

Oracle® Banking Originations Cloud Service

Retail Loans Origination User Guide (US Regionalization)



Release 14.8.2.0.0

G52507-01

April 2026

The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Oracle Banking Originations Cloud Service Retail Loans Origination User Guide (US Regionalization), Release 14.8.2.0.0

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Preface

This topic contains the following sub-topics:

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- [Before you begin](#)
- [Module Prerequisite](#)
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- [Symbols and Icons](#)
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Purpose

This guide is designed to help you to quickly get acquainted with the Oracle Banking Originations Cloud Service system. This guide provides an overview of the Retail Loan Origination process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a Retail Loan Origination.

Before you begin

Kindly refer to the **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Module Prerequisite

Specify the **User Name** and **Password**, and login to **Home** screen.

Audience

This guide provides instructions and information about the Retail Loan 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.

Related Resource

The related documents are as follows:

- *Operations User Guide*
- *Configuration User Guide*
- *Alerts and Dashboard User Guide*

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 user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

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.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Acronyms and Abbreviations	Description
ACH	Automated Clearing House
APR	Annual Percentage Rate
ATIN	Adoption Tax Identification Number
BNPL	Buy Now Pay Later
CIF	Customer Identification File
DMS	Document Management Service
DOB	Date of Birth
EIN	Employer Identification Number
EPI	Equated Periodic Instalment
GL	General Ledger
GST	Goods and Service Tax
HNI	High Net Worth Individual
IRS	Internal Revenue Service
ITIN	Individual Tax Identification Number
KYC	Know Your Customer
LTV	Loan to Value
MAPR	Military Annual Percentage Rate
PIN	Postal Index Number
POI	Proof Of Identity
PTY	Party
SIN	Social Insurance Number
SMB	Small and Medium Business
SSN	Social Security Number
TIN	Tax Identification Number

Symbols and Icons

The list of icons available on the screens are as follows:

Table 2 Icons - Common
































Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	New

Table 2 (Cont.) Icons - Common

Icon	Function
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search
	Advanced search
	Clear all
	Reset
	Export
	Print
	View Details
	Sorting

The list of icons available on the view screens are as follows:

Table 3 Icons - Widget







Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status

Table 3 (Cont.) Icons - Widget

Icon	Function
	Authorized status
	Modification Number

Module Post requisite

After finishing all the requirements, please log out from the Home screen.

1

Overview

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

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

It is a Host-Agnostic solution.

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

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

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

2

Loan Simulation and Quick Assessment

This topic describes the systematic instructions to initiate the loan simulation and quick assessment process.

Loan Simulation:

Loan Simulation is an independent feature that enables users to create loan schedules, find interest rates (including margins), and gather other important information for both new and existing customers by inputting basic borrower details. This loan simulation process is designed specifically for individual customers.

Quick Assessment:

The Quick Assessment improves the Loan Simulation process by enabling bankers to check an applicant's eligibility before starting a loan application. After the Loan Simulation results are displayed, users with the necessary access can move on to the Quick Assessment.

- [Loan Simulation](#)
This topic describes the systematic instructions to initiate the loan simulation application.
- [Quick Assessment](#)
This topic describes the systematic instructions of Quick Assessment.

2.1 Loan Simulation

This topic describes the systematic instructions to initiate the loan simulation application.

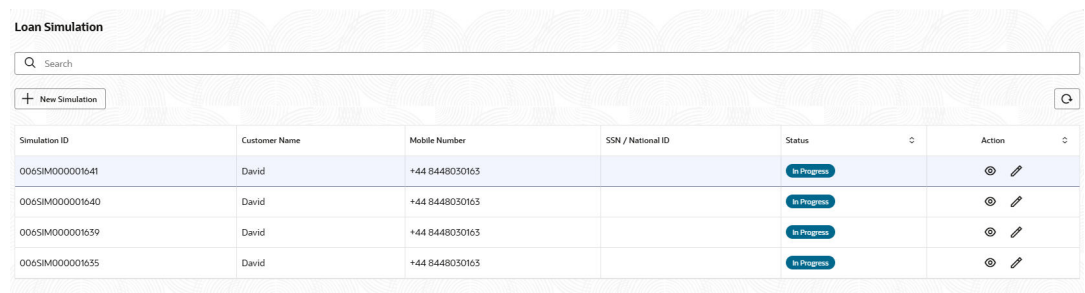
To enable a loan simulation process, select the Loan Simulation toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

To capture loan simulation applicant process:

1. On the **Homescreen**, click the **Menu** and click the **Retail Origination**.
2. Under the **Retail Origination**, click the **Loan Simulation**.

