

# Oracle® Banking Originations Cloud Service

## Current Account Origination User Guide (US Regionalization)



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# Preface

This guide provides step-by-step instructions to open a current account.

- [Purpose](#)  
This topics describes the current account opening process.
- [Audience](#)
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## Purpose

This topics describes the current account opening process.

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

## Audience

This user guide is intended for the Relationship Managers (RMs) and Sales Officers in-charge of sourcing the Current Account Products from prospect and customer of the bank. This user guide 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 Current Account Origination process based on the bank's internal operation and policies.

## Documentation Accessibility

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

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

## Symbol and Icons

**Table** Symbols and Icons - Common












Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	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 Basic Actions

Actions	Functions
<b>Request Clarification</b>	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.
<b>Back</b>	Used to navigate to the previous data segment within a stage.
<b>Next</b>	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.
<b>Save &amp; Close</b>	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.

Table (Cont.) Basic Actions

Actions	Functions
Cancel	Used to close the application without saving. This task appears in Free Task, once the transaction is canceled.

## Screenshot Disclaimer

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



# 1

## Overview

This topic describes the information on the various features of the current account origination process.

### Product Introduction

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

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

It is a Host-Agnostic solution

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

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

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

This user guide explains the workflow for the Current Account Origination process and further details the data that needs to capture in the data segment linked to the specific stages.

## 2

# Initiating Current Account Opening Process

This topic describes the information on the defined stages through which the Current 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**, the account opening applications of all product 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 current account product origination process is initiated either by a single product origination or multiple product selection, the process orchestrator generates the current account process reference number on submit of application initiation stage. The process orchestrator updates the record in the free task process for the 'Application Entry' stage and is referred to as task from the orchestrator perspective.

**To acquire and edit respective stage:**

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**. The **Free Tasks** screen is displayed.

**Figure 2-1 Free Tasks**

Actions	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Number
Acquire & Edit	Medium	Retail Loan Origination...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Origination...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDAA003641	006APP000043404	Application Entry	18-03-30	006	

2. Click **Acquire & Edit** from the Actions column against the stage which user wants to update.

The Current Account Origination Process flow comprises of the below stages and the detailed information of the same is available in the below sections:

- [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.

- [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](#)  
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Application Approval Stage](#)  
This topic describes the information on the various data segments to view the captured details and approve the application in the Application Approval 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.

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

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

### To open Current Account Application Entry task:

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

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

- [Applicant](#)  
This topic provides the systematic instructions to capture the customer-related information for the application.
- [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.
- [NomineeDetails](#)  
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [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 **Applicant** data segment displays the details captured for the customer in the Application Initiate stage and allows updating further fields for supplementing the customer related information.

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

### 2.1.1.1 For Individual Customer Type

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

**To capture applicant details:**

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

The **Applicant - Individual** screen displays.

Figure 2-2    Applicant - Individual

Application Entry - B01APP00074598

Application InfoApplication DetailsCustomer 360RemarksDocumentsAdvisesMore

Screen(1/4)

Applicants

Account DetailsNominee DetailsInterest and ChargesTerms and ConditionsSummary

Applicant RolePrimary

Add Applicant ByUpload IDSearch Existing CustomerEnter Manually

Basic Details

Personal Details

TitleMr

Last NameSmith

GenderMale

Resident StatusCitizen

Birth PlaceMumbai

Marital Status

Preferred LanguageEnglish

Remarks For Special Need

Profession

First NameJohn

Suffix

Date of BirthMarch 6, 2000

Country Of ResidenceIndia

NationalityIndia

Customer Segment

Preferred Currency

Relationship Manager ID

Middle Name

Name In Local Language

National ID

Birth CountryIndia

Citizenship By Birth

Customer CategoryINDIVIDUAL

Details Of Special Need

StaffYesNo

Politically Exposed Person (PEP)YesNo

Profile Photo

Select a file or drop one hereMaximum file size is 10 MB

Signature

Add Signature

Address

Add Address

CurrentPreferred

Communication Address

Sector 12, Golden Park, Kerala, Kerala State, India

Address DatesSince 2000-03-14

ViewEdit

Contact Details

Add Contact

Communication Mode

Mobile Phone

CountryIN (+91)

Mobile Number9980387228

Preferred

Identification Details

Add ID

AvailablePreferred

Military ID

IDCard

ViewEdit

Supporting Documents

Employment Details

Add Employment Details

SelectedCancel

OFSS

Working DatesSince 2018-03-22

ViewEdit

Audit

CancelSave & CloseNext

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
<b>Applicant Role</b>	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.
<b>Add Applicant By</b>	Select the mode from which the user need to add new applicant. The available options are: <ul style="list-style-type: none"> <li>• <b>Upload ID</b> - Using this option user can upload identification document of the applicant to extract the details.</li> <li>• <b>Search Existing Customer</b> - This option is used if the applicant is an existing customer of the bank. On selecting the existing customer, the details appears in the respective sections which are already stored.</li> <li>• <b>Enter Manually</b> - This option is used if user wish to enter all the applicant details manually.</li> </ul>
<b>Document Name</b>	Select the document which is used from extracting applicant details. The available options are: <ul style="list-style-type: none"> <li>• State Issued Drivers License</li> <li>• Passport</li> </ul> This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Country of Issue</b>	Select the country in which the document is issued. This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Select and Drop here</b>	Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the <b>Upload ID</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>CIF Number</b>	Search and select the CIF number. This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Advanced Search</b>	Click this button to perform party search using advance parameters. For more information on advance search, refer the <b>Advanced Search</b> section below. This field appears if the <b>Search Existing Customer</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Basic Details</b>	In this section the user can manually capture the basic details of applicant. This section appears if the <b>Enter Manually</b> option is selected from the <b>Add Applicant By</b> drop down list.
<b>Title</b>	Select the title of the applicant from the drop-down list.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Suffix</b>	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
<b>Gender</b>	Specify the Gender of the applicant from the drop-down list.

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

Field	Description
<b>Date of Birth</b>	Select the date of birth of the applicant.
<b>SSN</b>	Specify the SSN code of the applicant.
<b>Citizenship Status</b>	Select the citizenship status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Non-Resident Alien</b></li> <li>• <b>Resident Alien</b></li> <li>• <b>Citizen</b></li> </ul>
<b>County of Residence</b>	Search and select the country code of which the applicant is a resident.
<b>Nationality</b>	Search and select the country code where the applicant has nationality.
<b>Citizenship By</b>	Search and select the country code for which applicant has citizenship.
<b>Marital Status</b>	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Legally Separated</b></li> <li>• <b>Widow</b></li> <li>• <b>Registered Domestic Partnerships</b></li> </ul>
<b>Customer Segment</b>	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> <li>• <b>Emerging Affluent</b></li> <li>• <b>High Net worth Individuals</b></li> <li>• <b>Mass Affluent</b></li> <li>• <b>Ultra HNI</b></li> <li>• <b>Very HNI</b></li> </ul>
<b>Customer Category</b>	Select the category of the customer.
<b>Staff</b>	Select the toggle to indicate if the customer is employee of the bank.
<b>Politically Exposed Person</b>	Select to indicate if the customer are politically exposed person.
<b>Profile Photo</b>	Drag and drop the document file or click on <b>Select or drop files here</b> to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Signatures</b>	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 <b>Cancel</b> button to discard the added details. On <b>Submit</b> , signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
<b>Uploaded Signature</b>	Displays the uploaded signature.
<b>Remarks</b>	Specify the remarks related to the signature. Click <b>Save</b> to save the uploaded file.
<b>Signature ID</b>	Displays the Signature ID for the added signature along with the image and remark.



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



Field	Description
<b>Action</b>	Click Edit to edit the added signatures  Click  to delete the added signatures.
<b>Address</b>	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details.  Click  to perform below actions on the added address details, <ul style="list-style-type: none"> <li>To view the address details, click <b>View</b>.</li> <li>To edit the address details, click <b>Edit</b>.</li> <li>To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li><b>Residential Address</b></li> <li><b>Communication Address</b></li> </ul>
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the <b>No</b> option is selected in the <b>Current Address</b> field.
<b>Address Since</b>	Select the date from when you are connected with the given address.
<b>Address Till</b>	Select the date till when you were connected with the given address. This field appears if the <b>No</b> option is selected in the <b>Current Address</b> field.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.



