

Oracle® Banking Originations Cloud Service

Savings Account Origination User Guide (US Regionalization)



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Purpose

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

Audience

This guide provides instructions and information about the Saving Account product to help various bank users to deliver quick and efficient service to both customer and prospects.

Documentation Accessibility

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

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Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners,

we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

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

Acronyms and Abbreviations

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

Table 1 Acronyms table

Abbreviation	Description
DS	Data Segment
System	Oracle Banking Origination Module
OBA	Oracle Banking Accounts
OBOCS	Oracle Banking Originations Cloud Service

Symbol and Icons

Table 2 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close

Table 2 (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 3 Basic Actions

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

Table 3 (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 Savings Account Origination module.

Oracle Banking Originations Cloud Service is the middle office banking solution with a comprehensive coverage of Retail Banking Origination processes for Savings Account, Current Account, Term Deposit, Credit Cards and Loans comprising of Home Loan, Personal Loan, Education Loan and Vehicle Loan for Individual customers, and Term Loan and Business Loan for Small and Medium Business customers.

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

It is a Host-Agnostic solution.

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

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

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



Note:

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

2

Savings Account Origination

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

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

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

- [Application Entry Stage](#)
This topic describes the information on the various data segments to capture the required data in the Application Entry stage.
- [Application Documents](#)
This topic describes the process of the documents that are uploaded related to application.
- [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 Stage](#)
This topic describes the process of initial funding of an account. In this stage user can provide initial funding details before opening an account.
- [Account Approval Stage](#)
This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- [Account Funding](#)
This topic describes the process of initial funding of an account. This stage appears once the account is opened.
- [Global Actions](#)
This topic provides the detailed on the actions that can be performed in all stages.

2.1 Application Entry Stage

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

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

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

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

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

- [Applicant](#)
This topic provides the systematic instructions to capture the customer-related information for the application.
- [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.
- [BeneficiaryDetails](#)
This topic provides the systematic instructions to capture the details of the nominee for the account.
- [Terms and Conditions](#)
This topic descriptions the terms and conditions that are mandatory to accept for to proceed with account opening process.
- [Summary](#)
This topic provides the systematic instruction to view the tiles for all the data segments in the Application Entry Process.

2.1.1 Applicant

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

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

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

2.1.1.1 For Individual Customer Type

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

To capture applicants details:

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

The **Applicant - Individual** screen displays.

Figure 2-1 Applicant - Individual

Application Entry - 006APP000002560

Applicants

Applicant Role: Primary

Add Applicant By: ☐ Upload ID ☒ Search Existing Customer ☐ Enter Manually

CIF Number: 000000603

Advanced Search

Basic Details

Personal Details

Salutation: Mr. First Name: ETHAN Middle Name: Last Name: HUNT Suffix: Gender: Male Date of Birth: May 24, 1990 National ID: Citizenship Status: Resident Alien Country of Residence: United States of America Birth Place: NY Nationality: United States of America

Marital Status: Married Customer Segment: Emerging Affluent Customer Category: High Network Individual

Staff: ☒ Yes ☐ No Politically Exposed Person (PEP): ☒ Yes ☐ No

Profile Photo

Signature

Address

Contact Details

Identification Details

Supporting Documents

Tax Status

TIN Type: Social Security Number TIN Status: Certified Tax Identification Number: 456-12-2345 Foreign Tax Identification Number: Form Type: W9 Valid From: September 22, 2022 Certification Date: November 1, 1990 Tax Country Code: United States of America Tax Province: New York Backup Withholding Code:

Employment Details

Close Save

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

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

Table 2-1 Applicant- Individual – Field Description

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

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

Field	Description
Date of Birth	Select the date of birth of the applicant.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • Non-Resident Alien • Resident Alien • Citizen
Country of Residence	Search and select the country code of which the applicant is a resident.
Birth Place	Specify the birth place where the applicant has born.
Nationality	Search and select the country code where the applicant has nationality.
Citizenship By	Search and select the country code for which applicant has citizenship.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: • Married • Unmarried • Legally Separated • Widow • Registered Domestic Partnerships
Customer Segment	Select the segment of the customer. Available options are: • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI • Very HNI
Customer Category	Select the category of the customer.
Staff	Select the toggle to indicate if the customer is employee of the bank.
Politically Exposed Person	Select to indicate if the customer are politically exposed person.
Profile Photo	Drag and drop the document file or click on Select or drop files here to browse and upload the document from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section you can add new signature and view the already added signature of the customer. Click the Add Signature button to select the file to upload signature. Click Cancel button to discard the added details. On Submit , signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported. 10MB maximum file size is allowed.
Uploaded Signature	Displays the uploaded signature.
Remarks	Specify the remarks related to the signature. Click Save to save the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.

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

Field	Description
Action	Click Edit to edit the added signatures Click  to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click the Add Address button to add address details. Click  to perform below actions on the added address details, - To view the address details, click View. - To edit the address details, click Edit. - To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type. This field is non editable if the No option is selected in the Current Address field.
Address Since	Select the date from when you are connected with the given address.
Address Till	Select the date till when you were connected with the given address. This field appears if the No option is selected in the Current Address field.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.

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

Field	Description
<Added record tile>	In this tile you can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if Yes option is selected. • <Preferred ID status> this flag appears only if Yes option is selected. • Address Type • Address dates • Address line 1,2,3 • Country • State Click the Edit to edit the added address details. Click the View to view the added address details. Click  to delete the added address details.
Contact Details	In this section you can provide digital contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of countrycode, country name and subscriber dialing code. This field appears only if you select the Mobile Phone option as communication mode.
Mobile Number	Specify the mobile number.
Contact Sub Type	Select the contact type from the drop-down list.The available options are: • Residence • Business • Mobile • Others
Email Id	Specify the email ID. This field appears only if you select the Email option as communication mode.
Preferred	Select to indicate if the given record is the preferred one.
Action	You can edit or delete the added mobile details.
Identification Details	You can add, view and edit the identification details in this section. Click the Add ID button to add Identification details.
ID Type	Specify the ID type. The available options are: • Military ID • Birth Certificate • SIN • Permanent Resident Card () • SIN • Passport • SSN

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

Field	Description
ID Status	Specify the status of the selected ID type. The available options are: • Verification Pending • Applied For • Available • Notice Received
Unique ID	Specify the unique identification code of the selected type. You can enter the unique ID only if the ID Status is Available .
Place Of Issue	Specify the place where the ID is issued to the user.
Issue Date	Specify the date from which the ID is valid.
Expiry Date	Specify the date till which the ID is valid.
Preferred	Select to indicate whether added ID details are preferred among all others. In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred.
Remark	Specify the remark. Click the Save button to save the entered ID details.
<Added record tile>	In this tile you can view the added ID details. Below details appears in the tile: • ID Status • <Preferred ID status> this flag appears only if Yes option is selected. • ID Type • Unique ID Click the Edit to edit the added ID details. Click the View to view the added ID details.  Click to delete the added ID details.
Supporting Document	This section displays the status of the supporting documents that customer provides to get onboard. You can view, • Total Documents – Counts of total documents • Document Submitted – Count of the document that are submitted • Document Pending – Count of the document that are pending In case of exiting party, already captured documents fetched in this section. User can add, edit or delete the documents. Click  to add the document. The Document popup appears. Below fields appears in the popup.
Document Name	Specify the name of the document.
Document Number	Specify the unique number of the selected document.
Document Issue Date	Specify the date from which the document is valid.
Document Expiry Date	Specify the date on which the document is expired.

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

Field	Description
Upload Documents	Drag and drop the document file or click the Select or drop files here link to browse and upload the document.
Uploaded Documents	The name along with extension of the uploaded document is displayed. You can view or delete document. Click Save to upload the document.
Tax Status	In this section you can update the tax declaration details.
TIN Type	Select the type of tax identification number. The available options are: • Social Security Number • Employer Identification Number • Adoption Tax Identification Number • Individual Tax Identification Number
TIN Status	Select the status of tax identification number from the drop-down list. The available options are: • TIN Applied For • Missing TIN • In correct TIN • Certified • Tin Captured But Not Certified  Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear. The available options are: • Certified • Certified - Due for Recertification • Uncertified - No W8-BEN Received • Uncertified - Recertification Past Due  Note: If the Citizenship Status is selected as Non Resident Alien, the drop-down will appear.
Tax Identification Number	Specify the tax identification number.
Foreign Tax Identification Number	Specify the foreign tax identification number.
Form Type	Specify the form type for tax declaration. If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.
Valid From	Specify the date from which the form is valid.

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

Field	Description
Certification Date	Specify the tax certification date.
Tax Country Code	Specify the country code for tax.
Tax Province Code	Specify the tax province code.
Backup Withholding Code	Select the option from the drop-down list. The available options are: • Missing TIN (A Type) • Invalid Tin (B Type) • IRS Induced (C Type) • Customer Induced (D Type) • W-8 Expired  Note: This field is mandatory, if TIN is not certified.
Valid Since	Specify the date from which the form is valid.
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: • Salaried • Self Employed
Salaried	Below field appears if the Salaried option is selected from the Employment Type list. In this section user can capture salaried employment details. The below fields appear if salaried employment details are already captured. • Employer Code • Employer Name • Employer Description • Employer Address • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view or delete already added details.
Employer Code	Specify the employer code. OR Click to search the employer code. The pop-up appears to fetch the employer code. Specify Employer Code or Employer Name to fetch the details.
Employer Name	Displays the employer name of the selected employee code.
Employer Description	Specify the employer description.