The **Loan Simulation** screen displays.

Figure 2-1 Loan Simulation






Simulation ID	Customer Name	Mobile Number	SSN / National ID	Status	Action
006SIM000001641	David	+44 8448030165		In Progress	👁️ ✎
006SIM000001640	David	+44 8448030165		In Progress	👁️ ✎
006SIM000001639	David	+44 8448030165		In Progress	👁️ ✎
006SIM000001635	David	+44 8448030165		In Progress	👁️ ✎

3. On the **Loan Simulation** screen, specify the required fields.

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

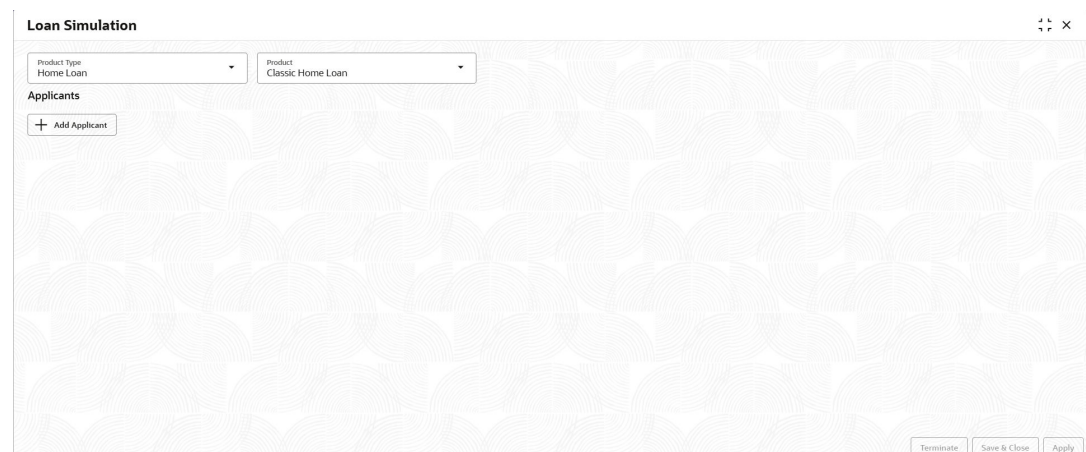
Table 2-1 Loan Simulation

Field	Description
New Simulation	Click this button to add a new simulation.
	Click this icon to refresh the page and display the updated records and simulation status.
Simulation ID	Displays the simulation ID of older entries.
Customer name	Displays the customer name.
Mobile Number	Displays the mobile number of the applicant.
SSN/National ID	Displays the SSN/National ID of the applicant.
Status	Displays the loan status of the applicant.
Action	<ul style="list-style-type: none"> Click  to view the loan application of the applicant. Click  to edit the loan application of the applicant.

- Click on **New Simulation** to add new applicant.

The **New Simulation** screen displays.

Figure 2-2 New Simulation



- Click **Add Applicant** to add the applicant details. The following screen displays.

Figure 2-3 Loan Simulation - Applicant Details

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

Note
The fields which are marked as Required are mandatory.

Table 2-2 Add Applicants

Field	Descriptions
Product Type	Select the product type of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> • Home Loan • Education Loan • Personal Loan • Vehicle Loan
Product	Select the product from the drop-down list based on the product type.
Add Applicant	Click Add Applicant to add new applicant details.
Applicant Role	Displays the applicant role. The available options are: <ul style="list-style-type: none"> • Primary • Joint




Table 2-2 (Cont.) Add Applicants

Field	Descriptions
Add Applicant By	Select the mode from which the user need to add new applicant. The available options are: <ul style="list-style-type: none"> Search Existing Customer - This option is used if the applicant is an existing customer of the bank. When a customer is selected, their details appear in the corresponding sections. Enter Manually - This option allows the user to manually enter all of the applicant's information.
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. The system verifies whether the selected CIF number is valid or not . If the response is invalid CIF, an error message will indicate that the chosen CIF belongs to an Invalid Customer Status. The account opening process is not initiated by the customer.
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.
SSN/National ID	Specify the SSN/National ID.
Date of Birth	Select the date of birth of the applicant.
Address Details	This section displays the address details of the applicant.
Add Address	Click Add Address to add the address of the applicant.
Address Type	Select the address type from the drop-down list. The options in this drop down appears based on the Common Core maintenance.
Effective Date	Select the date when the applicant start residing at the specified address.
Make this as preferred address	Switch <input type="checkbox"/> to prefer the entered address for communication.
Search 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.
Unstructured Address	<ul style="list-style-type: none"> Switch <input type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields.
Address Line 1	Specify the building name. Note: The maximum length is 105 characters.
Address Line 2	Specify the street name. Note: The maximum length is 105 characters.
Address Line 3	Specify the city or town name. Note: The maximum length is 105 characters.
Address Line 4/Landmark	Specify the landmark. Note: The maximum length is 105 characters.
Country	Select the country from the drop-down list.
State/Country Sub Division	Select the state from the drop-down list.
Zip Code/ Pin Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.