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


Field	Description
<Added record tile>	<p>In this tile you can view the added address details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• &lt;Current status&gt; this flag appears only if Yes option is selected.</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• Address Type</li> <li>• Address dates</li> <li>• Address line 1,2,3</li> <li>• Country</li> <li>• State</li> </ul> <p>Click the <b>Edit</b> to edit the added address details. Click the <b>View</b> to view the added address details.</p> <p>Click  to delete the added address details.</p>
<b>Contact Details</b>	In this section you can provide digital contact details.
<b>Communication Mode</b>	<p>Select the communication mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	<p>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.</p> <p>This field appears only if you select the <b>Mobile Phone</b> option as communication mode.</p>
<b>Mobile Number</b>	Specify the mobile number.
<b>Email Id</b>	<p>Specify the email ID.</p> <p>This field appears only if you select the <b>Email</b> option as communication mode.</p>
<b>Preferred</b>	Select to indicate if the given record is the preferred one.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Identification Details</b>	<p>You can add, view and edit the identification details in this section. Click the <b>Add ID</b> button to add Identification details.</p>
<b>ID Type</b>	<p>Specify the ID type. The available options are:</p> <ul style="list-style-type: none"> <li>• Military ID</li> <li>• Birth Certificate</li> <li>• SIN</li> <li>• Permanent Resident Card ()</li> <li>• SIN</li> <li>• Passport</li> <li>• SSN</li> </ul>
<b>ID Status</b>	<p>Specify the status of the selected ID type. The available options are:</p> <ul style="list-style-type: none"> <li>• Verification Pending</li> <li>• Applied For</li> <li>• Available</li> <li>• Notice Received</li> </ul>

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



Field	Description
<b>Unique ID</b>	Specify the unique identification code of the selected type. You can enter the unique ID only if the <b>ID Status</b> is <b>Available</b> .
<b>Place Of Issue</b>	Specify the place where the ID is issued to the user.
<b>Issue Date</b>	Specify the date from which the ID is valid.
<b>Expiry Date</b>	Specify the date till which the ID is valid.
<b>Preferred</b>	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.
<b>Remark</b>	Specify the remark. Click the <b>Save</b> button to save the entered ID details.
<b>&lt;Added record tile&gt;</b>	In this tile you can view the added ID details. Below details appears in the tile: <ul style="list-style-type: none"> <li>• ID Status</li> <li>• &lt;Preferred ID status&gt; this flag appears only if Yes option is selected.</li> <li>• ID Type</li> <li>• Unique ID</li> </ul> Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.   Click to delete the added ID details.
<b>Supporting Document</b>	This section displays the status of the supporting documents that customer provides to get onboard. You can view, <ul style="list-style-type: none"> <li>• Total Documents – Counts of total documents</li> <li>• Document Submitted – Count of the document that are submitted</li> <li>• Document Pending – Count of the document that are pending</li> </ul> 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.
<b>Document Name</b>	Specify the name of the document.
<b>Document Number</b>	Specify the unique number of the selected document.
<b>Document Issue Date</b>	Specify the date from which the document is valid.
<b>Document Expiry Date</b>	Specify the date on which the document is expired.
<b>Upload Documents</b>	Drag and drop the document file or click the <b>Select or drop files here</b> link to browse and upload the document.
<b>Uploaded Documents</b>	The name along with extension of the uploaded document is displayed. You can view or delete document. Click <b>Save</b> to upload the document.




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

Field	Description
<b>Tax Declaration</b>	In this section you can update the tax declaration details.
<b>Form Type</b>	Specify the form type for tax declaration. If the <b>Non Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W8-BEN</b> and disable. If the <b>Citizen or Resident Alien</b> option is selected from the <b>Citizenship Status</b> drop-down list then the <b>Form Type</b> is defaulted to <b>W9</b> and disable.
<b>Valid From</b>	Specify the date from which the form is valid.
<b>Valid Till</b>	Specify the date on which the document is expired.
<b>Employment Details</b>	In thi section user can capture the employment details of the applicant.
<b>Employment Type</b>	Select the employment type. The available options are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> </ul>
<b>Salaried</b>	Below field appears if the <b>Salaried</b> option is selected from the <b>Employment Type</b> list. In this section user can capture salaried employment details. The below fields appears if salaried employment details are already captured. <ul style="list-style-type: none"> <li>• Employer Code</li> <li>• Employer Name</li> <li>• Employer Description</li> <li>• Employee Type</li> <li>• Industry Type</li> <li>• Organization Category</li> <li>• Demographics</li> <li>• Current Employer</li> <li>• Working Since</li> <li>• Working Till</li> <li>• Employee ID</li> <li>• Designation</li> <li>• Level or Grade</li> </ul> User can edit, view or delete already added details.
<b>Employer Code</b>	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify <b>Employer Code</b> or <b>Employer Name</b> to fetch the details.
<b>Employer Name</b>	Displays the employer name of the selected employee code.
<b>Employer Description</b>	Specify the employer description.
<b>Employee Type</b>	Select the employee type from the drop-down list. Available options are: <ul style="list-style-type: none"> <li>• Full Time</li> <li>• Part Time</li> <li>• Contract</li> <li>• Permanent</li> </ul>

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

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

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

Field	Description
<b>Registration Number of Company</b>	Specify the registration number.
<b>Start Date</b>	Specify or select the start date of company.
<b>End Date</b>	Specify or select the end date of company.
<b>&lt;Added record tile&gt;</b>	<p>In this tile you can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> <li>• Employment Type</li> <li>• &lt;Current Employer&gt; this flag appears only if Yes option is selected.</li> <li>• Employer Name</li> <li>• Working Dates</li> </ul> <p>Click the <b>Edit</b> to edit the added ID details. Click the <b>View</b> to view the added ID details.</p> <p>Click  to delete the added ID details.</p>
<b>Service Member Details</b>	In this section you can capture the service member details, if the customer is service member.
<b>Employee ID</b>	Specify the employee identification code.
<b>Remarks</b>	Specify the remarks.
<b>Service Branch</b>	<p>Specify the service branch of the customer. The available options are:</p> <ul style="list-style-type: none"> <li>• Army</li> <li>• Marine Corps</li> <li>• Navy</li> <li>• Air Force</li> </ul>
<b>Remarks</b>	Specify the remarks.
<b>Cover Under Armed Forces Benefits</b>	Specify to indicate whether the customer is covered under the armed forces benefits.
<b>Unit Name</b>	Specify the unit name of the customer.
<b>Order Number</b>	Specify the order number of the service in which the customer is enrolled.
<b>Active Duty Start Date</b>	Specify the date on which service is active.
<b>Active Duty End Date</b>	Specify the date on which the service is ending.
<b>Notification Date</b>	<p>Specify the date on which the customer notified bank about the enrollment in service.</p> <p>This date cannot be future dated.</p>
<b>Actions</b>	<p>Select the action to preform on the added record. The available actions are:</p> <ul style="list-style-type: none"> <li>• <b>Edit:</b> Click  to edit the added record.</li> <li>• <b>Delete:</b> Click  to delete the added record.</li> </ul>

**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
- Preferred Unique ID
- 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:**

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

**Figure 2-3 Advanced Search - Individual**

**Search Party**

First Name <input type="text"/>	Middle Name <input type="text"/>	Last Name <input type="text"/>	Date of Birth <input type="text"/>
Unique ID <input type="text"/>	SSN <input type="text"/>	Mobile Number <input type="text"/>	Email <input type="text"/>

Fetch Clear

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	SSN
232704305	232704305	Donal	H	Doyle	krishnadas.r.pai@oracle.com	9023456788	1986-01-01		234-56-7890
232854384	232854384	Andrew	Kim	Martin	noreply@noreply.com	9090909090	1990-05-24	20231012121038	
232854386	232854386	Grace	Rose	Smith	john@abc.com	9090909090	1983-04-08	20231012121008	
232864424	232864424	Andrew	Kim	Martin	noreply@noreply.com	9090909090	1990-05-24	20231013191021	
233394646	233394646	Andrew	Kim	Martin		9090909090	1990-05-24	20231205161277	

Page 1 of 12 (1 - 10 of 111 items) | < 1 2 3 4 5 ... 12 > >

Close

**Figure 2-4 Advance Search -Small Medium Business Products**

**Search Party**

Party ID

Business/Organization Name

Registration Number

Registration Date

Email

Customer Category

CIF	Registration Number	Business/Organization Name	Registration Date	Party ID	Is Customer	Customer Category
006011052	RTF20231130171136	SMB IndKeyoZeXlKH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB IndkelgwwdwTb	1995-09-17	233351553	Customer	
006011788	303639	Nlenow Qultzon	2010-03-30	233361604	Customer	
233361607	1094911	Botsford Group	2014-11-02	233361607	Non-Customer	
006011791	128799	Bernier Spinka and Strosin	2010-03-30	233361610	Customer	

Page  of 27 ( 1 - 10 of 264 items) |< < 1 2 3 4 5 ... 27 > >|

- b. 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.

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 applicant details

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

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

Figure 2-5 Customer Information - Small and Medium Business

- 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
<b>Customer Type</b>	Displays the customer type based on the product selected.
<b>Doing Business As</b>	Displays the business name of the SMB customer.
<b>Registration Number</b>	Displays the registration number of the business.
<b>Date of Registration</b>	Displays the registration date of the business.
<b>Edit</b>	Click <b>Edit</b> to modify the existing customer details and address details. Click <b>Save</b> to save the modified details and click <b>Cancel</b> to cancel the modifications. The <b>Edit</b> appears only for existing customers.
<b>Existing Customer</b>	Select to indicate if customer is existing customer.
<b>CIF Number</b>	Search and select the CIF number.
<b>Advance Search</b>	Click this button to perform party using advance parameters. For more information on advance search, refer the <b>Advanced Serach</b> section below.
<b>Doing Business As</b>	Specify the name of the business.
<b>Registration Number</b>	Specify the registration number of the business.
<b>Date of Registration</b>	Select the registration date of the business.
<b>Country of Registration</b>	Search and select the country code where the business is registered.