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

Field	Description
Employer Address	Specify the employer address.
Employee Type	Select the employee type from the drop-down list. Available options are: • Full Time • Part Time • Contract • Permanent
Industry Type	Select the Industry Type from the drop-down list. Available options are: • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Organization Category	Select the organization type from the drop-down list. Available options are: • Government • NGO • Private Limited
Demographics	Select the demographics from the drop-down list. Available options are: • Global • Domestic
Current Employer	Select whether the applicant works currently in this role. Available options are: • Yes • No
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.

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

Field	Description
Self Employed	Below field appears if the Self Employed option is selected from the Employment Type list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. - Professional Name - Professional Description - Professional Email ID - Company /Firm Name - Registration Number of Company - Start Date - End Date User can edit, view or delete already added details.
Professional Name	Specify the professional name.
Professional Description	Displays the professional description.
Professional Email ID	Specify the professional email ID.
Company /Firm Name	Specify the company or firm name.
Registration Number of Company	Specify the registration number.
Start Date	Specify or select the start date of company.
End Date	Specify or select the end date of company.
<Added record tile>	In this tile you can view the added employment details. Below details appears in the tile: - Employment Type <Current Employer> this flag appears only if Yes option is selected. - Employer Name - Working Dates Click the Edit to edit the added ID details. Click the View to view the added ID details. Click  to delete the added ID details.

Advanced Search

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
- National 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 2-2 Advanced Search - Individual

Search Party

First Name Middle Name Last Name Date of Birth

Unique ID National ID Mobile Number Email

Party ID	CIF	First Name	Middle Name	Last Name	Email	Mobile Number	Date of Birth	Preferred Unique ID	National ID
233331580		Andrew	Kim	Martin		9090909090	1990-05-24	2023112910121	
233331582	006006692	Andrew	Kim	Martin		9090909090	1990-05-24	2023112910158	
233541452		Andrew	Kim	Martin		9090909090	1990-05-24	2023115017169	
233541458	006011050	Grace	Rose	Smith		9090909090	1985-05-21	2023115017151	
233541460	006011051	Grace	Rose	Smith		9090909090	1985-05-21	2023115017148	

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Figure 2-3 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 IndXayoZeXikH	1995-09-17	233341462	Customer	
006011726	RTF20231201161254	SMB IndkekgvwdvTb	1995-09-17	233351553	Customer	
006011788	303639	Nlenow Quitzon	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 1 of 27 (1 - 10 of 264 items) |< < 1 2 3 4 5 ... 27 > >|

- 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.

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

The tile comprises of below fields:

- <Applicant Role>
 - <KYC Status>
 - <Applicant Photo>
 - <First Name, Middle Name, Last Name>
 - <Title>
 - CIF Number
 - Date of Birth
 - Initiate: This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.

2.1.1.2 For Small and Medium Business (SMB) Customer Type

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

To capture customer information details

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

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

Figure 2-4 Customer Information - Small and Medium Business

Application Entry - 006APP000061572

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

Customer Information Screen(1/6)

Customer Type: Small and Medium Business(SMB)

Add Customer

SMB IndRIIDfITuDK

Doing Business As: SMB IndRIIDfITuDK | Registration Number: RTF20230525080573 | Date Of Registration: 1995-09-17

Existing Customer: ☐ | CIF Number: 006007063

Doing Business As: SMB IndRIIDfITuDK | Registration Number: RTF20230525080573 | Date Of Registration: September 17, 1995 | Country Of Registration: US

SMB Classification: Select | Customer Category: SMB | SMB Registration Number: SMB20230525080573 | Tax Identification Number: TX20230525080573

Goods And Service Tax ID: GST20230525080573 | Business License: BL20230525080573 | Preferred Language: English | Preferred Currency: GBP

Relationship Manager ID: RPMTEST1 | Upload Logo:

Address

Communication Address Preferred

61 New Street
Chennai
TN
GB

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

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

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

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

Table 2-2 Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click Edit to modify the existing customer details and address details. Click Save to save the modified details and click Cancel to cancel the modifications. The Edit appears only for existing customers.
Existing Customer	Select to indicate if customer is existing customer.
CIF Number	Search and select the CIF number.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer the Advanced Serach section below.
Doing Business As	Specify the name of the business.
Registration Number	Specify the registration number of the business.
Date of Registration	Select the registration date of the business.
Country of Registration	Search and select the country code where the business is registered.
SMB Classification	Select the SMB Classification from the dropdown list. Available options are: • Micro • Small • Medium
Customer Category	Search and select the customer category.
SMB Registration Number	Specify the SMB registration number.
Tax Identification Number	Specify the tax identification number of the SMB customer.
Goods and Service Tax ID	Specify the goods and service tax ID.
Business License	Specify the business license.
Preferred Language	Select the preferred language.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Upload Logo	Click Upload Logo button to upload the logo for the business.

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

Field	Description
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, • To view the address details, click View. • To edit the address details, click Edit. • To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. • Residential Address • Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.
Address From	Select the date from when you are connected with the given address.
Address To	Select the date till when you were connected with the given address.
Address	Specify the address to search for the already captured address. Based on the configuration, on entering a few letters, the system fetches the related address that is already captured. Based on the selection, the fields are fetched in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State / Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code / Post Code	Specify the zip or post code of the address.
Contact Details	In this section you can provide digital contact details. Click add contact button to add new contact details.
<Communication Mode>	Select the communication mode from the drop-down list. The available options are: • Mobile Phone • Email

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

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

Advanced Search

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

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 2-5 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
CIF Number	Displays the CIF Number.
PTY Number	Displays the PTY Number.
First Name	Displays the First Name.
Last Name	Displays the Last Name.
Customer Type	Displays the Customer Type.
DOB	Displays the Date of Birth.
Contact Number	Displays the Contact Number.
ID/Registration Number	Displays the Registration number.
Status	Displays the Status of the De-Dupe check.

2.1.2 Account Details

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

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

To add account details:

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

The **Account Details** screen displays.

Figure 2-6 Account Details

The screenshot displays the 'Account Details' screen for application entry. 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 'Account Details' selected. The main content area is divided into several sections: 'Application Details' (with fields for Application Date, Application Priority, Sourced By, and Branch), 'Domestic transactions in a month', 'ATM transactions in a month', 'Expected Foreign Wire Activity', 'Purpose of account', 'Expected Annual Volume of Transactions', 'Source of Funds', 'Mandate Details', 'Account Preference' (with radio buttons for Yes/No), 'Account Address Preference', and 'Applicants' (with fields for MR John Smith, Banking Channel Preference, Communication Channel Preference, and Preferred Communication Channel). The bottom of the screen features buttons for 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

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

Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-4 Account Details - Field Description

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

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

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

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

Field	Description
Source of Funds	Specify the source of funds. The available options are: • Rent • Income • Alimony • Pension • Investments These options appears are based on the questionnaire configuration.
Courtesy Overdraft	Specify whether you expect courtesy overdraft.
Choose which one you wish to opt in for Courtesy OD	Specify to indicate which option you prefer in courtesy OD account. The available options are • ATM • POS
Mandate Details	In this section the user can capture the mode of operation for the account.
Mode of Operations	Select the appropriate option from the mode of operations list.
Account Preference	In this section the user can set an account preferences.
Account Statement	Select to indicate whether user needs account statement.
Debit Card	Select to indicate if debit card is required.
Check Book	Select to indicate if check book is required.
Passbook	Select to indicate if passbook is required.
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The address in the drop down list appears in below format, First Name-Applicant Role-Address Type - Address (Complete address sepearted by ,) After the account address is selected: • if the selected address is deleted from the Applicant data segment then the system removes the selection of that address in this data segment. In this case user have to select another address as account address. • if the selected address is edited in the Applicant data segment then updated address is automatically reflected in this data segment.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • EMAIL • POST • SMS
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the Communcation Channel Preferences fields.

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

Field	Description
Income Reliant	Select to indicate whether the applicant is income reliant. The applicant's financial details are captured only if this indication is selected. This field appears if the Overdraft Requested is selected. It is mandatory to select at least one applicant as Income Reliant .
Fund the Account	Select to indicate the initial funding option for the account opening. The fields to capture the initial funding details appears if this toggle is on. This field and initial funding related fields appears if the Fund Post Account Opening toggle is not selected in the Business Product Preference data segment of the Business Product Configuration screen.
Fund By	Select the fund by from the drop-down list. Available options are: • Cash • Account Transfer • Other Bank Check • External Account Transfer
Transaction Reference No	Specify the transaction reference number
Amount	Specify the amount.
Value Date	Select the Current Business date.
Account Number	Select the account number from the Account Search popup. This field appears only if the Fund By is selected as Account Transfer In Account Search popup, the user can view only the accounts of the existing customers who are part of the application.
Account Name	Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer
Check Number	Specify the Check number. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Check funding mode.
Check Date	Select the Check date. This field is non-mandatory for Account Transfer funding mode. This field is mandatory for Other Bank Check 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 2-7 Stakeholder Details

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
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • Owners • Authorized Signatories • Guarantors • Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click Search icon and select the CIF number. This field appears only if the Existing Customer toggle is enabled.

