <Offer Issue Date>(DD-MM-YYYY)
Overdraft Tenor                : <Tenure> Months
Offer Valid Period             : <Offer Expiry Period> <Offer Expiry Term>
Interest Rate                  : <Latest Effective Interest Rate> %
Fee Amount                     : <Total Charges>

Collateral Details:
```

Type	Amount	Currency Code
<Collateral Type>	<Collateral Amount>	<Collateral Value Currency Code>

```
Please return this offer letter with your acceptance. If not returned on aforesaid date,
this letter will be null and void. Acceptance of this letter will be at Banks sole
discretion.

In case of any clarification please do not hesitate to contact Relationship Manager
<Source Emp
 Name>.

Yours faithfully,
<Branch Name>

We <Customer Name>, hereby accept the offer with the above terms and Condition.

Name:
Signature:
Date:
Place:
```

View Application with OD

```
                                                        Application Number:
<XXXXXXXXXXXX>
                                                            Application Branch: <XXX>
<Branch>
                                                            Date: YYYY-MM-DD

Applicants:
Applicant 1
Applicant 2
                                          Product Details
Application Type: <New>
Product: <Product Name>
Term :   <years/months/days>
Purpose : <purpose>
Contribution: <Currency><Amount>
Total : <Currency><Amount>
Opt In for Courtesy OD: <y/n>
Opt in for Courtesy OD through ATM/POS: <y/n>
Activity Profile:<>

Source of Funds:
ATM Transactions in a Month:
Domestic Transactions in a Month:
Expected Annual Volume of Transactions:
Expected Foreign Wire Activity:
Purpose of Account:

E-Sign: Consent to receive communication electronically?
```


Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 6-1 Applicants

Name	Role
Applicant 1	<Role>
Applicant 2	<Role>

```
Fund the Account (if Fund Post Account Opening parameter  is un-checked):
Fund By :
Amount :
BIC Code :
Bank :
Branch :
External Account Number :
Beneficiary Name :
                                          Personal Details

Primary Applicant /Joint Applicant /Guardian/ Custodian Name: <Applicant Name>
Date Of Birth :<yyyy>-<mm>-<dd>
Gender :
Resident Status :
Birth Country :
Nationality :
Citizenship By :
Insider :
Role :
Politically Exposed Person

Address
```

Table 6-2 ID Detials

ID Type	ID Status	Unique ID	Place Of Issue	Issue Date	Expiration Date	Remarks
<Type>	<Status>	<Unique ID>	<place name>	<yyyy-mm-dd>	<yyyy-mm-dd>	<XXXXX>

Table 6-3 Supporting Documents

Document Name	Document Number	Document Issue Date	Document Expiry Date	Uploaded Document
<Document Name>	<Document Number>	<yyyy-mm-dd>	<yyyy-mm-dd>	<document name>

Table 6-4 Tax Declaration

Form Type	Valid From	Valid Till	Remarks
<type>	<yyyy-mm-dd>	<yyyy-mm-dd>	<remarks>

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 6-5 Service Member Details

Unit Name	Service Branch	Remarks	Order Number	Notification Date	Employee ID	Covered Under Armed Forces Benefits	Active Duty Start Date	Active Duty End Date
<Unit Name>	<Service branch>	<Remarks>	<Number>	<yyyy-mm-dd>	<ID>	<benefits>	<yyyy-mm-dd>	<yyyy-mm-dd>

```
Customer Consent and Preferences
(to be shown forPrimary Applicant /Joint Applicant /Guardian/ Custodian)
E-Sign :
Consent to receive Marketing, Promotional and Sales:
```

Table 6-6 Customer Consent and Preference

Channel	Contact Value	Preferred Time
<Channel>	<Value>	<Time>

```
Consent for Minor :
Consent received from Guardian :
Date of receipt :
Privacy Information :
Can we share your credit worthiness? Y
Can we share your personal information with our affiliates to market to you? Y
Can we share your personal information with our affiliates for everyday business
purpose?        Y
Can we access your credit report from a credit reporting agency? Y

Relationship
```

Table 6-7 Related to Insider

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer
<Type of party>	<ID>	<Name>	<NUMBER>	<Y/N>

Table 6-8 Service Members

Party Type	CIF / Party ID	Name	ID / Registration Number	Is Customer
<type of party>	<party ID>	<Name of the service member>	<Registration Number>	<y/n>

```
                                    Employment Details
Employee Name: Mr. <Applicant 1 Name>
Employer Name: <XYZ>
Organization Category: <XYZ>
Current Employment: <XYZ>
Employment Type :< Full Time> or <Part Time>
Employment Start Date: YYYY-MM-DD
Employment End Date: YYYY-MM-DD
```


Copyright © 2023, 2025, Oracle and/or its affiliates.