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



Field	Description
<b>SMB Classification</b>	Select the SMB Classification from the dropdown list. Available options are: <ul style="list-style-type: none"> <li>• <b>Micro</b></li> <li>• <b>Small</b></li> <li>• <b>Medium</b></li> </ul>
<b>Customer Category</b>	Search and select the customer category.
<b>SMB Registration Number</b>	Specify the SMB registration number.
<b>Tax Identification Number</b>	Specify the tax identification number of the SMB customer.
<b>Goods and Service Tax ID</b>	Specify the goods and service tax ID.
<b>Business License</b>	Specify the business license.
<b>Preferred Language</b>	Select the preferred language.
<b>Preferred Currency</b>	Select the preferred currency.
<b>Relationship Manager ID</b>	Specify the relationship manager ID.
<b>Upload Logo</b>	Click <b>Upload Logo</b> button to upload the logo for the business.
<b>Address</b>	<p>This section displays the added address of the applicant. It is mandatory to add communication address of the applicant.</p> <p>Click</p>  <p>to add address details.</p> <p>Click</p>  <p>to perform below actions on the added address details,</p> <ul style="list-style-type: none"> <li>• To view the address details, click <b>View</b>.</li> <li>• To edit the address details, click <b>Edit</b>.</li> <li>• To delete the address details, click <b>Delete</b>.</li> </ul>
<b>Address Type</b>	Select the address type for the applicant from the drop-down list. <ul style="list-style-type: none"> <li>• <b>Residential Address</b></li> <li>• <b>Communication Address</b></li> </ul>
<b>Location</b>	Select and search the location.
<b>Current Address</b>	Select to indicate if you want to mark entered address as current address type.
<b>Preferred Address</b>	Select to indicate if you want the selected address type as preferred address type.
<b>Address From</b>	Select the date from when you are connected with the given address.
<b>Address To</b>	Select the date till when you were connected with the given address.
<b>Address</b>	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
<b>Address Line 1</b>	Specify the building name.
<b>Address Line 2</b>	Specify the street name.
<b>Address Line 3</b>	Specify the city or town name.

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

Field	Description
<b>Country</b>	Select and search the country code.
<b>State / Country Sub Division</b>	Specify the state or country sub division. This field appears based on the selected country code.
<b>Zip Code / Post Code</b>	Specify the zip or post code of the address.
<b>Contact Details</b>	In this section you can provide digital contact details. Click add contact button to add new contact details.
<b>&lt;Communication Mode&gt;</b>	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Mobile Phone</li> <li>• Email</li> </ul>
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.

**Advanced Search**

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

Refer above **Advanced Search** section for more details.

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

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

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

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

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

**Figure 2-6 De-dupe Results**

De-Dupe Results ×

Following matching records are found, Please verify

Vikash Kumar

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

OK

Ignore

Sanjeet Singh

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

OK

Ignore

Cancel

Submit

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

**Table 2-3 De-Dupe Results – Field Description**

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

**Figure 2-7 Account Details**

The screenshot displays the 'Account Details' screen for application BOIAPP000074460. The interface includes a top navigation bar with tabs like 'Application Info', 'Application Details', 'Customer 360', 'Remarks', 'Documents', 'Advisors', and 'More'. A left sidebar shows a navigation menu with 'Applicants', 'Account Details' (selected), 'Beneficiary Details', 'Terms and Conditions', and 'Review'. The main content area is divided into several sections: 'Application Details' with fields for Application Date (2018-12-07), Application Priority (Medium), Sourced By (PRATHI), Branch (BOI), and Start Benefits Application (Yes/No); 'Domestic transactions in a month', 'ATM transactions in a month', and 'Expected Foreign Wire Activity' (all with 'Select' dropdowns); 'Purpose of account' (Select), 'Expected Annual Volume of Transactions' (Select), and 'Source of Funds' (Select); 'Mandate Details' (Mandate by the Entirety); 'Account Preference' with sub-sections for Account Statement, Debit Card, and Check Book (each with Yes/No radio buttons); 'Account Address Preference' (Account Address dropdown); and 'Applicants' (MR John Smith) with fields for Billing Channel Preference, Communication Channel Preference, and Preferred Communication Channel. At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

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

**Note**

The fields, which mentioned as Required, are mandatory.

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

**Table 2-4 Account Details - Field Description**

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

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


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

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

Field	Description
<b>Source of Funds</b>	Specify the source of funds. The available options are: <ul style="list-style-type: none"> <li>• Rent</li> <li>• Income</li> <li>• Alimony</li> <li>• Pension</li> <li>• Investments</li> </ul> These options appears are based on the questionnaire configuration.
<b>Courtesy Overdraft</b>	Specify whether you expect courtesy overdraft.
<b>Choose which one you wish to opt in for Courtesy OD</b>	Specify to indicate which option you prefer in courtesy OD account. The available options are <ul style="list-style-type: none"> <li>• ATM</li> <li>• POS</li> </ul>
<b>Mandate Details</b>	In this section the user can capture the mode of operation for the account.
<b>Mode of Operations</b>	Select the appropriate option from the mode of operations list.
<b>Account Preference</b>	In this section the user can set an account preferences.
<b>Account Statement</b>	Select to indicate whether user needs account statement.
<b>Statement Via</b>	Select the mode of an account statement. The available options are: <ul style="list-style-type: none"> <li>• <b>EMAIL</b></li> <li>• <b>POST</b></li> </ul> 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 <b>EMAIL</b> option.
<b>Frequency</b>	Select the frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Half - Yearly</b></li> <li>• <b>Annual</b></li> </ul>
<b>Debit Card</b>	Select to indicate if debit card is required.
<b>Cheque Book</b>	Select to indicate if cheque book is required.
<b>Passbook</b>	Select to indicate if passbook is required.
<b>Account Address Preference</b>	Select the address which is indicated as account address. All captured addresses in the <b>Applicant</b> data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: <ul style="list-style-type: none"> <li>• if the selected address is deleted from the <b>Applicant</b> 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.</li> <li>• if the selected address is edited in the <b>Applicant</b> data segment then updated address is automatically reflected in this data segment.</li> </ul>

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

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

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 following scenarios:

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

### To add stakeholder details:

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

The **Stake Holder Details** screen displays.

**Figure 2-8 Stakeholder Details**

The screenshot shows the 'Stakeholder Details' screen for application entry. The sidebar on the left lists various data segments, with 'Stake Holder Details' currently selected. The main panel displays the details for a stakeholder named 'Johan Deson'. Key fields include 'Stakeholder Type' (Owners), 'Date of Birth' (1990-05-01), 'Citizenship' (US), 'Ownership Percentage' (100), and 'Associated Since' (March 29, 2018). At the bottom of the screen, there are several action buttons: 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

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



Table 2-5 Stakeholder - Field Description


Field	Description
<b>Stake Holder Type</b>	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> <li>• <b>Owners</b></li> <li>• <b>Authorized Signatories</b></li> <li>• <b>Guarantors</b></li> <li>• <b>Suppliers</b></li> </ul>
<b>Existing Customer</b>	Select the toggle to indicate if the customer is an existing customer or not.
<b>CIF Number</b>	Click <b>Search</b> icon and select the CIF number. This field appears only if the <b>Existing Customer</b> toggle is enabled.
<b>Ownership Percentage</b>	Specify the ownership percentage. This field is appears only if the <b>Owner</b> option is selected from the <b>Stake Holder Type</b> field.
<b>Associated Since</b>	Select the date from when the Stake Holder is associated with the business.
<b>Authorized Signatories</b>	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
<b>Signatures</b>	Click  icon to upload the signatures for the new customer. Click <b>Add</b> button to add the signatures. Click <b>Cancel</b> button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
<b>Upload Signature</b>	Drag and drop the signature file or click on <b>Select or drop files here</b> to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
<b>Uploaded Signature</b>	Displays the uploaded signature. This field appears only for the new Customers.
<b>Remarks</b>	Specify the remarks related to the signature. This field appears only for the new Customers.
<b>Signature ID</b>	Displays the Signature ID for the added signature.
<b>Signature</b>	Displays the added signature.
<b>Remarks</b>	Displays the remarks for the added signature.

Table 2-5 (Cont.) Stakeholder - Field Description





Field	Description
<b>Action</b>	<p>Click</p>  <p>to edit the added signatures</p> <p>Click</p>  <p>to delete the added signatures.</p> <p>This field is enabled only for new customers.</p>
<b>Guarantors</b>	<p>Click</p>  <p>to add guarantor details.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>
<b>Scope</b>	Specify the scope of the guarantor in the business.
<b>Guarantee Start date - Expiry date</b>	Select the guarantee start and expiry date.
<b>Guarantee amount</b>	Specify the guarantee amount for the business.
<b>Description</b>	Specify the description for the guarantor.
<b>Suppliers</b>	<p>Click</p>  <p>to add supplier's details.</p>
<b>Line of Business</b>	<p>Select the line of business for the guarantor/supplier.</p> <p>Available options are:</p> <ul style="list-style-type: none"> <li>• <b>Facility</b></li> <li>• <b>Supply Chain Finance</b></li> <li>• <b>Trade</b></li> <li>• <b>Lending</b></li> <li>• <b>Cash Management</b></li> <li>• <b>Liquidity Management</b></li> <li>• <b>Virtual Account Management</b></li> <li>• <b>Accounts</b></li> </ul>

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 2-9 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.

## 2.1.4 NomineeDetails

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 2-10 Beneficiary Details**

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

**Table 2-6 Details - Field Description**

Field	Description
<b>Title</b>	Select the title of the applicant.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant.
<b>Last Name</b>	Specify the last name of the applicant.
<b>Relationship Type</b>	Select the relationship type of the beneficiary with the applicant.
<b>Date of Birth</b>	Select the applicant's date of birth.
<b>Minor</b>	Select to indicate if nominee is minor.
<b>Add Guardian</b>	<b>Click the Add Guardian link to add the guardian details.</b> The link appears if the <b>Minor</b> field is enabled. This field is conditional mandatory.
<b>Percentage</b>	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.