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

Field	Description
Ownership Percentage	Specify the ownership percentage. This field is appears only if the Owner option is selected from the Stake Holder Type field.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
Signatures	Click  icon to upload the signatures for the new customer. Click Add button to add the signatures. Click Cancel button to discard the added details. On Submit, signature will be handed off to Oracle Banking Party.
Upload Signature	Drag and drop the signature file or click on Select or drop files here to browse and upload the signature from the local system. PNG & JPEG file formats are supported. This field appears only for the new Customers.
Uploaded Signature	Displays the uploaded signature. This field appears only for the new Customers.
Remarks	Specify the remarks related to the signature. This field appears only for the new Customers.
Signature ID	Displays the Signature ID for the added signature.
Signature	Displays the added signature.
Remarks	Displays the remarks for the added signature.
Action	Click  to edit the added signatures Click  to delete the added signatures. This field is enabled only for new customers.
Guarantors	Click  to add guarantor details.

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

Field	Description
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management • Accounts
Scope	Specify the scope of the guarantor in the business.
Guarantee Start date - Expiry date	Select the guarantee start and expiry date.
Guarantee amount	Specify the guarantee amount for the business.
Description	Specify the description for the guarantor.
Suppliers	Click  to add supplier's details.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • Facility • Supply Chain Finance • Trade • Lending • Cash Management • Liquidity Management • Virtual Account Management • Accounts
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.

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

The **Customer Onboarding** screen is displayed.

Figure 2-8 Customer Onboarding

5. Select the appropriate option from the Customer Category list.
 - a. If you select **Individual** option to onboard individual type of customer, refer field description table and procedure from **3.1.1.1 For Individual Customer Type of Customer Information** data segment.
 - b. If you select **Small and Medium Business** option to onboard small and medium business type of customer, refer field description table and procedure from **3.1.1.2 For Small and Medium Business Customer Type of Customer Information** data segment.
6. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

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

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

2.1.4 BeneficiaryDetails

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

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

To add beneficiary details:

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

The **Beneficiary Details** screen displays.

Figure 2-9 Beneficiary Details

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

Table 2-6 Details - Field Description

Field	Description
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.
Relationship Type	Select the relationship type of the beneficiary with the applicant.
Date of Birth	Select the applicant's date of birth.
Minor	Select to indicate if nominee is minor.
Add Guardian	Click the Add Guardian link to add the guardian details. The link appears if the Minor field is enabled. This field is conditional mandatory.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, - To view the address details, click View. - To edit the address details, click Edit. - To delete the address details, click Delete.
Address Type	Select the address type for the applicant from the drop-down list. Residential Address Communication Address
Location	Select and search the location.
Current Address	Select to indicate if you want to mark entered address as current address type.
Preferred Address	Select to indicate if you want the selected address type as preferred address type.

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

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

- 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 2-10 Guardian Details

- 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 Terms and Conditions

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

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

This data segment comprises of below sections:

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

To capture terms and conditions:

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

The **Term and Conditions** screen appears

Figure 2-11 Term and Conditions

Application Entry - 006APP000000455

Terms and Conditions

Mr. Clara Cooper

Terms and Conditions for all products

I have read and agree to the Privacy Notice ☐

I have read and agree to the Electronic Signature Card ☐

Terms and Conditions for Futura Delight Savings Account

I have read and agree to the Deposit Account Fees and Charges ☐

I have read and agree to the Deposit Account Agreement ☐

Consent to receive Marketing, Promotional and Sales ☐

Channel	Contact Value	Preferred Time	Time Zone	Actions
SMS		Anyday: 9:00 to 18:00	Eastern Time Zone	

Page 1 of 1 (1 of 1 items)

Consent for W9 BEN Tax Declaration ☐

Cancel Request Clarification Back Save and Close Next

- Click to view the term and conditions.
 - Select the toggle button to accept the term and conditions.
 - In the **Consents to receive Marketing Promotional and Sales** section, enter the channel and details.
 - Click **Add Channel** to add the relevant details.
- The below fields contain channel data:
- Channel
 - Contact Value
 - Preferred Time
 - Time Zone
 - Actions
- 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.

2.1.6 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

- 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
Applicants	Displays the applicants details
Account Details	Displays the account details.
Stake Holder Details	Displays the Stake Holder details This data segment appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Beneficiary Details	Displays the beneficiary details.
Term and Conditions	Displays the term and conditions.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
- 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.
- 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.
- In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The

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

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.

OR

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

Application De-Dupe:

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

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

Note:

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

2.2 Application Documents

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

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

To generate and dispatch the outbond documents:

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

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

- **Document Generation**
In this data segment you can generate and dispatch the documents that are configured.
- **Document Acceptance**
In this data segment you can capture the acceptance of the documents that are already generated and dispatched.
- **Summary**
This topic provides the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

2.2.1 Document Generation

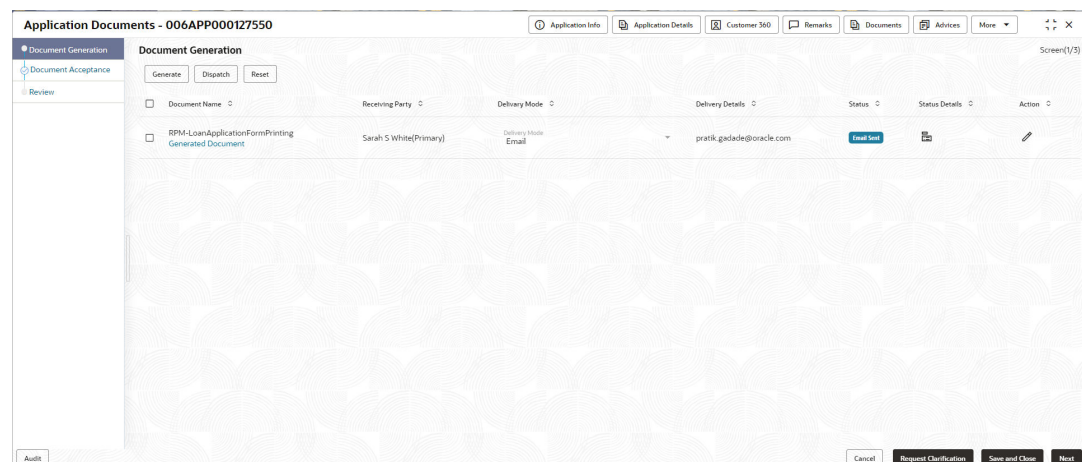
In this data segment you can generate and dispatch the documents that are configured.

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

To generate and dispatch the document:

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

Figure 2-13 Document Generation



2. In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select atleast one document

You can perform below actions on the seletcted document:

- **Generate:** You can click this button to generate the selected document. On clicking this button the system invokes a call to the report generation service which generates a PDF output for the advice onfigured in the Advice Maintenance screen. Once the output is generated the documents are stored in the document managed service

(DMS) along with the reference ID. This reference ID fetches the document on click the Generate Document link in the Documen column.

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

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

Table 2-8 Document Generation – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. This link appears only if the document is generated.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. • If the delivery mode is Email or e-Sign Remote then the preferred email address of every recipient is displayed. • If the delivery mode is Post then the preferred address of every recipient is displayed. • If the delivery mode is e-Sign In-Person then the link is shared with every recipients and in this case the status appears as Pending For Link Generation. Once the dispatch event is executed successfully, the status appears as Link Generated. • If the delivery mode is Print then the Not Applicable text appears.
Status	Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button. Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery. • If the mode of delivery is Email then on the successful trigger the status appears as Email Sent. • If the mode of delivery is E-Sign Remote or E-Sign In-Person then on the successful trigger the status appears as E-Signing Initiated. • If the mode of delivery is Post then on the successful trigger the status appears as Dispatched. • If the mode of delivery is Print then on the successful trigger the status appears as Ready for Print. • In case the dispatch process fails due to technical error then the status appears as Failed.
Status Details	Displays the status details of the document. Click the icon to view the generation and dispatched details of document along with the date and time.

Table 2-8 (Cont.) Document Generation – Field Description

Field	Description
Action	Select the appropriate icon to perform respective action. - Click  to edit the delivery mode. - Click  to save the edited delivery mode. This icon appears once you are edit mode.