Table 2-2 (Cont.) Add Applicants

Field	Descriptions
Zip +4	Specify the zip extension code of the address.
Structured Address	<ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields.
Department	Specify the name of department. Note: The maximum length is 70 characters.
Sub Department	Specify the name of sub department. Note: The maximum length is 70 characters.
Street Name	Specify the street name. Note: The maximum length is 70 characters.
Building Number	Specify the building number. Note: The maximum length is 16 characters.
Building Name	Specify the name of the building. Note: The maximum length is 35 characters.
Floor	Specify the floor number. Note: The maximum length is 70 characters.
Post Box	Specify the post box number. Note: The maximum length is 16 characters.
Room	Specify the room number. Note: The maximum length is 70 characters.
Zip Code / Post Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Town Name	Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters.
Town Location Name	Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters.
District Name	Select the district from the drop-down list.
Country	Select the country from the drop-down list.
Country Sub Division	Select the country sub-division from the drop-down list.
Address Line 1	Specify the address in line 1. Note: The maximum length is 105 characters.
Address Line 2	Specify the address in line 2. Note: The maximum length is 105 characters.
Contact Details	This section displays the contact details.
Add Contact	Click Add Contact to add the contact details of the applicant.
Communication Mode	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Mobile Phone Email

Table 2-2 (Cont.) Add Applicants

Field	Descriptions
Contact Sub Type	Select the contact type from the drop-down list. <ul style="list-style-type: none"> If the Mobile Phone is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> – Residence – Business – Mobile – Others If the Email is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> – Personal – Work
Mobile Number	Select the country code and specify the mobile number.
Email	Specify the email address.
Preferred	Select the checkbox to indicate if the given record is the preferred one.
Action	<ul style="list-style-type: none"> Click  to save the contact details. Click  to edit the contact details. Click  to delete the contact details.
Identification Details	This section displays the identification details.
Add ID	Click Add ID to add the Identification details of the applicant.
ID Type	Select the ID type from the drop-down list.
ID Status	Select the ID status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Available • Applied For
Unique ID	Specify the unique identification code of the selected type.
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.
Remarks	Specify the remarks.
Preferred ID	Select the preferred ID from the drop-down list. The available options are: <ul style="list-style-type: none"> • Yes • No

6. Perform one of the following actions:
- Click **Save** to save the applicant details.
 - Click **Cancel** to cancel the applicant details.

The following screen displays.

Figure 2-4 Loan Requirements

Table 2-3 Loan Requirements

Field	Description
Loan Requirements	Displays the loan requirements details.
Currency	Select preferred currency from the drop-down list.
Loan Amount	Specify the loan amount.
Years	Specify the loan tenure years.
Months	Specify the loan tenure in months
Rate Type	Displays the rate type. The system fetches the rate type from host back end product to which this loan account is mapped via the Business Product configuration.
Loan Purpose	Select the purpose of the loan from the drop-down list.
Simulate	Click simulate to simulate the loan application. During simulate the system will look up in the Origination preferences configuration for the default Stage that needs to be considered for Loan Simulation (example: EPI, POI, etc.)

7. Click **Simulate**.

The Simulation details display on the screen.

Figure 2-5 Loan Simulation

Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Loan Simulation.

8. Click the **Principal** link.

A pop-up displays the breakdown of principal amount, that are:

- **Requested Loan Amount:** Displays the original loan amount.
 - **Capitalized Charge:** Displays the sum of all the charges capitalized in the **Interest and Charge Details** screen.
 - **Capitalized Insurance:** Displays the sum of all the insurances capitalized in the **Interest and Charge Details** screen. This field displays only when Oracle Banking Retail Lending Servicing is the host.
 - **Total:** Displays the sum of requested loan amount and capitalized charges.
9. Click **Interest Rate**.

The **Interest Details** section displays the interest applicable for the account.

Figure 2-6 Interest Rate

Interest Description	Rate Type	Interest Rate (%)	Margin/Variance(%)	Effective Rate(%)	Action
Interest Rate	Fixed	7	-0.3	6.7	

Cancel Save

10. Click **Insurance and Charge Details**.

The **Insurance and Charge Details** section enables the user to display the charges and insurances applicable for this loan application.