Table 2-6 (Cont.) Details - Field Description



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

Table 2-6 (Cont.) Details - Field Description

Field	Description
<b>Country</b>	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code.  This field appears only if you select the <b>Mobile Phone</b> option as communication mode.
<b>Mobile Number</b>	Specify the mobile number.
<b>Preferred</b>	Select to indicate if the given mobile number is the preferred number.
<b>Action</b>	You can edit or delete the added mobile details.
<b>Email Id</b>	Specify the email ID. This field appears only if you select the <b>Email</b> option as communication mode.
<b>Preferred</b>	Select to indicate if the given email ID is the preferred ID.
<b>Action</b>	You can edit or delete the added email details.
<b>Add Beneficiary</b>	Click to add additional nominee for the account.

- 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:

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

The **Guardian Details** screen is displayed

Figure 2-11 Guardian Details

**Guardian Address Details**

Address Type: Residential Address

Search address

Address Line 1: 09 Flat, Sector 12

Address Line 2: Wall Mark colony

Address Line 3: Times Square

Country: United States

State: California

Zipcode: 78900

**Guardian Contact Details**

Communication Mode	Country	Mobile Number	Preferred	Action
Mobile Phone	US (+1)	500778099	<input checked="" type="checkbox"/>	

- Specify the details in the relevant data fields.  
Refer the **Beneficiary Details** field description table for detailed information on each field.
- Click **Save** to save the guardian details

## 2.1.5 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 2-12 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 2-7 Summary - Application Entry – Field Description**

Data Segment	Description
<b>Applicants</b>	Displays the applicants details
<b>Account Details</b>	Displays the account details.
<b>Stake Holder Details</b>	Displays the Stake Holder details This data segment appears only if the <b>Customer Type</b> is selected as <b>Small and Medium Business (SMB)</b> .
<b>Financial Details</b>	Displays the financial details.
<b>Collateral Details</b>	Displays the collateral details.
<b>Beneficiary Details</b>	Displays the beneficiary details.
<b>Term and Conditions</b>	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**.
    - If the **Overdraft Requested** toggle is OFF then, submit of this stage, will move the application into the **Application Enrichment** stage.
    - If the **Overdraft Requested** toggle is ON then, submit of this stage, will move the application into the **Overdraft Limit** 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 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 [Current 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.



**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.

8.

## 2.2 Debit Assessment

The topic describes the debit assessment process.

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

This stage appears in following conditions:

- The applicant is new.
- Existing customer but the KYC stage is not completed.
- Existing customer but the KYC stage is Referred.

**To open Debit Assessment task:**

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

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

- [Bureau Information](#)  
This topic describes the bureau information details.
- [Summary](#)  
This topic describes summary of all the data segment.

### 2.2.1 Bureau Information

This topic describes the bureau information details.

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

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

The **Bureau Information** screen appears.

Figure 2-13 Bureau Information

Table 2-8 Abbreviation

Field Name	Description
<b>Application Decision</b>	<p>Displays the application decision status.</p> <p>This status appears based on the debit assessment of the applicants as below:</p> <ul style="list-style-type: none"> <li>• <b>Referred</b> – If KYC status of any applicant is <b>Referred</b>.</li> <li>• <b>Approved</b>: - If KYC status of all the applicants are <b>Approved</b>.</li> <li>• <b>Declined</b>: - If KYC status of any applicant is <b>Declined</b></li> <li>• <b>Not Initiated</b>: If KYC status of any applicants is <b>KYC Non Compliant</b>. This status appears for new applicants.</li> </ul>
<b>Applicants tile</b>	<p>In this section below fields appear with the captured information in the <b>Application Entry</b> stage:</p> <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul>

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

## 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 2-14 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 2-9 Abbreviation**

Data Segment	Description
<b>Bureau Information</b>	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.

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 2-15 Bureau Information**

The screenshot displays the 'Bureau Information' screen within the 'Manual Debit Assessment - B01APP000073920' application. The interface includes a top navigation bar with tabs for Application Info, Application Details, Customer 360, Remarks, Documents, and Advises. A left sidebar contains a menu with 'Bureau Information' (selected), 'Manual Decision', and 'Review'. The main content area shows the following details:

- Application Decision:** Referred
- Account Type:** Savings Account
- Product Name:** Savings Account US
- Applicant Information:** Mr. JACK CHRISTIAN SHEPARD, Date of Birth: 1975-02-28, Bureau Name: Experian. The status 'Referred' is displayed next to the name.

At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Save and Close', and 'Next'. A 'View More' button is also present on the right side of the applicant information section.

**Table 2-10 Bureau Information**

Field Name	Description
<b>Application Decision</b>	Displays the application decision status. The debit assessment status appears as <b>Referred</b> .
<b>Account Type</b>	Displays the account type.
<b>Product Name</b>	Displays the product name of the account.

Table 2-10 (Cont.) Bureau Information

Field Name	Description
<b>Applicants tile</b>	<p>In this section below fields appear with the captured information in the <b>Application Entry</b> stage:</p> <ul style="list-style-type: none"> <li>• &lt;Name of applicant&gt;</li> <li>• &lt;Role&gt;</li> <li>• Date of Birth &lt;yyyy/mm/dd&gt;</li> <li>• Mobile Number, Email ID and Phone Number as Contact details</li> <li>• Bureau Name</li> <li>• Decision as Approved, Referred or Declined</li> <li>• Reason for the decision</li> </ul>
<b>View More</b>	<p>Click this button to view more details. View More window appears.</p> <p>Below fields appears in the View More window:</p> <ul style="list-style-type: none"> <li>• Report ID</li> <li>• Report Date</li> <li>• Model Name</li> <li>• Score</li> <li>• Result</li> <li>• Reasons</li> </ul>

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

## 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:

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

The **Manual Decision** data segment appears.

**Figure 2-16 Manual Decision**

2. Select appropriate option to proceed for manual decision.

**Table 2-11 Manual Decision**

Field Name	Description
<b>Product Details</b>	In this section displays the product details.
<b>Image</b>	Displays the account type.
<b>Account Type</b>	Displays the type of account.
<b>Product Name</b>	Displays the product name.
<b>User Recommendation</b>	Select the recommended option to change the debit decision manually. The available options are: <ul style="list-style-type: none"> <li>• Approve</li> <li>• Reject</li> </ul>
<b>Reject Reason</b>	Select the reason for rejection the application.
<b>Remark</b>	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



**Figure 2-17 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 2-12 Summary**

Data Segment	Description
<b>Bureau Information</b>	Displays the bureau information details.
<b>Manual Decision</b>	Displays the manual decision details.

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

## 2.4 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:

- Scan the records that appears in the Free Task list.
- Click **Acquire and Edit** or **Acquire** from the Action column of the appropriate record. The Application 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 Charge](#)  
This topic provides the systematic instructions to view the interest applicable for the account.

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

## 2.4.1 Interest and Charge

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** screen displays.

**Figure 2-18 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 2-13 Interest Details - Field Description**

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



**Table 2-13 (Cont.) Interest Details - Field Description**

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

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

## 2.4.2 Summary

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

The tiles display the important details captured in the specified data segment.

- Click **Next** in **Account Service Preferences** screen to proceed with the next data segment, after successfully capturing the data.

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

### Figure 2-19 Summary - Application Enrichment

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 2-14 Summary - Application Enrichment – Field Description**

Data Segment	Description
<b>Interest Details</b>	Displays the interest details.
<b>Charge Details</b>	Displays the charge details.
<b>Temporary Overdraft Limit</b>	Displays the temporary overdraft limit.
<b>Advance against Uncollected Funds</b>	Displays the advance against uncollected funds.

- Click **Request Clarification** 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**.

3. Click **Back** to navigate to the previous data segment within a stage.
4. Click **Save and Close** to save the data captured. The captured data is available in the **My Task** list for the user to continue later.
5. Click **Cancel** to terminate the application and the status of the application. Such applications cannot be revived later by the user.
6. Click **Submit** to reach the **OUTCOME**, where the overrides, checklist, and documents for this stage can be validated or verified.

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

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.

7. Click **Proceed Next**.

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

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.

8. Select the checkbox to accept the checklist.
9. Click **Save and Proceed**.

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

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

**Table 2-15 Stage Movement Submission - Outcome – Field Description**

Field	Description
<b>Select an Outcome</b>	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• <b>Proceed</b></li> <li>• <b>Return to Overdraft Limit Details</b></li> <li>• <b>Return to Application Entry</b></li> <li>• <b>Reject By Bank</b></li> </ul>
<b>Remarks</b>	Specify the remarks, if any.

Outcomes configured in the Workflow Orchestrator for the business process is available in the drop-down list.

10. Click **Submit**.

The **Confirmation** screen displays.

**Figure 2-20 Confirmation**

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.

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 displayed. Click **Close** to close the pop-up screen. Alternatively click **Go to Free Task** 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.

11. Click **Go to Free Task**.

The **Free Tasks** screen displays.

## 2.5 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
- [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

### 2.5.1 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.

**Figure 2-21 Account Funding Details**

The screenshot shows the 'Account Funding Details' form. The top bar includes tabs for 'Application Info', 'Customer 360', 'Remarks', 'Documents', 'Advices', and a 'More' dropdown. The main form area has a sidebar on the left with 'Summary' and 'Audit' tabs. The 'Summary' tab is active, showing the 'Account' field with the value 'B01000000009505 - MS Kate Anne Austen'. Below this is the 'Account Number' field with the value 'Kate Anne Austen - B010035'. To the right, the 'Funding Mode' dropdown is set to 'Own Internal Account'. Below it is the 'Value Date' field with the value 'December 7, 2018'. To the right of these is the 'Funding Amount' field with the value '100.00'. An 'Initiate Transfer' button is located below the 'Value Date' field. At the bottom of the form, there are buttons for 'Cancel', 'Request Clarification', 'Save and Close', and 'Next'.