- 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 Document Acceptance

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

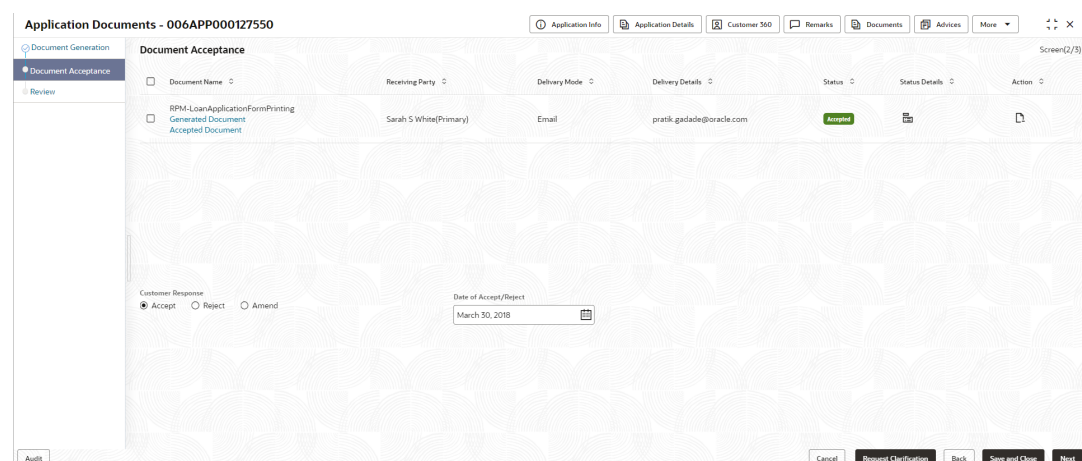
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.

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

To accept the document:

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

The **Document Acceptance** screen appears.

Figure 2-14 Document Acceptance


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

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

Table 2-9 Document Acceptance – Field Description

Field	Description
Document Name	Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document. Generated Document: This link appears only if the document is generated atleast onces. Accepted Document: This link appears only if the E-Signed document is uploaded.
Receiving Party	Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column. The name appears as captured in the Applicant data segment.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen.
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. - If the delivery mode is Email or e-Sign Remote then the preferred email address of every recipient is displayed. - If the delivery mode is Post then the preferred address of every recipient is displayed. - If the delivery mode is e-Sign In-Person then the link is shared with every recipients and in this case the status appears as Pending For Link Generation. Once the dispatch event is executed successfully, the status appears as Link Generated. - If the delivery mode is Print then the Not Applicable text appears.
Status	Displays the status of the documents based on the actions performed on the document.
Status Details	Displays the status details of the document. Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.
Action	Select the appropriate icon to perform respective action. View: You can view the documents only if the Delivery Mode is defined as E-Sign Remote or E-Sign In-Person. Upload Document: You can upload documents only if the Delivery Mode is defined as Email, Print or Post. Delete: You can upload documents only if the Delivery Mode is defined as Email, Print or Post.
Customer Response	Select the customer response for the documents. The available options are: Accept: Select to accept the application documents. You can select this option only if the acceptance status of all the document is Accepted. Reject: Select to reject the application documents. If the acceptance status of any one of the document is declined then this option appears auto-selected. Amend: Select to amend the application document status.
Date of Response	Select the date on which the customer response is captured. This date should be greater or equal to current date.

- 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.

2.2.3 Summary

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

The system displays the summary of each data segments in tiles.

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

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

Figure 2-15 Summary - Application Documents

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 2-10 Summary - Application Documents – Field Description

Data Segment	Description
Document Generation	Displays the document generation.
Documents Acceptance	Displays the document acceptance.

2. Click **Submit** to reach the **OUTCOME**, where the Overrides, Checklist and the Documents for this stage can be validated or verified. The **Overrides** screen is displayed.
3. In the Override screen, click **Accept Overrides & Proceed**. The **Checklist** screen is displayed.
4. In the Checklist screen, click **Save & Proceed**. The **Outcome** screen is displayed.
5. In the Outcome screen, select appropriate option from the **Select to Outcome** field.
6. Click **Submit** to submit the Account Approval stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.

OR

Click **Go to Free Task**.

2.3 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.

2.3.1 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 2-16 Bureau Information

Table 2-11 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as Referred .
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the Application Entry stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • Report ID • Report Date • Model Name • Score • Result • Reasons

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

2.3.2 Summary

This topic describes summary of all the data segment.

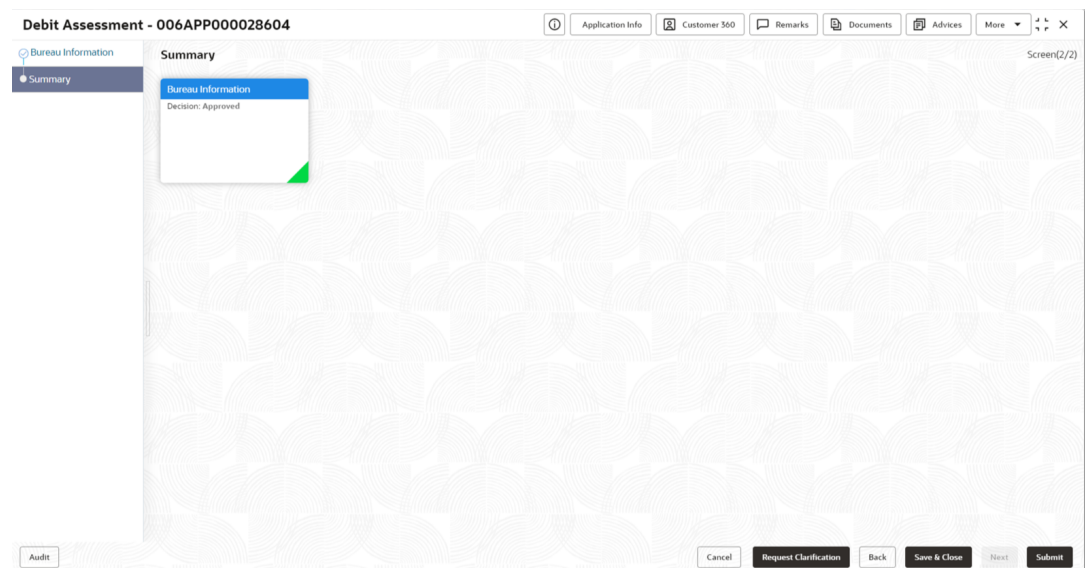
The Summary displays the tiles for all the data segments in the Debit Assessment stage. The tiles display the important details captured in the specified data segment.

To view the summary and submit the task:

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

The **Summary** screen is displayed

Figure 2-17 Summary



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

Table 2-12 Abbreviation

Data Segment	Description
Bureau Information	Displays the bureau information details.

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

2.4 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.

2.4.1 Bureau Information

This topic describes the bureau information details.

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

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

The **Bureau Information** screen appears.

Figure 2-18 Bureau Information

The screenshot displays the 'Manual Debit Assessment - B01APP000073920' interface. The top navigation bar includes tabs for 'Application Info', 'Application Details', 'Customer 360', 'Remarks', 'Documents', 'Advises', and a 'More' dropdown. The left sidebar shows a navigation menu with 'Bureau Information' (selected), 'Manual Decision', and 'Review'. The main content area is titled 'Bureau Information' and contains a 'Bureau Information' section with a 'Referred' status. Below this, there are fields for 'Account Type' (Savings Account) and 'Product Name' (Savings Account US). A profile card for 'Mr. JACK CHRISTIAN SHEPARD' is shown, with a 'PRIMARY' status and a 'Referred' status. The card also displays 'Date of Birth - 1973-02-28' and 'Bureau Name - Experian'. A 'View More' button is located to the right of the profile card. At the bottom of the screen, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Save and Close', and 'Next'.

Table 2-13 Bureau Information

Field Name	Description
Application Decision	Displays the application decision status. The debit assessment status appears as Referred .
Account Type	Displays the account type.
Product Name	Displays the product name of the account.
Applicants tile	In this section below fields appear with the captured information in the Application Entry stage: • <Name of applicant> • <Role> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Bureau Name • Decision as Approved, Referred or Declined • Reason for the decision
View More	Click this button to view more details. View More window appears. Below fields appears in the View More window: • Report ID • Report Date • Model Name • Score • Result • Reasons

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

2.4.2 Manual Decision

The topic describes the manual decision process.

In this data segment user can change the applicant KYC status.

To perform manual debit assessment:

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

The **Manual Decision** data segment appears.

Figure 2-19 Manual Decision

2. Select appropriate option to proceed for manual decision.

Table 2-14 Manual Decision

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

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

2.4.3 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 2-20 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 2-15 Summary

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

2.5 Application Enrichment Stage

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

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

To enrich an application:

- 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 Charges](#)
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.

2.5.1 Interest and Charges

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

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

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

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

Figure 2-21 Interest and Charge

Application Enrichment - 006APP000123582

Interest and Charges

Interest Details

Interest Description	Interest Rate %	Margin %	Effective Rate %	APY %
Interest Rate	4.35	0	4.35	4.42

Charge Description

Charge Description	Amount / Rate	Value
No data to display		

Buttons: Audit, Cancel, Request Clarification, Save and Close, Help

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 2-16 Interest Details - Field Description

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

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

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

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

2.5.2 Summary

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

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

To view the summary of all data segment:

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

The **Summary** screen displays.

Figure 2-22 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 – Field Description

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

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.
 - 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
- 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.
 - In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Entry** stage for the saving application. The Workflow Orchestrator will automatically move this application to the next processing stage, **SavingApplication Enrichment**. The stage movement is driven by the

business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Application Entry stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.

OR

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

Application De-Dupe:

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

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

Note:

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

2.6 Account Funding Stage

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

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

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

To add funding details:

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

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

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

2.6.1 Initial Funding Details

This topic provides the systematic instructions to view and modify the initial funding details captured in the **Application Entry** stage.

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



Note:

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

To add initial funding details:

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

The **Initial Funding Details** screen displays.