Figure 2-7 Insurance and Charge Details

Charge Description	Amount/Percentage	Waive	Capitalize
DSBR Fee Fixed Based Accrued	USD 50.00	<input type="checkbox"/>	<input checked="" type="checkbox"/>

Insurance Description	Amount	Waive	Capitalize
Insurance Collected in Book Event	USD 0.00	<input type="checkbox"/>	<input type="checkbox"/>

Cancel Save

11. Click **View Schedule**. The schedule window appears based on the selected interest rate. The below screen shot refers the **View Schedule** screen.

Figure 2-8 View Schedule

Sr No	Date	Installment	Principal	Interest	O/S Balance
1	April 30, 2020	\$9,385.83	\$6,413.23	\$3,821.92	\$493,586.77
2	May 30, 2020	\$9,385.83	\$6,546.02	\$3,651.19	\$487,040.75
3	June 30, 2020	\$9,385.83	\$6,490.27	\$3,722.86	\$480,550.48
4	July 30, 2020	\$9,385.83	\$6,621.02	\$3,554.75	\$473,929.46
5	August 30, 2020	\$9,385.83	\$6,568.22	\$3,622.65	\$467,361.24
6	September 30, 2020	\$9,385.83	\$6,607.27	\$3,572.44	\$460,753.97
7	October 30, 2020	\$9,385.83	\$6,734.92	\$3,408.31	\$454,019.05
8	November 30, 2020	\$9,385.83	\$6,686.59	\$3,470.46	\$447,332.46
9	December 30, 2020	\$9,385.83	\$6,812.14	\$3,309.03	\$440,520.32
10	January 30, 2021	\$9,385.83	\$6,766.85	\$3,367.26	\$433,753.47
11	February 28, 2021	\$9,385.83	\$6,973.45	\$3,101.64	\$426,780.02
12	March 30, 2021	\$9,385.83	\$6,930.38	\$3,157.01	\$419,849.64
13	April 30, 2021	\$9,385.83	\$6,889.74	\$3,209.25	\$412,959.90

12. Click **View Credit Rating**. The view credit rating window appears based on the selected applicant credit details.

The below screenshot refers the **View Credit Rating** screen.

Figure 2-9 View Credit Rating

Bureau	Rating	Remarks	Details	Bureau Report
Equifax	750		View	View
Experian	750		View	View

13. Click **Execution Summary**.

The **Execution Summary** screen displays.

Figure 2-10 Execution Summary

Execution Summary
Pricing -0.3%

14. On this screen, perform one of the following actions:
- Click **Terminate** to terminate the application.
 - Click **Save and Close** to save the application.
 - Click **Apply** to apply to the loan application.

The system automatically expires inactive loan simulations and updates them to the **Expired** status based on the number of inactive days set in the **Origination Preference**

screen. For more information, refer to the **Origination Preferences** topic in the **Configurations User Guide**.

2.2 Quick Assessment

This topic describes the systematic instructions of Quick Assessment.

To enable a **Quick Assessment** process, select the **Quick Assessment** toggle in the **Business Product Details** data segment of the **Business Product Configuration** screen.

The applicants information that were captured during loan simulation will be carried forward in the quick assessment as part of same loan simulation ID. User has to capture only the additional set of fields during Quick Assessment.

1. In **Loan Simulation** screen, click **Quick Assessment**.

The **Quick Assessment** screen displays.

Figure 2-11 Quick Assessment

Quick Assessment - 006SIM000002043

Home Loan - Classic Home Loan

Applicants Philip C. Jacob	Loan USD 340,000.00	Tenure 2 Years 6 Months	Interest Rate 5.8%
-------------------------------	------------------------	----------------------------	-----------------------

Philip C. Jacob
Mobile Number: +1 894732778
Net Income: USD 40,000.00

View Edit

Access

Terminate Save and Close Apply

2. Click **Edit** to modify the added details.

The **Quick Assessment - Edit** screen displays.