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 2-16 Account Funding Details – Field Description**

Field	Description
<b>Account</b>	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
<b>Funding Mode</b>	Specify the funding mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• External Account (Finicity)</li> <li>• Fund Later</li> </ul>
<b>Funding Amount</b>	Specify the amount to be debited from the internal account to fund the newly generated account. The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen.

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

Field	Description
<b>Account Number</b>	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Account Name</b>	Displays the primary account holder name of the selected account. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Number</b>	Specify the cheque number of the account from which the transfer is to be initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Date</b>	Specify the date on which the cheque is deposited for transfer. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Value Date</b>	Displays the current date on which the transfer is initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Email Address</b>	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: <ul style="list-style-type: none"> <li>If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
<b>Send Email To Customer</b>	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 <b>External Account Details</b> section. This button appears based on the below conditions: <ul style="list-style-type: none"> <li>If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
<b>Initiate Finicity</b>	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 <b>Launch Finicity</b> button to initiate the fund transfer Finicity process. The fields with the external account appears in the <b>External Account Details</b> section. This field appears based on the below conditions: <ul style="list-style-type: none"> <li>If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>If the <b>Branch Visit</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>

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

Field	Description
<b>External Account Details</b>	<p>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:</p> <ul style="list-style-type: none"> <li>• <b>Account Holder</b></li> <li>• <b>Account Type</b></li> <li>• <b>Bank Name</b></li> <li>• <b>Routing Number</b></li> <li>• <b>Account Number</b></li> <li>• <b>Account Balance</b></li> </ul> <p>This section and fields appears if the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</p>
<b>Transaction Status</b>	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
<b>Status</b>	<p>Displays the fund transfer status of the transaction. To view more information on the transaction status, click</p> 
<b>Rest</b>	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

- 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.

## 2.5.2 Summary

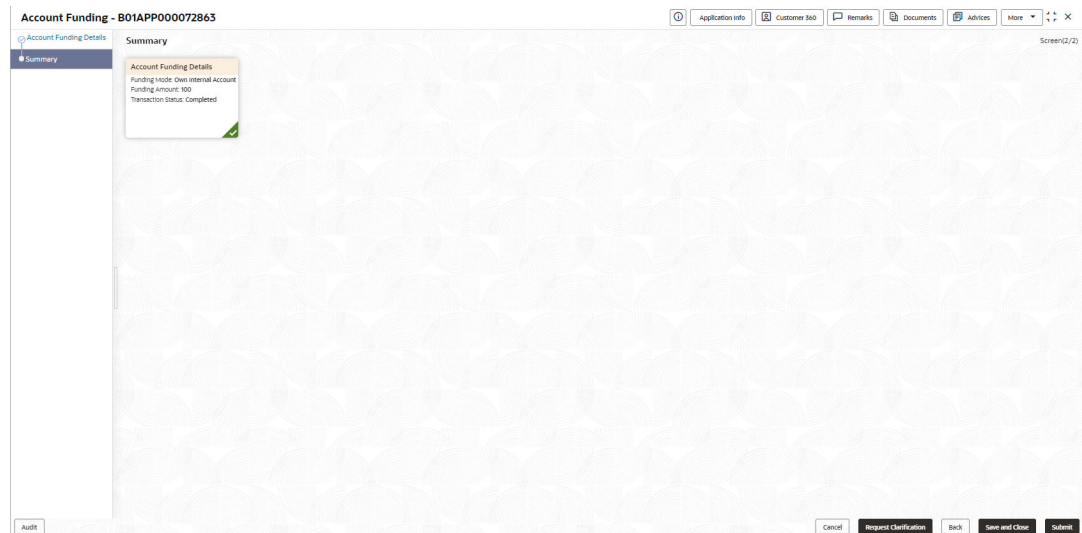
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

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:**

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

The **Summary** screen displays.

**Figure 2-22 Summary**

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

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

**Table 2-17 Summary**

Data Segment	Description
<b>Account Funding Details</b>	Displays the account funding details.

- 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.

- 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.

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

## 2.6 Application Approval Stage

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

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



The Account Approval Stage comprises of all the data segment of the previous stages. Since the data segment are in view only mode and have been completed in the previous stages, the Account Approval stage is launched with Collateral Perfection Details data segment.

**To approve an account opening:**

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

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

- **Applicants** – For detailed information, refer the Applicants data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Beneficiary Details** – For detailed information, refer the Beneficiary 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 and Charges:** For details information, refer the Interest and Charges 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.

- [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.

## 2.6.1 Approval Details

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

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

The **Approval Details** screen displays.

**Figure 2-23 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 2-18 Approval Details - Field Description**

Field	Description
<b>Applicant Name</b>	Displays the applicant name.
<b>Account Type</b>	Displays the account type.
<b>Account Branch</b>	Displays the account branch.
<b>Product Code</b>	Displays the product code.
<b>Product Name</b>	Displays the product name.
<b>Account Currency</b>	Displays the account currency.
<b>Host Product Code</b>	Displays the host product code mapped to the business product.

Table 2-18 (Cont.) Approval Details - Field Description

Field	Description
<b>Host Product Description</b>	Displays the host product description mapped to the business product.
<b>Application Details</b>	Displays the applicant details.
<b>OD Amount</b>	Displays the final approved overdraft amount.
<b>OD Tenure</b>	Displays the final tenure for the approved overdraft amount.
<b>Limit Type</b>	Displays the limit type.
<b>Rate Type</b>	Displays the rate type for the approved overdraft amount.
<b>Margin</b>	Displays the margin percentage.
<b>Effective Rate</b>	Displays the effective rate for the approved overdraft amount.
<b>User Recommendation</b>	Select the user recommendation. Available options are: <ul style="list-style-type: none"> <li>• <b>Approved</b></li> <li>• <b>Rejected</b></li> </ul>
<b>User Action</b>	Displays the user action based on user recommendation.

- 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 of the Savings Account Origination Process.

The Summary displays the tiles for all the data segments of the Current 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.

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

The **Summary** screen displays.

Figure 2-24 Summary

**Account Approval - 006APP000041353**

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

Screen(18/18)

Customer Information	Account Details	Mandate Details	Nominee Details	Financial Details	Terms and Conditions
Name: Samir Feeney Applicant Type: Primary No. Of Applicants: 2 +1 view more...	Product Name: Max Savings Account Account Branch: 006 Account Currency: GBP	Mode of Operation: Either or Survivor	Name: Relation Type: Minor	Applicant Name: DR Samir Feeney Total Income: GBP 50000 Total Expense: GBP 500 Net Income: GBP 49500 +1 view more...	Click to view more details
Interest Details	Charge Details	Account Limit Details	Temporary OD Limit Details	Advance Against Uncollecte...	Initial Funding Details
Product Name: Effective Rate: Interest Rate:	Charge Type: Ad-Hoc Statement Charge	OD Limit Amount:	Temporary OD Limit ID: Currency: GBP Limit Amount: 0 Limit Start Date:	Limit ID: Currency: GBP Limit Amount: Limit Start Date:	Currency: GBP
Valuation Details	Legal Opinion	Assessment Summary	Collateral Perfection Details	Approval Details	
Valuation Type: Valuation Amount: Agency Name: Valuation Date:	Opinion Type: Agency Name: Legal Remarks: Opinion Date:	No data available	Registration Authority: Reference Number: Registration Date: Confirmation Date:	No data available	

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

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

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

Table 2-19 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 <b>Customer Type</b> selected as <b>Small and Medium Business (SMB)</b> .
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.

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. Enter the remarks in **Remarks**.
8. 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 Processor, if all the required validation is successful.

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

## 2.7 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
- [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

## 2.7.1 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.

**Figure 2-25 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 2-20 Account Funding Details – Field Description**

Field	Description
<b>Account</b>	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
<b>Funding Mode</b>	Specify the funding mode from the drop-down list. The available options are: <ul style="list-style-type: none"> <li>• Own Internal Account</li> <li>• External Account (Finicity)</li> <li>• Fund Later</li> </ul>
<b>Funding Amount</b>	Specify the amount to be debited from the internal account to fund the newly generated account. The <b>Minimum Amount Value</b> maintained in the <b>Business Product Preference</b> data segment of the <b>Business Product Details</b> screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the <b>Initial Funding Threshold Preferences</b> section of the <b>Business Product Details</b> screen.
<b>Account Number</b>	Specify or select the account number which is debited for transferring the funds to newly opened account. The internal current or saving accounts of the respective customer appears for selection. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Account Name</b>	Displays the primary account holder name of the selected account. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Number</b>	Specify the cheque number of the account from which the transfer is to be initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Cheque Date</b>	Specify the date on which the cheque is deposited for transfer. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.
<b>Value Date</b>	Displays the current date on which the transfer is initiated. This field appears if the <b>Own Internal Account</b> option is selected from the <b>Funding Mode</b> list.