Figure 2-23 Initial Funding Details

The screenshot displays the 'Initial Funding - 006APP000075735' window. On the left, a sidebar contains links for 'Account Details', 'Initial Funding Details' (selected), and 'Summary'. The main area is titled 'Initial Funding Details' and contains the following fields:

- Fund the Account:** A dropdown menu with 'Yes' selected.
- Fund By:** A dropdown menu with 'Cash' selected.
- Amount:** A text input field showing 'USD' and '5,000.00'.
- Value Date:** A text input field showing 'November 30, 2018'.
- Transaction Reference Number:** A text input field showing '588995666'.
- Teller Transaction Status:** A dropdown menu with 'Success' selected.

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

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

 Note:

The fields, which mentioned as Required, are mandatory.

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

Table 2-18 Initial Funding Details – Field Description

Field	Description
Fund the Account	Displays the Fund the Account selected in the Account Details Data Segment in Application Entry stage.
Fund By	Displays the Fund by option selected in the Account Details Data Segment in Application Entry stage.
Amount	Displays the amount of the initial funding updated in the Account Details data segment in Application Entry stage.
Value Date	Displays the value date of the initial funding updated in the Account Details data segment in Application Entry stage.
Account Number	Displays the account number for the initial funding transaction which was selected in the Account Details data segment of the Application Entry stage This field appears only if the Fund By is selected as Account Transfer .
Account Name	Displays the account name for the selected account number. This field appears only if the Fund By is selected as Account Transfer
Check Number	Display the Check number.
Check Date	Displays the Check date.
Bank Name	Displays the bank name. This field is applicable only if the Fund By is selected as Other Bank Check .

Table 2-18 (Cont.) Initial Funding Details – Field Description

Field	Description
Branch Name	Displays the Branch name. This field is applicable only if the Fund By is selected as Other Bank Check .
Check Routing Number	Displays the Check routing number. This field is applicable only if the Fund By is selected as Other Bank Check .
GL Account Number	Displays the GL account number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
GL Account Description	Displays the GL account description for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Transaction Reference Number	Displays the transaction reference number for the initial funding transaction that was triggered off in the Application Entry stage for the Teller module.
Teller Transaction Status	Select the status of the transaction if the Fund By option is selected as Cash . The available options are: • In Progress • Pending • Success Displays the status of the transaction if the Fund By option is selected other than Cash . The status of the teller transaction should be Success for the submission of the Account Funding stage.

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

2.6.2 Summary

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

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

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

The **Summary** screen displays.

Figure 2-24 Summary

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

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

Table 2-19 Summary - Account Funding – Field Description

Data Segment	Description
Account Details	Displays the account details.
Initial Funding Details	Displays the initial 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.
- Select the checkbox to accept the checklist. Click **Save & Proceed**. The **Outcome** screen is displayed.
- In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Funding Stage** for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Underwriting**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Return to Overdraft Limit Details** to return to overdraft limit details stage, the system generate the Overdraft Limit Details stage that appears in **Free Task** to acquire and edit.

- Select the **Return to Application Entry** to return to application entry stage. The system generates the Application Entry task that appears in **Free Task** to acquire and edit.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit**. The **Confirmation** screen is displayed.
- On successful submission the above pop-up appears and displays the next stage in which the application has moved. Application Reference Number and the Process Reference Number is also displayed.
7. Click **Close** to close the window.

OR

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

2.7 Account Approval Stage

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

To approve an account opening:

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

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

- **Applicants** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Account Details** - For detailed information, refer the Account Details data segment in the Application Entry stage.
- **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 Details**: For details information, refer the Interest Details data segment in the Application Enrichment stage.

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

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

- [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.

2.7.1 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 2-25 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 2-20 Approval Details - Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch.
Product Code	Displays the product code.
Product Name	Displays the product name.
Account Currency	Displays the account currency.
Host Product Code	Displays the host product code mapped to the business product.
Host Product Description	Displays the host product description mapped to the business product.
Application Details	Displays the applicant details.
OD Amount	Displays the final approved overdraft amount.
OD Tenure	Displays the final tenure for the approved overdraft amount.
Limit Type	Displays the limit type.
Rate Type	Displays the rate type for the approved overdraft amount.
Margin	Displays the margin percentage.
Effective Rate	Displays the effective rate for the approved overdraft amount.

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

Field	Description
User Recommendation	Select the user recommendation. Available options are: - Approved - Rejected
User Action	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.

2.7.2 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 Savings Account Origination Process. The Tiles displays the important details captured in the specified data segment. It further allows to click on the specific tile to view the data segment and the details captured. You can additionally click on the data segment from the train on the left hand side to view the details of the data segment.

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

The **Summary** screen displays.

Figure 2-26 Summary

Account Approval - 006APP000041353

Application Info | Customer 560 | Remarks | Documents | Advises | More

Summary

Customer Information: Name: Samir Feeney, Applicant Type: Primary, No. Of Applicants: 2, +1 view more...

Account Details: Product Name: Max Savings Account, Account Branch: 006, Account Currency: GBP

Mandate Details: Mode of Operation: Either or Servisist

Nominee Details: Name: , Relation Type: Minor

Financial Details: Applicant Name: DR Samir Feeney, Total Income: GBP 50000, Total Expense: GBP 500, Net Income: GBP 49500, +1 view more...

Terms and Conditions: Click to view more details

Interest Details: Product Name: , Effective Rate: , Interest Rate:

Charge Details: Charge Type: Ad-Hoc Statement Charge

Account Limit Details: OD Limit Amount:

Temporary OD Limit Details: Temporary OD Limit ID: , Currency: GBP, Limit Amount: 0, Limit Start Date:

Advance Against Uncollecte...: Limit ID: , Currency: GBP, Limit Amount: , Limit Start Date:

Initial Funding Details: Currency: GBP

Valuation Details: Valuation Type: , Valuation Amount: , Agency Name: , Valuation Date:

Legal Opinion: Opinion Type: , Agency Name: , Legal Remarks: , Opinion Date:

Assessment Summary: No data available

Collateral Perfection Details: Registration Authority: , Reference Number: , Registration Date: , Confirmation Date:

Approval Details: 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 2-21 Summary - Account Approval - Field Description

Data Segment	Description
Account Details	Displays the account details.
Customer Information	Displays the customer information.
Stake Holder Details	Displays the stake holder details. This data segment appears only if the Customer Type selected as Small and Medium Business (SMB) .
Mandate Details	Displays the mandate details.
Beneficiary Details	Displays the beneficiary 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.

- 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.

- 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.

- Select the checkbox to accept the checklist.
- Click **Save & Proceed**. The **Outcome** screen is displayed.
- In the **Outcome** screen, select appropriate option from the **Select to Proceed** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

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

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

2.8 Account Funding

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

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

To add funding details:

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

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

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

2.8.1 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 respective 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 2-27 Account Funding Details

The screenshot shows the 'Account Funding Details' screen. The title bar indicates 'Account Funding - B01APP000072863'. The main content area has a sidebar with 'Account Funding Details' and 'Summary'. The 'Account' field shows 'B0100000009505 - MS Kate Anne Austen'. The 'Funding Mode' dropdown is set to 'Own Internal Account'. The 'Value Date' is 'December 7, 2018'. The 'Funding Amount' is '100.00'. There is an 'Initiate Transfer' button. At the bottom, there are 'Cancel', 'Request Clarification', 'Save and Close', and 'Next' buttons.

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 2-22 Account Funding Details – Field Description

Field	Description
Account	Displays the generated account number for which the initial funding is credited along with the primary account holder name.
Funding Mode	Specify the funding mode from the drop-down list. The available options are: • Own Internal Account • External Account (Fincity) • Fund Later

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

Field	Description
Funding Amount	Specify the amount to be debited from the internal account to fund the newly generated account. The Minimum Amount Value maintained in the Business Product Preference data segment of the Business Product Details screen appears by default. The user can modify the auto populated amount. The modified amount must be within the range set in the Initial Funding Threshold Preferences section of the Business Product Details screen.
Account Number	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 Own Internal Account option is selected from the Funding Mode list.
Account Name	Displays the primary account holder name of the selected account. This field appears if the Own Internal Account option is selected from the Funding Mode list.
Check Number	Specify the Check number of the account from which the transfer is to be initiated. This field appears if the Own Internal Account option is selected from the Funding Mode list.
Check Date	Specify the date on which the Check is deposited for transfer. This field appears if the Own Internal Account option is selected from the Funding Mode list.
Value Date	Displays the current date on which the transfer is initiated. This field appears if the Own Internal Account option is selected from the Funding Mode list.
Email Address	Displays the preferred communication email address of the primary customer. The finicity URL is send to this email ID for initiating the Finicity process to fetch the external account details. This field appears based on the below conditions: • If the External Internal (Finicity) option is selected from the Funding Mode list. • If the Customer Email option is select from the Finicity Mode drop-down list in the Origination Preferences screen.
Send Email To Customer	Click this button to send the Finicity URL to the customer's email address. The customer can login and click on the Finicity URL. Futher the customer must select the desired bank and login using the Netbanking credentials. To initiate call for external account fund transfer cutomer must select the desired account to fetch the account details . If the call is successful then the fields with the external account appears in the External Account Details section. This button appears based on the below conditions: • If the External Internal (Finicity) option is selected from the Funding Mode list. • If the Customer Email option is select from the Finicity Mode drop-down list in the Origination Preferences screen.