Figure 2-12 Quick Assessment

Quick Assessment - HELSIM00000963

First Name
Jacob

Middle Name
Luther

Last Name
Martin

SSN / National ID

Date of Birth
May 24, 1990

Address Details

+ Add Address

Current Preferred

Communication Address

01 New Street, Chennai
England, Great Britain
Address Dates: Since 2000-06-23

View Edit 🗑️

Contact Details

+ Add Contact

Communication Mode
Mobile Phone

Contact Sub Type

Country ...
GB (+44)

Mobile Number
8448090165

Preferred 🗑️

Communication Mode
Email

Contact Sub Type

Email
abc@h.com

Preferred 🗑️

Identification Details

+ Add ID

Active Preferred

State Issued Drivers License

20240705182359

View Edit 🗑️

Income And Expenses

+ Add Income

Income Type*	Frequency*	Currency*	Amount*	Monthly Amount(GBP)	Action
Salary	Monthly	USD	8,000	8,000	✎ 🗑️
Bonus	Monthly	USD	20,000	20,000	✎ 🗑️
Other Income	Monthly	USD	9,000	9,000	✎ 🗑️
Total Income				37,000	

+ Add Expense

Expense Type*	Frequency*	Currency*	Amount*	Monthly Amount(GBP)	Action
Household	Monthly	USD	7,000	7,000	✎ 🗑️
Other Expenses	Monthly	USD	6,100	6,100	✎ 🗑️
Rentals	Monthly	USD	7,000	7,000	✎ 🗑️
Total Expense				20,100	

Net Monthly Income
16900

Asset And Liability

+ Add Asset

Asset Type*	Currency*	Amount*	Amount(GBP)	Action
House	GBP	500,000	500,000	✎ 🗑️
Total Asset			500,000	

+ Add Liability

Liability Type*	Currency*	Amount*	Amount(GBP)	Action
Other Liability	GBP	50,000	50,000	✎ 🗑️
Total Liability			50,000	

Question	Answer
How many years in the current employment?	<input type="text"/>
What is the current residence type?	<input type="text"/>
How many members are dependent on the applicant?	<input type="text"/>
How long applicant staying in the current residence?	<input type="text"/>
Is the applicant undergoing any medical treatment?	<input type="text"/>

Cancel Save

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3. Specify the relevant details in data fields. The fields which are marked as **Required** are mandatory.

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

Table 2-4 Quick Assessment

Field	Description
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.
SSN/National ID	Displays the SSN/National ID of the applicant.
Date of Birth	Select the date of birth of the applicant.
Address Details	This section displays the address details of the applicant.
Add Address	Add the address of the applicant.
Address Type	Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core maintenance.
Effective Date	Select the date when the applicant start residing at the specified address.
Make this as preferred address	Switch <input checked="" type="checkbox"/> to prefer the entered address for communication.
Search 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.
Unstructured Address	<ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields.
Address Line 1	Specify the building name. Note: The maximum length is 105 characters.
Address Line 2	Specify the street name. Note: The maximum length is 105 characters.
Address Line 3	Specify the city or town name. Note: The maximum length is 105 characters.
Address Line 4	Specify the landmark. Note: The maximum length is 105 characters.
Country	Select the country from the drop-down list.
State / Country Sub Division	Select the state or country sub division from the drop-down list. This field appears based on the selected country code.
Zip Code/Pin Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Zip +4	Specify the zip extension code of the address.
Structured Address	<ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields.
Department	Specify the name of department. Note: The maximum length is 70 characters.

Table 2-4 (Cont.) Quick Assessment


Field	Description
Sub Department	Specify the name of sub department. Note: The maximum length is 70 characters.
Street Name	Specify the street name. Note: The maximum length is 70 characters.
Building Number	Specify the building number. Note: The maximum length is 16 characters.
Building Name	Specify the name of the building. Note: The maximum length is 35 characters.
Floor	Specify the floor number. Note: The maximum length is 70 characters.
Post Box	Specify the post box number. Note: The maximum length is 16 characters.
Room	Specify the room number. Note: The maximum length is 70 characters.
Zip Code / Post Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Town Name	Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters.
Town Location Name	Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters.
District Name	Select the district from the drop-down list.
Country	Select the country from the drop-down list.
Country Sub Division	Select the country sub-division from the drop-down list.
Address Line 1	Specify the address in line 1. Note: The maximum length is 105 characters.
Address Line 2	Specify the address in line 2. Note: The maximum length is 105 characters.
Action	Perform the following actions on the Address screen: <ul style="list-style-type: none"> Click Save to save the applicant details. Click Cancel to cancel the applicant details.
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <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, user can provide the contact details.
Add Contact	Add the contact details of the applicant.