Table 2-20 (Cont.) Account Funding Details – Field Description

Field	Description
Email Address	<p>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.</p> <p>This field appears based on the below conditions:</p> <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
Send Email To Customer	<p>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 .</p> <p>If the call is successful then the fields with the external account appears in the <b>External Account Details</b> section.</p> <p>This button appears based on the below conditions:</p> <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Customer Email</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
Initiate Finicity	<p>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 <b>Launch Finicity</b> button to initiate the fund transfer Finicity process. The fields with the external account appears in the <b>External Account Details</b> section.</p> <p>This field appears based on the below conditions:</p> <ul style="list-style-type: none"> <li>• If the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</li> <li>• If the <b>Branch Visit</b> option is select from the <b>Finicity Mode</b> drop-down list in the <b>Origination Preferences</b> screen.</li> </ul>
External Account Details	<p>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:</p> <ul style="list-style-type: none"> <li>• <b>Account Holder</b></li> <li>• <b>Account Type</b></li> <li>• <b>Bank Name</b></li> <li>• <b>Routing Number</b></li> <li>• <b>Account Number</b></li> <li>• <b>Account Balance</b></li> </ul> <p>This section and fields appears if the <b>External Internal (Finicity)</b> option is selected from the <b>Funding Mode</b> list.</p>
Transaction Status	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
Status	<p>Displays the fund transfer status of the transaction.</p> <p>To view more information on the transaction status, click</p> 

**Table 2-20 (Cont.) Account Funding Details – Field Description**

Field	Description
<b>Rest</b>	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the <b>Own Internal Account</b> option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

- 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.

## 2.7.2 Summary

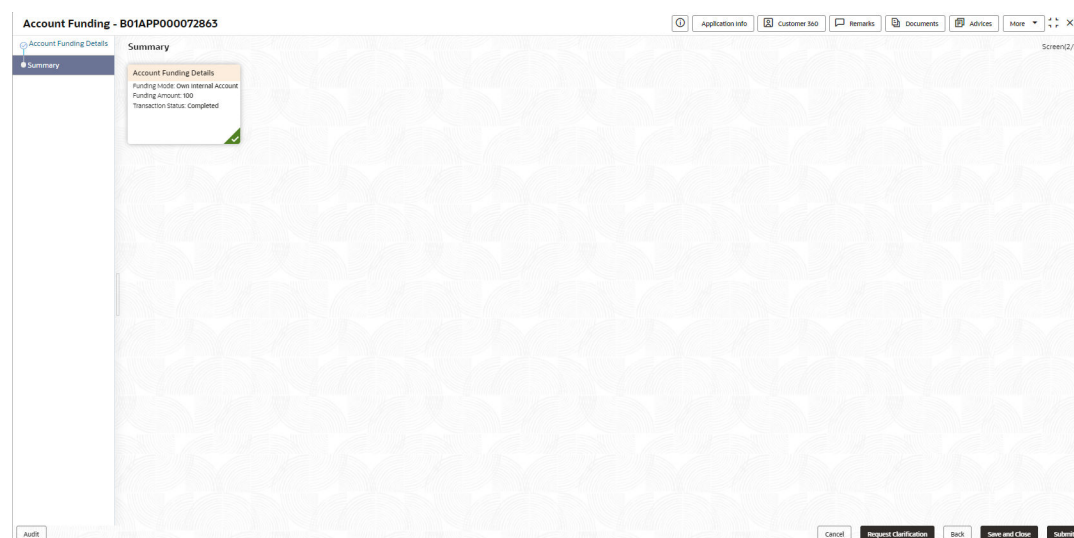
This topic provides the systematic instructions to view the tiles for all the data segments in the Account Funding stage

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:**

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

The **Summary** screen displays.

**Figure 2-26 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 2-21 Summary

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

- 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.

- 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.

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

- 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.

## 2.8 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:

- [Application Info](#)  
In this section you can view the application number along with its product name.
- [Customer 360](#)  
In this section you can view the list of customers involved in the application.
- [Application Details](#)  
In this section you can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- [Remarks](#)  
In this section you can view or the post the remarks.
- [Documents](#)  
In this section you can upload the document and also view the already uploaded documents.
- [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.

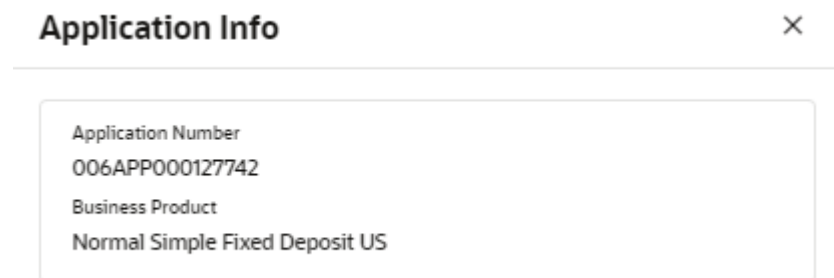
- [Clarification Details](#)  
In this section you can request for clarifications.

## 2.8.1 Application Info

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

- Click the **Application Info** button to view the details.  
The **Application Info** screen appears with the Application Number and Business Product fields.

**Figure 2-27 Application Info**



## 2.8.2 Customer 360

In this section you can view the list of customers involved in the application.


The separate tiles of all the customers involved in the application appears. You can click on the respective customer tile to view the 360 degree details of that customer.

1. Click **Customer 360** to view the list of customer involved in the application.  
The **Customer 360** screen is displayed.

Figure 2-28 Customer 360


### Customer 360

KYC Compliant



**Jacob Luther Martin**  
Mr.

Customer ID  
006003393

Signature  


**Contact**  
Mobile Number  
+44 8448030163  
Email ID  
abc@h.com

**Communication**  
11-3390/12, 61, New Street, Chennai, GB, 610014

The customer title comprises of below details:

- <Applicant Role>
  - <KYC Status>
  - <Applicant Image>
  - <First Name, Middle Name, Last Name>
  - <Title>
  - Customer ID
  - Signature
  - Contact
  - Communication
2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

## 2.8.3 Application Details

In this section you can view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

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

**To view the application details:**

1. Click **Application Details** to view the application details .  
The **Application Details** screen is displayed.

**Figure 2-29 Application Details**

**Application Details**

Application Number: 006AP000128197    Application Date: 30/3/2018, 12:00 AM    Channel: RPM    Source by: ANWADHESHI    Priority: Medium

Classic Home Loan    Related Task

**Stage Details**

Application Entry (In Progress)    Application Enrichment (Pending)    Underwriting (Pending)    Assessment (Pending)    Manual Credit Assessment (Pending)    Manual Credit Decision (Pending)    Account Parameter Setup (Pending)    Supervisor Approval (Pending)    Offer Issue (Pending)    Customer Offer Accept/Reject (Pending)    Post

Acquire & Edit Task    Acquire Task    View Stage Details

User ID Assigned:    Stage Start Date: 30/3/2018, 12:00 AM    Time Spent: 0 days 0 hours 0 min

**Expected Account Opening Date:** 31 March 2018  
**Loan Amount:** GBP 498000  
**Total Time Spent:** 0 days 0 hours 0 min

**Applicant Details:**  
Rose Albert Mary  
DOB:    Customer: 560  
Date of Birth: 1985-05-21  
Mobile: 44 8448330165  
Email: abc@p.com  
CF Number: 006003397

**View Clarification Details**

**Advices**

Advice Name	Event	Recipients	Mode of Delivery	Delivery Details	Status Details	Action
LoanApplication	Loan Application Entry					
LoanApplication	Loan Underwriting					
OfferSchedule	Offer Issue		EMAIL	Justice.Kreijger@yahoo.com		

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

**Note**

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

**Table 2-22 Application Details – Field Description**

Field	Description
<b>Application Number</b>	Displays the application number.
<b>Application Date</b>	Displays the date and time on which the application was initiated.
<b>Source By</b>	Displays the name of the user who has sourced the application.
<b>Channel</b>	Displays the channel name.

Table 2-22 (Cont.) Application Details – Field Description



Field	Description
<b>Priority</b>	Displays the priority of the application. <ul style="list-style-type: none"> <li>• High</li> <li>• Medium</li> <li>• Low</li> </ul>
<b>&lt;Product Name&gt;</b>	Displays the product name. In case on multiple product, different tabs appears with the respective product name. You can click the product names to view the respective application details.
<b>Stage Details</b>	In this section, all account opening stages appears with the status name and it's chronological order of the stage in the process. You can click the number to perform below actions on the appeared stages: <ul style="list-style-type: none"> <li>• <b>Acquire &amp; Edit Task</b> : Click this button to acquire and edit the selected stage.</li> <li>• <b>Acquire Task</b> Click this button to acquire the selected stage. You can edit it later.</li> <li>• <b>View Stage Details</b>: Click this button to view the stage details.</li> </ul>
<b>User ID Assigned</b>	Displays the <b>User ID</b> of the user currently working on the product process. <div data-bbox="776 940 883 976" data-label="Text"> <p> <b>Note</b></p> </div> <p>This field appears blank, in case the product process task is not acquired by any user.</p>
<b>Stage Start Date</b>	Displays the start date of the current stage. It also display time in hours, mins and seconds.
<b>Time spent</b>	Displays the days, hours and mins spent on the current selected stage.
<b>&lt;Application Tile&gt;</b>	In this tile you can view the application specific details. Below field appears in this tile with respective details: <ul style="list-style-type: none"> <li>• <b>&lt;Status of the Application&gt;</b> : Displays the current stage of the application</li> <li>• <b>Expected Account Opening Date</b> : Displays the date on which the account is opened. This field appears once the account opening process is completed.</li> <li>• <b>Account Number</b>: Displays the account number. This field appears once the account opening process is completed.</li> <li>• <b>Expected Account Opening Date</b>: Displays the date on which the account will be opened.</li> <li>• <b>&lt;Amount&gt;</b>: Displays the value based on the product. For example: <ul style="list-style-type: none"> <li>– For the loan account opening application, the label of this field appears as <b>Loan Amount</b>.</li> <li>– For the saving, term deposit and current account optning application. the lable of this field appears as <b>Initial Funding Amount</b>.</li> </ul> </li> <li>• <b>Total Time Spent</b>: Displays the total time spent on the application from the first to last stage.</li> </ul>