```
Employer's Address:
Address Line1
Address Line2
State
City
Pin code

Employee Name: Mr. <Applicant 2 Name>
Employer Name: <XYZ>
Organization Category: <XYZ>
Current Employment: <XYZ>
Employment Type: < Full Time> or <Part Time>
Employment Start Date: YYYY-MM-DD
Employment End Date: YYYY-MM-DD
Employer's Address:
Address Line1
Address Line2
State
City
Pin code

                                        Financial Position Details (Currency:
GBP)
```

Table 6-9 Asset Details

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

Table 6-10 Liaiblities Details

Liabilities Type	Liabilities Amount
Property Loan	XXX
Vehicle Loan	XXX
Credit Card Outstanding	XXX
Overdrafts	XXX
Personal Loan	XXX
Other	XXX
Home Loan	XXX
Education Loan	XXX

Table 6-11 Income Details

Income Type	Income Amount
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX

Copyright © 2023, 2025, Oracle and/or its affiliates.

Table 6-11 (Cont.) Income Details

Income Type	Income Amount
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX

Table 6-12 Expense Details

Expense Type	Expense Amount
Loan Payments	XXX
Utility Payments	XXX
Insurance Payments	XXX
Credit Card Payments	XXX
Rentals	XXX
House	XXX
Vehicle	XXX
Fuel	XXX
Other	XXX
Medical	XXX
Education	XXX

Beneficiary

Details

Table 6-13 Beneficiary Details

Name	Relationship	Dateofbirth	Percentage	Guardian	Address
<Beneficiary Name>	<Beneficiary Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Beneficiary Address>

Collateral Details (Currency)

Mandate Details

Number Of Applicants: 1 Mandate Registered:

Applicant Name	Repayment Share %
Mr. Test Test	100

Account Service Preferences

Account Statement Mode:
Frequency:
Passbook:
Check Book:

Banking Channel Preference

Copyright © 2023, 2025, Oracle and/or its affiliates.

Kiosk Banking:
Direct Banking:
Debit Card:

Communication Channel Preference
Email:
Post:
SMS:

Manual Debit Assessment
User Recommendation: *value will be displayed*

Funding Details
(if Fund Post Account Opening parameter is checked)

Funding Mode:
Amount:
Value Date:
Account Number/ Card Number:
Expiration Month, Year (If Card):
Bank Name (If Finicity):
Routing Number (If Finicity):
Account Name (If Finicity):
Transaction Status:

SIGNIFICANT CHANGES
You have advised us that there are no foreseeable significant changes to your circumstances that will affect
your ability to meet your contracted repayments. You have advised us that significant changes to your circumstances may
occur that could adversely affect your ability to meet your contracted repayments and you have plans in place to ensure that
you will be able to continue to make repayments if these circumstances occur.

Privacy Statement
We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about
you which identifies you or by which your identity can be reasonably determined. The collection of your
personal information is essential to enable us to conduct our business of offering and you with our range of
financial products and services.

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the
appropriate product or service setting up, administering and managing our products and services assessing and
investigating and if accepted, managing a claim made by you under one or more of our product and training and
developing our staff and representatives. We may be required by law to collect your personal information.
These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

Copyright © 2023, 2025, Oracle and/or its affiliates.

If we request personal information about you and you do not provide it, we may not be able to provide you with
the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose
your personal information for a secondary purpose that is related to the purpose for which we collected it.
This would happen in cases where you would reasonably expect us to use or disclose your personal information
for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure
will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to
and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture
companies. Information technology providers, including hardware and software vendors and consultants such
as programmers research and development service providers your advisers, agents or representatives our
advisers, agents or representatives if required or authorized to do so, regulatory bodies and government
agencies financial advisers lenders’ mortgage insurers and values credit reporting agencies legal and other
professional advisers printers and mail house service providers manufacturers for plastic card production
(e.g. debit and credit cards) external dispute resolution schemes.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal
information from overseas. These instances include: sending your personal information to companies in the
group. When you have asked us to do so when we are authorised or required by law to do so when we have
outsourced a business activity or function to an overseas service provider with whom we have a contractual
arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction
on your behalf. We will only send your personal information overseas or collect personal information about
you from overseas for the purposes in this statement.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances,
we are able to deny your request for access to personal information. If we deny your request for access, we
will tell you why. If accessing your personal information will take an extended period of time, we will inform
you of the likely delay. For more detailed requests for access to personal information, for example, access to

Copyright © 2023, 2025, Oracle and/or its affiliates.

information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this