Table 2-4 (Cont.) Quick Assessment




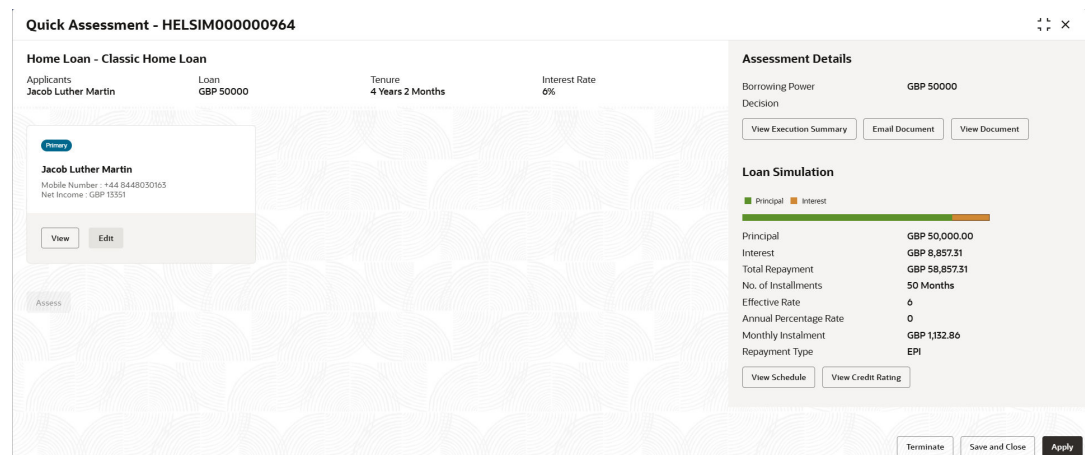
Field	Description
Communication Mode	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • Mobile Phone • Email
Contact Sub Type	Select the contact type from the drop-down list. <ul style="list-style-type: none"> • If the Mobile Phone is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> – Residence – Business – Mobile – Others • If the Email is selected as Communication Mode, the following options are shown in the drop-down: <ul style="list-style-type: none"> – Personal – Work
Mobile Number	Select the country code and specify the mobile number.
Email	Specify the email address.
Preferred	Select the checkbox to indicate if the given record is the preferred one.
Action	<ul style="list-style-type: none"> • Click  to save the contact details. • Click  to edit the contact details. • Click  to delete the contact details.
Identification Details	This section displays the identification details.
Add ID	Click Add ID to add identification details of the applicant.
ID Type	Select the ID type from the drop-down list.
ID Status	Select the ID status from the drop-down list. The available options are: <ul style="list-style-type: none"> • Available • Applied For
Unique ID	Specify the unique identification code of the selected type.
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.
Remarks	Specify the remarks. Click the Save button to save the entered ID details.
Preferred ID	Select the preferred ID from the drop-down list. The available options are: <ul style="list-style-type: none"> • Yes • No
Income and Expenses	Displays the total Income and Expenses of the applicant.
Add Income	Add the income details of the applicant.
Add Expense	Add the expense details of the applicant.
Asset and Liability	Displays the total Asset and Liability of the applicant.
Add Asset	Add the asset details of the applicant.
Add Liability	Add the liability details of the applicant.
Question	Displays the question configured for the question code.

Table 2-4 (Cont.) Quick Assessment

Field	Description
Answer	Select the answer from the drop-down values available. The answers are populated based on the Answers configured in the questionnaire code.

4. After updating the required details, perform one of the following actions:
 - Click **Save** to save the applicant details.
 - Click **Cancel** to cancel the application.
5. Click **Assess**, the following screen displays.

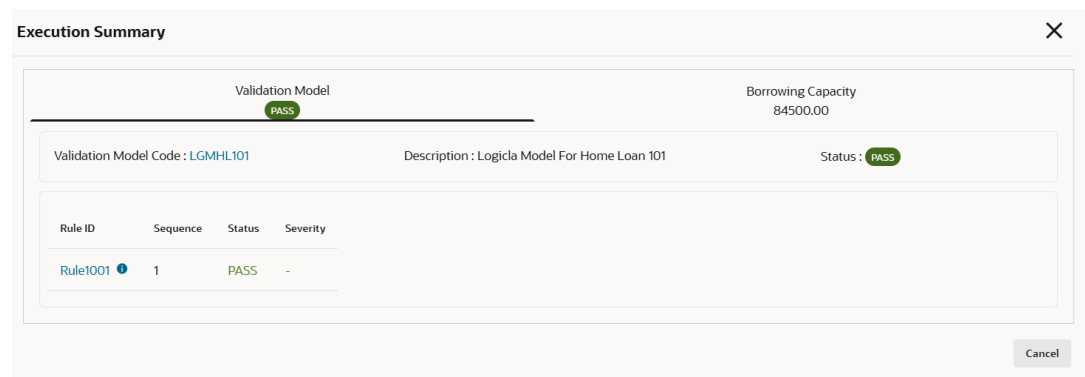
Figure 2-13 Quick Assessment -Applicant Details



Using validation model, validations such as gender-based or minor-related eligibility checks are performed during Quick Assessment.