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

Field	Description
Initiate Finicity	Click this button to initiate finicity request. If the call is successful, then the finicity URL is generated appears in the field and the user can click the Globe icon Launch Finicity button to initiate the fund transfer Finicity process. The fields with the external account appears in the External Account Details section. This field appears based on the below conditions: - If the External Internal (Finicity) option is selected from the Funding Mode list. - If the Branch Visit option is select from the Finicity Mode drop-down list in the Origination Preferences screen.
External Account Details	In this section user can view the status response from the Finicity call. If the initiate call Finicity process is successful then below mentioned fields of external account detail appears: Account Holder Account Type Bank Name Routing Number Account Number Account Balance This section and fields appears if the External Internal (Finicity) option is selected from the Funding Mode list.
Transaction Status	In this section you can view the status of transaction which is initiated on initiating the fund transfer request.
Status	Displays the fund transfer status of the transaction. To view more information on the transaction status, click 
Rest	Click this button to reset the entered details and reinitiate the fund transfer. This option button appears if the Own Internal Account option is selected from the funding mode list, and only if the transaction fails post initiating the fund transfer request.

- 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.

2.8.2 Summary

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

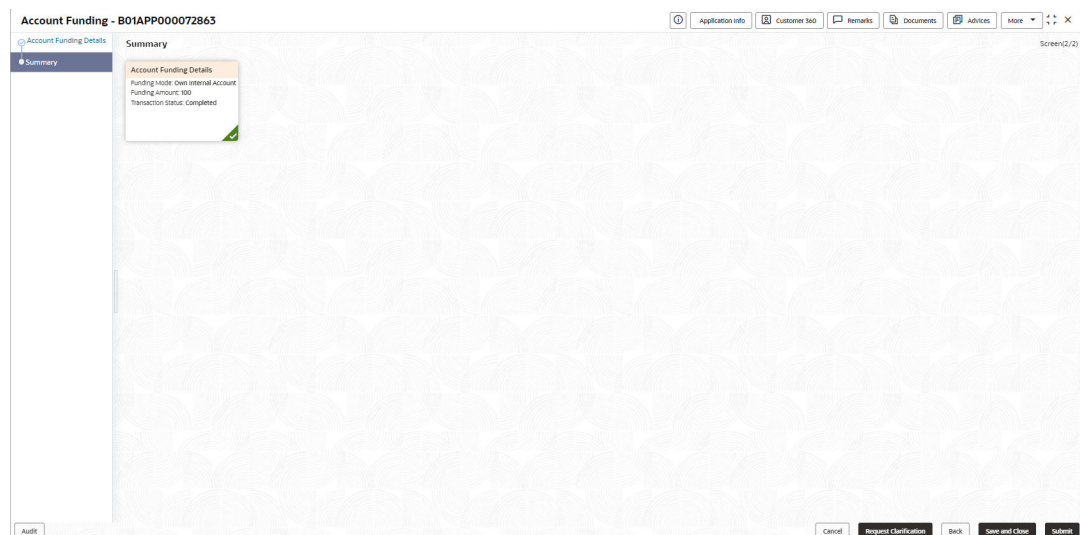
The Summary displays the tiles for all the data segments in the Account Funding stage. The tiles display the important details captured in the specified data segment.

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 2-28 Summary



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

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

Table 2-23 Summary

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.

2.9 Global Actions

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

This section appears at 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.

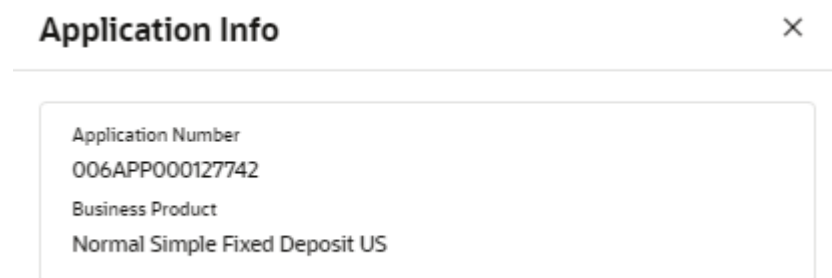
2.9.1 Application Info

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 2-29 Application Info



The screenshot shows a window titled "Application Info" with a close button (X) in the top right corner. Inside the window, there are two text fields. The first field is labeled "Application Number" and contains the value "006APP000127742". The second field is labeled "Business Product" and contains the value "Normal Simple Fixed Deposit US".

Field	Value
Application Number	006APP000127742
Business Product	Normal Simple Fixed Deposit US

2.9.2 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 2-30 Customer 360

Customer 360

KYC Compliant



Jacob Luther Martin
Mr.

Customer ID
006003393

Signature


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

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

The customer tile comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>

- Customer ID
 - Signature
 - Contact
 - Communication
2. Select the specific Customer ID to view their Mini Customer 360. The CIF Numbers are populated in the Customer 360 screen only post the CIF number has been keyed in the Applicant data segment.

2.9.3 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 2-31 Application Details

The screenshot displays the 'Application Details' interface. At the top, it shows application metadata: Application Number (006A0000128197), Application Date (30/3/2018, 12:00 AM), Channel (RPM), Source by (ANADHESH), and Priority (Medium). Below this is a 'Stage Details' section with a progress bar showing stages from 'Application Entry' to 'Post'. The 'Application Entry' stage is currently active. A 'User ID Assigned' section shows 'User ID Assigned' and 'Stage Start Date' (30/3/2018, 12:00 AM). The 'Time Spent' is 0 days 0 hours 0 min. A 'Customer 360' card for 'Rose Albert Mary' is displayed, showing her profile picture, name, and contact information. Below this is a 'View Clarification Details' section with a table of 'Advices'. The table has columns for Advice Name, Event, Recipients, Mode of Delivery, Delivery Details, Status Details, and Action. The table lists three advices: 'LoanApplication' for 'Loan Application Entry', 'LoanApplication' for 'Loan Underwriting', and 'OfferSchedule' for 'Offer Issue'.

Advice Name	Event	Recipients	Mode of Delivery	Delivery Details	Status Details	Action
LoanApplication	Loan Application Entry					
LoanApplication	Loan Underwriting					
OfferSchedule	Offer Issue		EMAIL	Justice.Kirelgen@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 2-24 Application Details – Field Description

Field	Description
Application Number	Displays the application number.
Application Date	Displays the date and time on which the application was initiated.
Source By	Displays the name of the user who has sourced the application.
Channel	Displays the channel name.
Priority	Displays the priority of the application. • High • Medium • Low
<Product Name>	Displays the product name. 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.
Stage Details	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: • Acquire & Edit Task : Click this button to acquire and edit the selected stage. • Acquire Task Click this button to acquire the selected stage. You can edit it later. • View Stage Details: Click this button to view the stage details.
User ID Assigned	Displays the User ID of the user currently working on the product process.  Note: This field appears blank, in case the product process task is not acquired by any user.
Stage Start Date	Displays the start date of the current stage. It also display time in hours, mins and seconds.
Time spent	Displays the days, hours and mins spent on the current selected stage.

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

Field	Description
<Application Tile>	In this tile you can view the application specific details. Below field appears in this tile with respective details: • <Status of the Application> : Displays the current stage of the application • Expected Account Opening Date : Displays the date on which the account is opened. This field appears once the account opening process is completed. • Account Number: Displays the account number. This field appears once the account opening process is completed. • Expected Account Opening Date: Displays the date on which the account will be opened. • <Amount>: Displays the value based on the product. For example: – For the loan account opening application, the label of this field appears as Loan Amount. – For the saving, term deposit and current account opening application, the label of this field appears as Initial Funding Amount. • Total Time Spent: Displays the total time spent on the application from the first to last stage.
<Applicant Details Tile>	In this tile you can view the applicant details. Separate tiles appear for all the applicants that are involved in the application. Below field appears with the respective applicant details: • Role of the Applicant • Applicant Image • Applicant Name • Title • Customer 360 : Click this link to view the 360 degree view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer the Retail 360 User Guide and Corporate 360 User Guide from the party section. • Date of Birth • Mobile Number • Email ID • CIF Number
View Clarification Details	In this section you can view the clarification history. Below fields appear with the details: • ID • Subject • Raised By • Date • Status • Status updated on On the click of the respective record the user can view the clarification content.

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

Field	Description
Advices	In this section you view the advices generated in the process of account opening. Below fields appear with the details: • Advice Name • Event: Displays the stage name on which the advice is generated. • Recipients • Mode of Delivery • Delivery Details • Status Details • Actions: You can View or Download the advices.
Related Task	In this section you can view the stages involved in process of application. The below fields are appear with details: • Product Processor: Displays the product which integrated with OBPY. • Process Name • Process Reference Number • Stage • Status

2. Click  to close window.

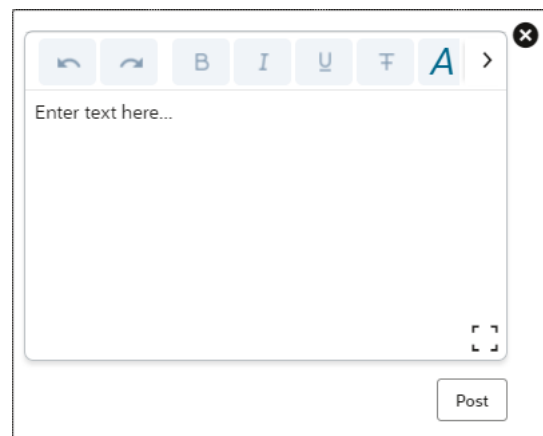
2.9.4 Remarks

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 2-32 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.