Table 2-22 (Cont.) Application Details – Field Description

Field	Description
<Applicant Details Tile>	<p>In this tile you can view the applicant details. Seperate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details:</p> <ul style="list-style-type: none"> <li>• <b>Role of the Applicant</b></li> <li>• <b>Applicant Image</b></li> <li>• <b>Applicant Name</b></li> <li>• <b>Title</b></li> <li>• <b>Customer 360</b> : Click this link to view the 360 degress view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer the <b>Retail 360 User Guide</b> and <b>Corporate 360 User Guide</b> from the party section.</li> <li>• <b>Date of Birth</b></li> <li>• <b>Mobile Number</b></li> <li>• <b>Email ID</b></li> <li>• <b>CIF Number</b></li> </ul>
View Clarification Details	<p>In this section you can view the clarification history.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• ID</li> <li>• Subject</li> <li>• Raised By</li> <li>• Date</li> <li>• Status</li> <li>• Status updated on</li> </ul> <p>On the click of the respective record the user can view the clarification content.</p>
Advices	<p>In this section you view the advices generated in the process of account opening.</p> <p>Below fields appear with the details:</p> <ul style="list-style-type: none"> <li>• <b>Advice Name</b></li> <li>• <b>Event</b>: Displays the stage name on which the advice is generated.</li> <li>• <b>Recipients</b></li> <li>• <b>Mode of Delivery</b></li> <li>• <b>Delivery Details</b></li> <li>• <b>Status Details</b></li> <li>• <b>Actions</b>: You can View or Download the advices.</li> </ul>
Related Task	<p>In this section you can view the stages involved in process of application.</p> <p>The below fields are appear with details:</p> <ul style="list-style-type: none"> <li>• <b>Product Processor</b>: Displays the product which integrated with OBPY.</li> <li>• <b>Process Name</b></li> <li>• <b>Process Reference Number</b></li> <li>• <b>Stage</b></li> <li>• <b>Status</b></li> </ul>

2. Click  to close window.

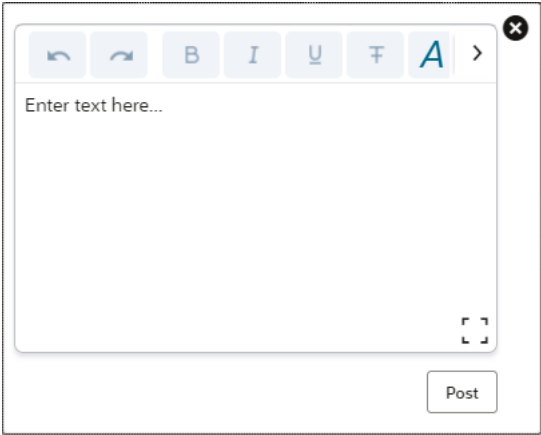
## 2.8.4 Remarks

In this section you can view or the post 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 2-30 Remarks**



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

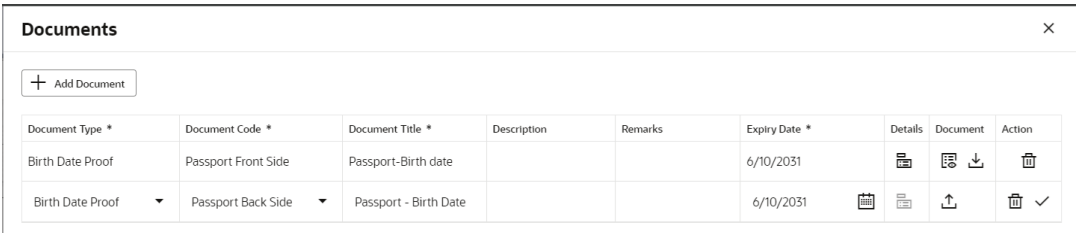
## 2.8.5 Documents

In this section you can upload the document and also view the already uploaded documents.

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

The **Documents** screen is displayed.




**Figure 2-31 Documents**



Documents								
+ Add Document								
Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			
Birth Date Proof ▼	Passport Back Side ▼	Passport - Birth Date			6/10/2031			

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

Table 2-23 Upload Document – Field Description

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

**Note**

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

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

Non-mandatory documents can be deleted in any stage.

## 2.8.6 Advices

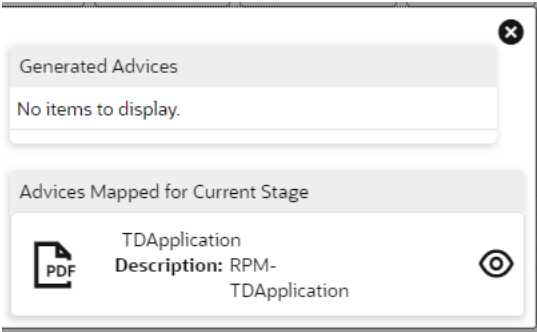
You can view the advices that are shared with customer. Advices are generated post Application Entry stage is submitted.

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

The **Advices** screen is displayed.



Figure 2-32 Advices



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

2.8.7 Condition and Convenants

You capture conditions and convenants details for the loan applications.  
In this section you can add, edit and remove the condition and covenant details .

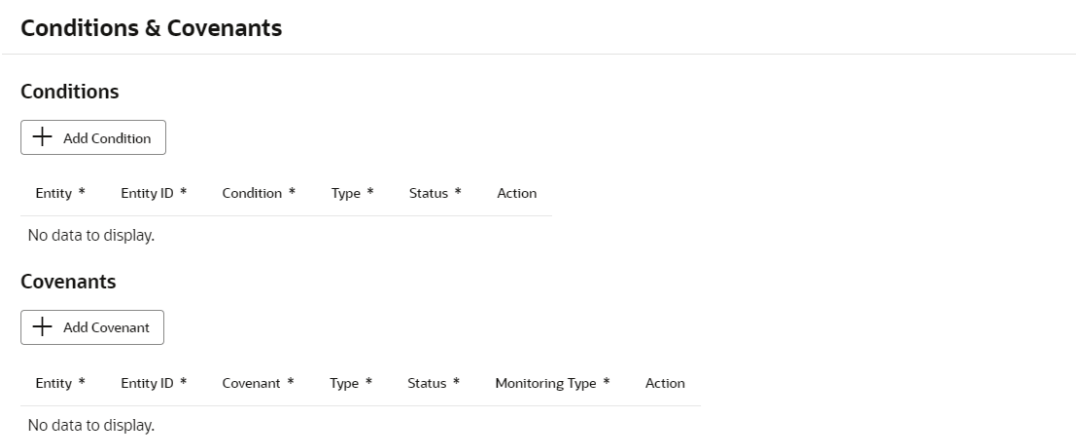
Conditions

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

To add conditions:

- 1. From the **More** option, click the **Conditions & Convenants** to add or remove the conditions details.  
The **Conditions & Convenants** page appears.



Figure 2-33 Conditions



- 2. Click **Add Condition** to add new conditions.  
**OR**  
Click **Remove** to remove already added conditions.

3. Enter the relevant details.

**Table 2-24 Conditions – Field Description**

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

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 & Convenants** to add or remove the convenants details.

The **Conditions & Convenants** page appears.

**Figure 2-34 Covenants**

**Conditions & Covenants**

---

**Conditions**

Entity *	Entity ID *	Condition *	Type *	Status *	Action
No data to display.					

**Covenants**



Entity *	Entity ID *	Covenant *	Type *	Status *	Monitoring Type *	Action
No data to display.						

- Click **Add** to add new covenants.
- OR**
- Click **Remove** to remove already added covenants.
- Enter the relevant details.

**Table 2-25 Covenants – Field Description**

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

Table 2-25 (Cont.) Covenants – Field Description

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

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

**Note**

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

## 2.8.8 Solicitor Details

You can add the solicitor details using this section.

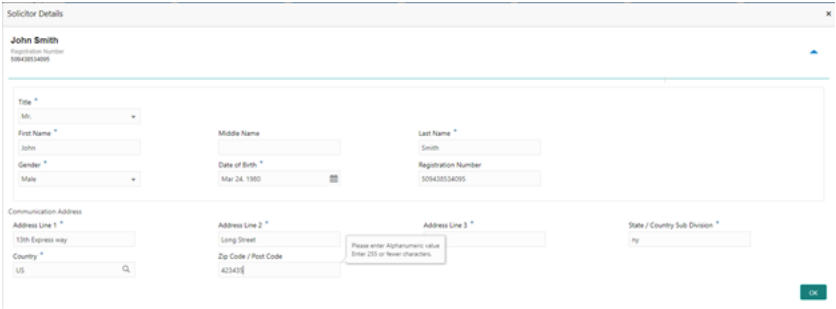
A solicitor is a legal practitioner who traditionally deals with most of the legal matters in some jurisdictions. A person must have legally-defined qualifications, which vary from one jurisdiction to another, to be described as a solicitor and enabled to practice there as such.

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

**To add solicitor details:**

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

Figure 2-35 Solicitor



- Enter the relevant details.

Table 2-26 Solicitor – Field Description

Field	Description
Title	Select the title of the solicitor.
First Name	Specify the first name of the solicitor.

**Table 2-26 (Cont.) Solicitor – Field Description**

Field	Description
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.

### 2.8.9 Clarification Details

In this section you can request for clarifications.

**To add the clarification details:**

1. Click **Clarification Details** to raise a new customer clarification request or view the existing request. The **Clarification** screen appears.
2. Click **Add Request Clarification** button to request new clarification.