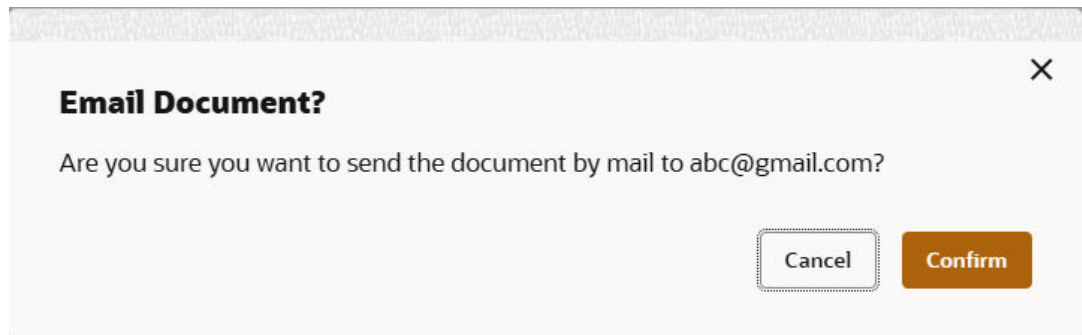
6. Click **View Execution Summary**. The summary screen window appears. The selective PDS components such as Score or Decision or Pricing or All to call Pricing and Decision service can be controlled as per the configuration in the Business product configuration for the loan business product.

Figure 2-14 View Execution Summary



7. Click **Email Document**. The pop-up window appears.

Figure 2-15 Email Document



8. On this screen, perform one of the following actions:
 - Click **Terminate** to terminate the application.
 - Click **Save and Close** to save the application.
 - Click **Apply** to apply the **Loan Simulation** and **Quick Assessment** application.

The system automatically expires inactive quick assessments and updates them to **Expired** status based on the number of inactive days set in the **Origination Preference** screen. For more information, refer to the **Origination Preference** topic in the *Configuration User Guide*.

3

Retail Loans Account Origination Process

This topic describes about the Retail Loans Account Origination Process.

This document provides an overview of the retail account open process and takes you through the various steps involved in handling all the necessary activities in the life cycle of a retail loan account open process.

The document is designed to help you create the following types of retail loan:

- Individual customers
 - Housing Loan
 - Personal Loan
 - Vehicle Loan
 - Education Loan
- Small and Medium Business customers
 - Business Loan
 - Term Loan

Retail loan account open process enables the bank to leverage on the state of the art technology used for business modelling, help extend the boundaries of potential markets, provide for Banking at Doorstep and ensure the convenience of banking with primary focus on customer service.

We shall look at the reference workflows of the retail loan account process before understanding how the configuration and capture of data can be done. These stages are mandatory or non-mandatory based on the business process configurations. The process management flow is basically routed through various stages to capture relevant data before it is ready to be sent to the host for account creation.

- [Retail Loan Account](#)
This topic describes information about retail loan account.
- [Application Entry Stage](#)
This topic describes the systematic instructions to initiate the loan application entry stage.
- [Application Enrichment Stage](#)
This topic describes the systematic instructions to move the loan application to enrichment stage.
- [Application Documents](#)
This topic describes the process of the documents that are uploaded related to application.
- [Loan Underwriting](#)
This topic describes the systematic instructions to move the loan application to underwriting stage.
- [Loan Assessment Stage](#)
This topic describes the systematic instructions to move the loan application to assessment stage.

- [Manual Credit Assessment](#)
This topic describes the systematic instructions to move the loan application to manual credit assessment stage.
- [Manual Credit Decision](#)
This topic describes the systematic instructions to move the loan application to manual credit decision stage.
- [Account Parameter Setup](#)
This topic describes the systematic instructions to move the loan application to account parameter setup stage.
- [Supervisor Application Approval Stage](#)
This topic describes the information on the various data segments to view and approve the price change in the Supervisor Application Approval stage.
- [Offer Issue Stage](#)
This topic describes the information on the various data segments to generate the offer in the Offer Issue stage.
- [Offer Accept / Reject Stage](#)
This topic describes the information on the various data segments to accept / reject the offer in the Offer Accept / Reject stage.
- [Post Offer Amendment Stage](#)
This topic describes the information on the various data segments to request for amendment of loan application in the Post Offer Amendment stage.
- [Account Approval Stage](#)
This topic describes the information on the various data segments to view the captured details and approve the application in the Account Approval stage
- [Global Actions](#)
This topic provides details on the actions that can be performed in all stages.