2.9.5 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 2-33 Documents

Documents ×							
+ Add Document							
Document Type *	Document Code *	Document Title *	Description	Remarks	Expiry Date *	Details	Document
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 2-25 Upload Document – Field Description

Field	Description
Document Type	Select the document type.
Document Code	Select the document code.
Document Title	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • Uploaded Time: Displays the uploaded date and time of the document in hours and mins. • Uploaded By: Displays the user name who uploaded the document . • Stage Uploaded: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perfrom on the uploaded document • You can preview already uploaded document. • You can download already uploaded document.

Table 2-25 (Cont.) Upload Document – Field Description

Field	Description
Actions	You can perform below actions on the added record: - Click  to save the record. - Click  to delete the record.

 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.

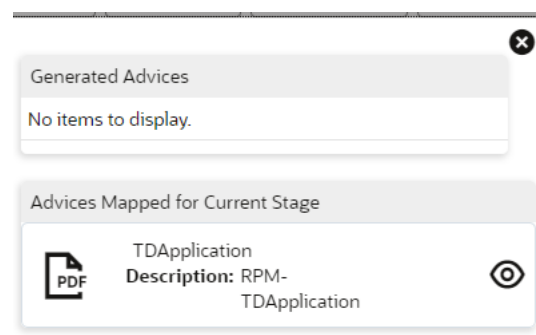
2.9.6 Advices

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 2-34 Advices



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

2.9.7 Condition and Convenants

You capture conditions and covenants details for the loan applications.

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

Conditions

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

To add conditions:

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

The **Conditions & Covenants** page appears.

Figure 2-35 Conditions

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.						

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

OR

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

3. Enter the relevant details.

Table 2-26 Conditions – Field Description

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

Table 2-26 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are • Open • Complied
Actions	You can perform below actions on the added record: • Click  to save the record. • Click  to delete the record.

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

 Note:

All the fields appear 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 2-36 Convenants

Conditions & Convenants

Conditions

 Add Condition

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

Convenants

 Add Covenant

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

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

OR

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

7. Enter the relevant details.

Table 2-27 Covenants – Field Description

Field	Description
Entity	Select the entity on which you want to set covenants. The available options are • Party • Collateral • Account
Entity ID	Select the entity ID from the list. The options in the list appears based on the entity selected in the Entity field.
Covenants	Specify the covenants for the selected entity.
Type	Select the type when the covenants must be complied. The available options are • Financial • Reporting • Undertaking
Status	Select the status of the covenants. The available options are • Open • Complied
Monitoring Type	Select the monitoring type for the covenant. The available options are: • Fixed • Periodic • Ongoing
Actions	You can perform below actions on the added record: • Click  to save the record. • Click  to delete the record.

8. 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.

2.9.8 Solicitor Details

You can add the solicitor details using this section.

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

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

To add solicitor details:

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

he **Solicitor Details** page appears.

Figure 2-37 Solicitor

2. Enter the relevant details.

Table 2-28 Solicitor – Field Description

Field	Description
Title	Select the title of the solicitor.
First Name	Specify the first name of the solicitor.
Middle Name	Specify the middle name of the solicitor.
Last Name	Specify the last name of the solicitor.
Gender	Select the gender of the solicitor from the list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Capture the communication address of the solicitor.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
State / Country Sub Division	Specify the state or country sub division.
Country	Select and search the country code.
Zip Code / Post Code	Specify the zip or post code of the address.

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

2.9.9 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 2-38 Request Clarification

Request Clarification

Subject

Description

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 2-29 Upload Document – Field Description

Field	Description
Document Type	Select the document type.
Document Code	Select the document code.
Document Title	Specify the document title.
Document Description	Specify the description for the document.
Remarks	Specify the remarks for the document.
Expiry Date	Select the document expiry date.
Details	Click the details icon to view below details of the documents: • Uploaded Time: Displays the uploaded date and time of the document in hours and mins. • Uploaded By: Displays the user name who uploaded the document . • Stage Uploaded: Displays the stage name on which the document is uploaded.

Table 2-29 (Cont.) Upload Document – Field Description

Field	Description
Document	Click  to select the document from machine to upload. You can remove the uploaded document before saving the record from the Action column. Post saving the record you must delete the record to remove the document. Below actions are perform on the uploaded document - You can preview already uploaded document. - You can download already uploaded document.
Actions	You can perform below actions on the added record: - Click  to save the record. - Click  to delete the record.

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.
 - **Beneficiary Details**: In this data segment user can capture the beneficiary details. Refer the **Beneficiary 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 Savings Account Origination Process

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

Additional Instant Business Process is available wherein various stages in the Reference Flow for Savings Account have been automated.

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

**Note:**

Refer the **Retail Onboarding User Guide** for more details.

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

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

Prerequisite:

- For the automatic submission to work, it is expected that document and checklist are not configured in any of the stages.
- Initial Funding is either not taken for the Account or taken as Account Transfer for which the mode configured has to be **H** which represents that the selected Account will be debited by the Host as part of the Account Opening Process (Allowed for both Self-Service Channel and Branch Initiated Applications) or Initial Funding is taken via External Bank Account Transfer on self-service channel (This mode is not allowed for Branch Initiated Applications).

**Note:**

For more details, refer to **Initial Funding Configuration** topic in the **Configurations User Guide**.

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

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

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

- **Account Funding Stage:** On successful submission of the **Application Entry** stage, system checks if Initial Funding is updated for the Account Opening or not.
 - The initial funding mode allowed for self-service initiated applications are External Bank Account Transfer and Account Transfer.
 - If the Initial Funding has been taken for the Account via the External Bank Account Transfer in the self-service channel, the system starts the **Application Funding Stage** and validates the **Initial Funding Details** data segment and submits the **Application Funding Stage** automatically.
 - For Application where the **Initial Funding** is updated as Account Transfer or where no funding has been taken for the Account, this stage is skipped completely by the system for Application initiated from Self-Service Channel and Branch Initiated Applications.
 - For the Branch Initiated Applications wherein the **Initial Funding** has been taken in Cash or Other Bank Check, this stage has to be manually actioned by the Branch User having access permission for this stage.
- **Application Approval Stage:** System skips this stage for self-service initiated application and submits the application directly to the Product Processor for Account Creation. However, for Branch initiated Application considering the 4-eye principle, system expects the application to be approved by a Supervisor. Hence this stage, will have to be picked and actioned by the Supervisor User. Supervisor User can either approve or reject the Application. On submission of this stage by selecting **Approve** outcome, system submits the Application to the Product Processor for Account Creation.
- **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Savings Account creation has been rejected by Product Processor. The user having the required access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5

Error Codes and Messages

This topic describes the error codes and messages.

Table 5-1 Error Codes and Messages

Error Codes	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIsd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_018	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_ODADV_001	Please provide a value for LimitId
RPM_ODADV_002	Please provide a value for limitAmountCcy
RPM_ODADV_003	Please provide a value for limit Amount
RPM_ODADV_004	Please provide a value for StartDate
RPM_ODADV_005	Please provide a value for EndDate
RPM_ODADV_006	Please provide a value for CollateralType
RPM_ODSEC_001	Please provide a valid value for Make
RPM_ODSEC_002	Please provide a valid value for Model
RPM_ODSEC_003	Please provide a valid value for InvestmentType
RPM_ODSEC_004	Please provide a valid value for BankName

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

Error Codes	Messages
RPM_ODSEC_005	Please provide a valid value for MaturityDate
RPM_ODSEC_006	Please provide a valid value for BranchName
RPM_ODSEC_007	Please provide a valid value for Attributes
RPM_ODSEC_008	Please provide a valid value for Dimension
RPM_ODSEC_009	Please provide a valid value for Dimension Type
RPM_ODSEC_010	Please provide a valid value for SecurityReferenceNo
RPM_ODSEC_011	Please provide a valid value for BranchCode
RPM_ODSEC_012	Please provide a valid value for AvalLinkageAmountCcy
RPM_ODSEC_013	Please provide a valid value for AvalLinkageAmount
RPM_ODSEC_014	Please provide a value for CollateralType
RPM_ODSEC_015	Please provide a value for CollateralValue
RPM_ODUN_001	Please provide a value for Renew Tod
RPM_ODUN_002	Please provide a value for Renew Period Type
RPM_ODUN_003	Please provide a value for Renew Period
RPM_ODUN_004	Please provide a value for Next Renewal Limit CCY
RPM_ODUN_005	Please provide a value for Next Renewal Limit
RPM_TC_011	Error occured while getting uploaded Doc
RPM-ACC-DET-001	Initial funding is allowed but are not captured
RPM-ACC-DET-002	Captured initial funding amount is less than minimum amount
RPM-ACC-DET-003	Initial Funding is not allowed but still captured
RPM-ACC-DET-004	Please provide valid value for currency
RPM-ACC-DET-005	Please provide valid value for branch code
RPM-ACC-DET-006	Currency \$1 is not allowed for this product
RPM-ACC-DET-007	Product code can not be null
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-ATR-001	Invalid Date Format. Expected yyyy-MM-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-001	Exception Occurred while Executing Query
RPM-CMN-002	Number format exception
RPM-CMN-003	Server Error Occurred during API call
RPM-CMN-004	Illegal State Exception
RPM-CMN-005	JTA Transaction unexpectedly rolled back
RPM-CMN-006	Exception Occurred while creating Bean
RPM-CMN-007	Internal server error occurred
RPM-CMN-APL-027	Please provide valid value for Holding Pattern
RPM-CMN-APL-028	Please provide valid value for Ownership
RPM-CMN-APL-029	Please provide valid value for Salutation of \$1
RPM-CMN-APL-030	Please provide valid value for First Name