information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products
and services available from. Generally, our companies in the group will use and disclose your personal
information for ’s marketing purposes. If you do not want us to use and disclose your personal information
for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we
hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy
Policy You can contact us by calling 13 ** 75 or contacting us at .com.au or by visiting any of our branches.
Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars,
amount of credit applied for in this application, payments which may become more than 60 days overdue any
serious credit infringement which believes I/we have committed, advice that payments are no longer overdue
and/or that credit provided to me/us has been discharged.Obtain from a credit reporting agency a report
containing personal credit information about me/us and, a report containing information about my/our commercial
activities or commercial credit worthiness, to enable to assess this application for credit. I/We further
consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to
funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give
and obtain from any credit provider(s) that may be named in this application or in a report held by a credit
reporting agency information about my/our credit arrangements, including information about my/our credit
worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for
credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my
income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

Copyright © 2023, 2025, Oracle and/or its affiliates.

By signing below, I/we agree that I/we, have read and understood this application declare that all information
provided in this application is true and correct authorize to make any enquiries it considers necessary to
verify the information provided in this application and in support of this application agree to , in accordance
with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set
out in the Authority to Obtain Credit Information consent to disclosing information about my/our application,
credit report, loan balance from time to time and associated information relevant to the calculation of
commission to the agent nominated in this application and to any organization under which the agent may operate
or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
Applicant 1	YYYY-MM-DD	-
Applicant 2	YYYY-MM-DD	-

Application Form without OD

Application Number:
<XXXXXXXXXXXX>

Application Branch: <XXX>
<Branch>

Date: YYYY-MM-DD

Applicants:
Applicant 1
Applicant 2

Product Details

Application Type: <New>
Product: <Product Name>
Fund Account: <Y> or <N>
Overdraft Requested: <Y> or <N>
Amount: <XXXXXX>

Personal Details

Applicant	Gender	Date of Birth	Resident	Nationality	Birth Country	ID Type
Applicant 1	<Male> / <Female>	YYYY-MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>
Applicant 2	<Male> / <Female>	YYYY-MM-DD	<XXXXX>	<XXXXX>	<XXXXX>	<XXXXX>

Nominee
Details

Name	Relationship	Dateofbirth	Percentage	Guardian	Address
<Nominee Name>	<Nomine Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

Mandate Details

Mode of Operation
<XYZ>

Copyright © 2023, 2025, Oracle and/or its affiliates.

Privacy Statement

We would like to inform you that:

Purpose of collection

Personal information is information about an identifiable individual and includes facts or an opinion about
you which identifies you or by which your identity can be reasonably determined. The collection of your
personal information is essential to enable us to conduct our business of offering and you with our range of
financial products and services.

We collect personal information for the purposes of:

identifying and protecting you when you do business with us establishing your requirements and providing the
appropriate product or service setting up, administering and managing our products and services assessing and
investigating and if accepted, managing a claim made by you under one or more of our product and training and
developing our staff and representatives. We may be required by law to collect your personal information.
These include, but are not limited to, anti-money laundering and taxation laws.

Consequences if personal information is not provided

If we request personal information about you and you do not provide it, we may not be able to provide you with
the financial product or service that you request, or provide you with the full range of services we offer.

Disclosure

We use and disclose your personal information for the purposes we collected it. We may also use and disclose
your personal information for a secondary purpose that is related to the purpose for which we collected it.
This would happen in cases where you would reasonably expect us to use or disclose your personal information
for that secondary purpose. In the case of sensitive information, any secondary purpose, use or disclosure
will be directly related to the purpose collection.

When necessary and in connection with purposes of collection, we may disclose your personal information to
and/or collect your personal information from:

Other companies within the. Where required or authorized under our relationship with our joint venture
companies. Information technology providers, including hardware and software vendors and consultants such
as programmers research and development service providers your advisers, agents or representatives our
advisers, agents or representatives if required or authorized to do so, regulatory bodies and government
agencies financial advisers lenders’ mortgage insurers and values credit reporting agencies legal and other