The **Request Clarification** screen appears.

### Figure 2-36 Request Clarification

### Request Clarification

Subject

Description

A

- size - ▼


>

Enter text here...

⌵ ⌶  
⌴ ⌷

+ Add document




Type *	Code *	Title *	Description	Remarks	Expiry Date *	Details	Document	Action
Birth Date Proof	Passport Front Side	Passport-Birth date			6/10/2031			

Cancel

Save Request

3. In the **Request Clarification** screen enter the subject and description.
4. Click **Add Document** button to upload the document which supports the clarification request.
5. Specify the details in the relevant data fields while adding documents. For more information on fields, refer to the field description table.

**Table 2-27 Upload Document – Field Description**

Field	Description
<b>Document Type</b>	Select the document type.
<b>Document Code</b>	Select the document code.
<b>Document Title</b>	Specify the document title.
<b>Document Description</b>	Specify the description for the document.
<b>Remarks</b>	Specify the remarks for the document.
<b>Expiry Date</b>	Select the document expiry date.
<b>Details</b>	Click the details icon to view below details of the documents: <ul style="list-style-type: none"> <li>• <b>Uploaded Time:</b> Displays the uploaded date and time of the document in hours and mins.</li> <li>• <b>Uploaded By:</b> Displays the user name who uploaded the document .</li> <li>• <b>Stage Uploaded:</b> Displays the stage name on which the document is uploaded.</li> </ul>
<b>Document</b>	Click <div style="text-align: center;">  </div> <p>to select the document from machine to upload.</p> <p>You can remove the uploaded document before saving the record from the <b>Action</b> column. Post saving the record you must delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> <li>• You can preview already uploaded document.</li> <li>• You can download already uploaded document.</li> </ul>
<b>Actions</b>	You can perform below actions on the added record: <ul style="list-style-type: none"> <li>• Click  to save the record.</li> <li>• Click  to delete the record.</li> </ul>

6. 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.

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

Allowed actions are as following:

- Adding New Conversation

- Withdraw Clarification
- Accept Clarification

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

# 3

## Simplified Application

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

### What is Simplified Application?

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

### How to configure Simplified Application for a product?

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

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

### How to process the simplified application?

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

#### To open an account using simplified application process:

1. From the **Menu**, select the **Retail Origination**. The Retail Origination menu appears.
2. From the **Retail Origination**, select the **New Application**. The New Application page appears with list of product types which are configured.
3. Select the appropriate product and click **Apply**.  
The Application Entry stage appears. The data segments in this stage appears based on the business process configuration.
  - **Applicant** : In this data segment user can capture applicant details such as basic, address, signature, employment, identification. Multiple applicants are allowed with different roles. Refer **Applicant** data segment from the **Application Entry** stage of this guide.
  - **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.



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

# Instant Current Account Origination Process

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

Additional Instant Business Process is available wherein various stages in the Reference Flow for Current 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 has been 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). For more details refer **Initial Funding Configuration** in the **Configurations User Guide**.

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

- **Application Entry Stage:** On successful submission of the Current Account Application from self-service channel, the system starts the Application Entry stage without any manual intervention and completes the Data Segment level validation. On successful completion of the validation, the system automatically submits the Application Entry Stage. Similarly, for the Branch initiated Application also this stage is automatically submitted, if the data segment configured for Application Entry stage are updated in the Application Initiate Stage itself by clicking the 'Application' button in the Product Details Data Segment.
- **Account Funding Stage:** On successful submission of the Application Entry Stage, system checks if Initial Funding has been 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.

- In case Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, 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.
- **Account 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 Current Account creation has been rejected by Product Processor. User having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

# 5

## Error Codes and Messages

This topic contains error codes and messages.

**Table 5-1 Error Codes and Messages**

Error Code	Messages
RPM_CMN_APL_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 MobileIcd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occurred 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

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

Error Code	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

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

Error Code	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 Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException Occured
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null
RPM-COM-005	\$1 is not valid.
RPM-COM-006	Currency cannot be null
RPM-COM-007	Branch cannot be null
RPM-COM-009	Currency \$1 is invalid
RPM-COM-012	Fund By Amount can not be null
RPM-COM-013	Please provide valid value for Fund By
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-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

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

Error Code	Messages
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code
RPM-LO-CMDT-015	Please provide a valid value for Title
RPM-LO-CMDT-016	Please provide a valid value for First Name
RPM-LO-CMDT-017	Please provide a valid value for Last Name
RPM-LO-CMDT-018	Please provide a valid value for Marital Status
RPM-LO-CMDT-019	Please provide a valid value for Date Of Birth
RPM-LO-CMDT-020	Please provide a valid value for Gender
RPM-LO-CMDT-021	Please provide a valid value for Unique Id No
RPM-LO-CMDT-022	Please provide a valid value for Seq No
RPM-LO-CMDT-023	Please provide a valid value for Email
RPM-LO-CMDT-024	Please provide a valid value for CIF Number
RPM-LO-CMDT-025	Single Installment is supported only for Bullet repayment
RPM-LO-CMDT-026	No Business Product found this Process Reference Number
RPM-LO-CMDT-027	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

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

Error Code	Messages
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
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-MNDT-001	Amount_To should not be null if Amount_From is given
RPM-MNDT-002	Amount_From should not be null if Amount_To is given
RPM-MNDT-003	Amount_To should be greater than Amount_From
RPM-MNDT-004	Invalid Mode of operation value
RPM-MNDT-005	Amount From and Amount to both are required
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate
RPM-MNDT-007	Required number of signatory should be greater than 0
RPM-MNDT-008	Mode of operation can not be null
RPM-PD-001	generateSequenceNumber : Entity cannot be null



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

Error Code	Messages
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-SA-AVL-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-INIT-01	Failed to Initialize
RPM-SAV-001	Transaction status is not completed
RPM-SAV-ACC-001	No Branch mapped to this business product.
RPM-SAV-AST-001	No OD Limit details found for this process Ref no

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

Error Code	Messages
RPM-SAV-AST-002	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
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	MiscGICreditData cannot be null
RPM-SAV-INI-002	Error while fetching status from Teller module
RPM-SAV-INI-003	Error while fetching MiscGICreditData 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

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

Error Code	Messages
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
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

# 6

## Advices

This topic provides the information on the various advices supported in Current Account Origination process.

### Account Creation

To,  
Customer Name  
Address Line 1  
Address Line 2  
State  
City  
Pin code

Bank Name  
Branch  
Date:

Sub: Account Creation

Dear Sir/Madam,  
We are happy to inform you that your current account creation has been completed.  
Your current account number is <XXXXXXXXXXXXXXXXXX>  
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

To,  
Customer Name  
Address Line 1  
Address Line 2  
State  
City  
Pin code

Bank Name  
Branch  
Date:

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.

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:

## Application Form 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>  
 Fund Account: <Y> or <N>  
 Overdraft Requested: <Y> or <N>  
 Amount: <XXXXXX>

### Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name  
 Date of Birth: YYYY-MM-DD  
 Gender: <Male> / <Female>  
 Resident Status: <XXXXXX>  
 Birth Country: <XXXXXX>  
 Nationality: <XXXXXX>  
 Citizenship By: <XXXXXX>  
 ID Type: <XXXXXX>  
 Unique ID No: <XXXXXX>  
 Valid Till:  
 Address:  
 Address Line1  
 Address Line2  
 State  
 City  
 Pin code

### Employment Details

Employee Name: Mr. <XXXXXX>  
 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:

Asset Type	Asset Amount
House	XXX
Deposit	XXX
Vehicle	XXX
Other	XXX

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

Income Type	Income Amount
Salary	XXX
Interest Amount	XXX
Rentals	XXX
Business	XXX
Cash Gifts	XXX
Other	XXX
Business	XXX
Pension	XXX
Investment Income	XXX
Agriculture	XXX

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

Expense Type	Expense Amount
Other	XXX
Medical	XXX
Education	XXX

## Nominee Details

Name	Relationship	Dateofbirth	Percentage	Guardian	Address
<Nominee Name>	<Nomine Relationship>	YYYY-MM-DD	<Shared Percentage>	<Yes> or <No>	<Nominee Address>

## Unsecured OD Details

Requested Limit  
<XXX>

## Mandate Details

Mode of Operation  
<XYZ>

## 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

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 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 &amp; 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	-

## Application Form without OD

Application Number: &lt;XXXXXXXXXXXX&gt;

Application Branch: &lt;XXX&gt; &lt;Branch&gt;

Date: YYYY-MM-DD

Applicants:

Applicant 1

Applicant 2

## Product Details

Application Type: &lt;New&gt;

Product: &lt;Product Name&gt;

Fund Account: &lt;Y&gt; or &lt;N&gt;

Overdraft Requested: &lt;Y&gt; or &lt;N&gt;

Amount: &lt;XXXXXX&gt;

## Personal Details

Primary Applicant Name/Joint Applicant Name/Guarantor Name: Applicant 1 Name

Date of Birth: YYYY-MM-DD

Gender: &lt;Male&gt; / &lt;Female&gt;

Resident Status: &lt;XXXXX&gt;

Birth Country: &lt;XXXXXX&gt;

Nationality: &lt;XXXXXXXX&gt;

Citizenship By: &lt;XXXXXXXX&gt;

ID Type: &lt;XXXXXXXX&gt;

Unique ID No: &lt;XXXXXXXX&gt;

Valid Till:

Address:

Address Line1

Address Line2

State

City

Pin code

## 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

&lt;XYZ&gt;

## 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.

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.

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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.

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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

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	-

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