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

Error Codes	Messages
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for 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-CR-003	Error occurred while getting the cart details
RPM-INTR-001	Net Interest Rate is invalid
RPM-INTRST-001	Overall percentage should be equal to 100%
RPM-INTRST-002	Guardian details is required for minor \$1
RPM-LO-CMDT-001	Date Of Birth cannot be future date
RPM-LO-CMDT-002	Enter a valid email
RPM-LO-CMDT-003	Please provide a valid value for Address Line 1
RPM-LO-CMDT-004	Please provide a valid value for Country
RPM-LO-CMDT-005	Please provide a valid value for Pin Code
RPM-LO-CMDT-006	Please provide a valid value for Mobile Isd
RPM-LO-CMDT-007	Please provide a valid value for Mobile No
RPM-LO-CMDT-008	Please provide a valid value for Income Type
RPM-LO-CMDT-009	Please provide a valid value for Employment Type
RPM-LO-CMDT-010	Please provide a valid value for Industry
RPM-LO-CMDT-011	Please provide a valid value for Address Type
RPM-LO-CMDT-012	Please provide a valid value for Process Reference Number
RPM-LO-CMDT-013	Please provide a valid value for Application Number
RPM-LO-CMDT-014	Please provide a valid value for Stage Code

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

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

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

Error Codes	Messages
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-024	Please provide a valid value for Income Details
RPM-LO-FLDT-026	No Product preference mapped to business product \$1
RPM-LO-FLDT-027	No Data in charge slab
RPM-LO-FLDT-028	Overall percentage should be equal to 100%
RPM-LO-FLDT-029	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-030	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-031	Please provide a valid value for Income Details
RPM-LO-FLDT-036	Error in parsing date
RPM-LO-PODT-023	Approved OD Limit amount not equal to the sum of the respective OD Limit Amount requested
RPM-MNDT-001	Overall percentage should be equal to 100%
RPM-MNDT-002	Total Liability Amount is not equal to Individual Liabilities
RPM-MNDT-003	No Product preference mapped to business product \$1
RPM-MNDT-004	Overall percentage should be equal to 100%
RPM-MNDT-005	Total Liability Amount is not equal to Individual Liabilities
RPM-MNDT-006	Total Income Amount is not equal to Individual Incomes
RPM-MNDT-007	No OD Limit details found for this process Ref no
RPM-MNDT-008	Error in parsing date
RPM-PD-001	Please provide a valid value for Income Details
RPM-PD-002	No Data in charge slab
RPM-PD-003	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-004	No OD Limit details found for this process Ref no
RPM-PD-005	Please provide a valid value for Income Details
RPM-PD-006	No Product preference mapped to business product \$1
RPM-PD-007	Overall percentage should be equal to 100%
RPM-PD-008	Please provide a valid value for Income Details
RPM-PD-009	No OD Limit details found for this process Ref no
RPM-PD-010	Charge Details not found for this Process Reference number
RPM-PD-011	Overall percentage should be equal to 100%

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

Error Codes	Messages
RPM-PD-012	Total Income Amount is not equal to Individual Incomes
RPM-PD-013	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-014	Charge Details not found for this Process Reference number
RPM-PD-015	No OD Limit details found for this process Ref no
RPM-PD-016	Please provide a valid value for Total Expense Amount
RPM-PD-017	No OD Limit details found for this process Ref no
RPM-PD-018	Please provide a valid value for Income Details
RPM-PD-019	Error in parsing date
RPM-PD-020	No resolved values received from Host
RPM-PD-021	No OD Limit details found for this process Ref no
RPM-PD-022	One or more applicants Handoff status is not completed
RPM-PD-023	No Data in charge slab
RPM-PD-024	businessProductCode cannot be null
RPM-PD-025	Please provide a valid value for Income Details
RPM-PD-026	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-027	Overall percentage should be equal to 100%
RPM-PD-028	No OD Limit details found for this process Ref no
RPM-PD-029	No OD Limit details found for this process Ref no
RPM-PD-030	Error in parsing date
RPM-PD-031	businessProductCode cannot be null
RPM-PD-032	Total Income Amount is not equal to Individual Incomes
RPM-PD-033	Please provide a valid value for Income Details
RPM-PD-034	Total Liability Amount is not equal to Individual Liabilities
RPM-PD-035	No Data in charge slab
RPM-PD-036	Error occured while getting the cart details
RPM-PR-001	Please provide a valid value for USer-Recommendation/Action
RPM-SA-AVL-001	Failed to Initialize
RPM-SA-INIT-01	Transaction status is not completed
RPM-SAV-001	Total Liability Amount is not equal to Individual Liabilities
RPM-SAV-ACC-001	No OD Limit details found for this process Ref no
RPM-SAV-ACC-002	The system recommended decision in invalid
RPM-SAV-AUD-001	Advance Against Uncollected Funds Details are not captured
RPM-SAV-BP-001	businessProductCode cannot be null
RPM-SAV-BP-002	No Currency mapped to this business product
RPM-SAV-BP-003	No Product preference mapped to business product \$1
RPM-SAV-BP-004	No Product preference component DTO found for business product \$1
RPM-SAV-BP-005	No Configuration found for given Business Product Code
RPM-SAV-CMN-001	No Account details found for this process Ref no
RPM-SAV-CMN-002	Product Details is empty
RPM-SAV-CMN-003	UDE is not found for this component
RPM-SAV-CMN-004	The flags are null from business product
RPM-SAV-CMN-005	No resolved values received from Host
RPM-SAV-CMN-006	Hand off host status or KYC status are invalid

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

Error Codes	Messages
RPM-SAV-CMN-007	handoff failed with customer module
RPM-SAV-CMN-008	CasaComponent list is empty
RPM-SAV-CMN-009	Casa UdeList is empty
RPM-SAV-CMN-010	No Interest in CasaComponent List
RPM-SAV-CMN-011	No Charge in CasaComponent List
RPM-SAV-CMN-012	No Data in charge slab
RPM-SAV-CMN-013	One or more applicants KYC status is not completed
RPM-SAV-CMN-014	One or more applicants Handoff status is not completed
RPM-SAV-CMN-015	Branch Code \$1 is invalid
RPM-SAV-CMN-016	Please provide a valid value for Process Reference Number
RPM-SAV-CMN-017	Please provide a valid value for Application Number
RPM-SAV-CMN-018	Please provide a valid value for Stage Code
RPM-SAV-CMN-019	Date of birth can not be future date
RPM-SAV-CMN-020	Please provide valid value for date of birth
RPM-SAV-CMN-021	Invalid Date Format. Expected yyyy-MM-dd
RPM-SAV-CMN-022	Code can not be null or empty while calling maintenance
RPM-SAV-CMN-023	Key can not be null or empty while calling maintenance
RPM-SAV-CMN-024	Json Parse Exception
RPM-SAV-COM-001	Process ref no can not be null
RPM-SAV-INI-001	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	Beneficiary Details are not captured
RPM-SAV-NOM-004	Please provide valid value for isMinor
RPM-SAV-NOM-005	Age of beneficiary 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 Age of beneficiary 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

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

Error Codes	Messages
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	Check 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 Check Number
RPM-SAV-ACC-003	Please provide a valid value for Check Date
RPM-SAV-ACC-004	Please provide a valid value for Check Routing Number
RPM-SAV-ACC-005	Please provide a valid value for General Ledger code.
RPM-SAV-ACC-008	Missing Configuration :: CASA_FundBy_OtherBankCheck
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_OtherBankCheck

6

Advices

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



Note:

Personal information used in the interface or PDFs are dummy. It is only for reference purposes.

Table 6-1 Advices

Advices	Sample Files
Account Creation	Account Creation
Offer Issue with OD	Offer Issue with OD
View Application with OD	View Application With OD
Application Form without OD	Application Form without OD
Esign Aggrement	E-Sign Agreement
Adverse Action Notice	Adverse Action Notice
Deposit Agreement	Deposit Agreement
Privacy Notice	Privacy Notice
Credit Score Information	Credit Score Information
W8 Tax Declaration	W8 Tax Declaration
W9 Tax Declaration	W9 Tax Declaration
Debit Check Decline	Debit Check Decline

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