professional advisers printers and mail house service providers manufacturers for plastic card production
(e.g. debit and credit cards) external dispute resolution schemes.

Copyright © 2023, 2025, Oracle and/or its affiliates.

Disclosure overseas

There are also instances where we may have to send your personal information overseas or collect personal
information from overseas. These instances include: sending your personal information to companies in the
group. When you have asked us to do so when we are authorised or required by law to do so when we have
outsourced a business activity or function to an overseas service provider with whom we have a contractual
arrangement certain electronic transactions or when it is necessary in order to facilitate a transaction
on your behalf. We will only send your personal information overseas or collect personal information about
you from overseas for the purposes in this statement.

Access

You can request access to the personal information we hold about you by contacting us. In some circumstances,
we are able to deny your request for access to personal information. If we deny your request for access, we
will tell you why. If accessing your personal information will take an extended period of time, we will inform
you of the likely delay. For more detailed requests for access to personal information, for example, access to
information held in archives, a fee may be charged to cover the associated cost of retrieval and supplying this
information.

Marketing

We would like to use and disclose your personal information to keep you up to date with the range of products
and services available from. Generally, our companies in the group will use and disclose your personal
information for ’s marketing purposes. If you do not want us to use and disclose your personal information
for the purpose of marketing products and services to you, you should contact us and tell us.

Contact

Please contact us to:

change your mind at any time about receiving marketing material request access to the personal information we
hold about you or obtain more information about our privacy practices by asking for a copy of our Privacy
Policy You can contact us by calling 13 ** 75 or contacting us at .com.au or by visiting any of our branches.
Our Privacy Policy can also be found on our website at .com.au at the bottom of the page by clicking on Privacy.

Authority to obtain credit information

I/We understand that by signing this application, consent is given to:

close to a credit reporting agency certain personal information about me/us including: identity particulars,
amount of credit applied for in this application, payments which may become more than 60 days overdue any

Copyright © 2023, 2025, Oracle and/or its affiliates.

serious credit infringement which believes I/we have committed, advice that payments are no longer overdue
and/or that credit provided to me/us has been discharged.Obtain from a credit reporting agency a report
containing personal credit information about me/us and, a report containing information about my/our commercial
activities or commercial credit worthiness, to enable to assess this application for credit. I/We further
consent to and acknowledge that may at its discretion obtain second and/or subsequent credit reports prior to
funding (settlement) or withdrawal of this application, in order to reassess my/our application for credit. Give
and obtain from any credit provider(s) that may be named in this application or in a report held by a credit
reporting agency information about my/our credit arrangements, including information about my/our credit
worthiness, credit standing, credit history, credit capacity for the purpose of assessing an application for
credit, notifying any default by me/us.

Confirm my employment details from my employer, accountant or tax agent named in this application. Confirm my
income received on an investment property from any nominated real estate agent.

Acknowledgments & Declarations

By signing below, I/we agree that I/we, have read and understood this application declare that all information
provided in this application is true and correct authorize to make any enquiries it considers necessary to
verify the information provided in this application and in support of this application agree to , in accordance
with the Privacy Statement included in this application and the Privacy Policy consent to the disclosures set
out in the Authority to Obtain Credit Information consent to disclosing information about my/our application,
credit report, loan balance from time to time and associated information relevant to the calculation of
commission to the agent nominated in this application and to any organization under which the agent may operate
or by whom the agent is employed agree to transmitting my/our personal information by electronic means

Applicant	Date	Signature
Applicant 1	YYYY-MM-DD	-
Applicant 2	YYYY-MM-DD	-

Copyright © 2023, 2025, Oracle and/or its affiliates.

Index

A

Account Approval Stage, *116*
Account Funding Stage, *68*
Account Funding Stage - Post Account Opening, *123*
Account Parameter Setup Stage, *99*
Annexure - Advices, *1*
Application Enrichment Stage, *61*
Application Entry Stage, *2*

E

Error Codes and Messages, *1*

G

Global Actions, *127*

I

Instant Savings Account Origination Process, *1*

M

Manual Credit Assessment Stage, *90*
Manual Retry Stage, *122*

O

Offer Accept / Reject Stage, *109*
Offer Issue Stage, *104*
Overdraft Limit Details Stage, *49*

P

Post Offer Amendment Stage, *112*

S

Savings Account Origination, *1*
Savings Account Origination Process, *1*
Simplified Application, *1*
Supervisor Application Approval Stage, *101*

U

Underwriting Stage, *72*

Copyright © 2023, 2025, Oracle and/or its affiliates.