3.1 Retail Loan Account

This topic describes information about retail loan account.

The initial request for a loan can be made through any of the following:

- Authorized branch users
- Relationship managers
- Authorized bank agents
- Traditional branch channel
- Specialized protocol services available on digital devices such as tablets or mobiles

The initiation of loan request can be made for both new and existing customer types. Also, the platform supports the processing of the loan request from the customer which is directly received from the Self-Service Banking Channel (Oracle Banking Digital Experience) through the REST based service APIs.

The selection of the relevant loan product on which the loan is required can be initiated using this process, provided the user has the required access rights.

Please refer to the detailed setup and operation workflows for both asset and liability products initiation made available in the Operations user guide.

To acquire and edit the task:

1. From **Home** screen, click **Tasks**. Under **Tasks**, click **Free Tasks**. The **Free task** screen displays.

Figure 3-1 Free Tasks

Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000045472	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000045473	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000045469	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000045467	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000045464	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000045460	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000045462	Account Approval	18-05-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000045449	Account Funding	18-05-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDAA0003641	006APP000045404	Application Entry	18-05-30	006	

2. Click **Acquire & Edit** to navigate to the appropriate stage.

3.2 Application Entry Stage

This topic describes the systematic instructions to initiate the loan application entry stage.

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

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

To open retail loan application entry task:

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

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

- [Applicant](#)
In this data segment you can view and edit the customer information which is captured while initiating an loan account application.
- [Relationships](#)
This topic describes the systematic instructions to add relationship details of the applicant.
- [Loan Details](#)
This topic describes the systematic instructions to configure the loan product.
- [Stake Holder Details](#)
This topic provides the systematic instructions to capture the stake holder details related information for the application.

- [Financial Details](#)
This topic provides the systematic instructions to capture the financial details of a single customer or multiple customers.
- [Collateral Details](#)
This topic provides the systematic instructions to capture the collateral which is offered by the customer as security for retail loan.
- [Verification Details](#)
This topic provides the systematic instructions to capture the verification details.
- [Terms and Conditions](#)
This topic describes the terms and conditions that are mandatory to accept to proceed with account opening process.
- [Review](#)
This topic provides instruction to view all the data segments in the Loan Application Entry Process.

3.2.1 Applicant

In this data segment you can view and edit the customer information which is captured while initiating an loan account application.

The **Applicant** data segment displays the details captured for the customer in the Application Initiate stage and allows to update further for supplementing the customer related information. The user can capture data for both new as well existing customer. If the existing customer is selected the system fetches store data and populates in the respective fields. The user can edit the fetched data.

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

3.2.1.1 For Individual Customer Type

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

To capture applicant details:

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

The **Applicant - Individual** screen displays.

Figure 3-2 Application - Individual

Application Entry - 006APP000028701

Application Insight | Digital Assistance | Application Details | Application Info | Documents | More

Applicants | Add Applicant By: Enter Manually

Basic Details

Personal Details

Sidation: MC | First Name: Phillip | Middle Name: C
 Last Name: Jacob | Suffix: Sr. | Gender: Male
 Date of Birth: April 2, 2000 | National ID: 8*****9 | Citizenship Status: Resident Alien
 Country of Residence: Canada | Birth Place: New York | Nationality: Canada
 Marital Status: Married | Customer Segment: Standard | Customer Category: INDIVIDUAL
 Staff: Yes No | Service Members: Yes No | Insider: Yes No
 Role: Director | Publicly Exposed Person (PEP): Yes No | Enable Online Banking: Yes No

Select a file or drop one here (Document size should not exceed (in MB) 10)

Signature

+ Add Signature

Address

+ Add Address

Communication Address for Retail
 2808 , Grim Avenue , Gogonta Road, San Diego, Ontario, Canada, 4577809
 Address Since : September 6, 2010
 View Edit

Contact Details

+ Add Contact

Communication Mode: Mobile Phone | Contact Sub Type: Business | Country: +44 | Mobile Number: 9643058555 | Preferred:

Identification Details

+ Add ID

Driving License
 4*****9
 View Edit

Tax Status

TIN Type: Social Security Number | TIN Status: TIN Captured but Not Certified | TIN Identification Number: 8*****4
 Foreign TIN Identification Number: T*****7 | TIN Type: WO | Valid From: March 16, 2018
 Certification Date: March 30, 2018 | Tax Country Code: Canada | Tax Invoice: Nova Scotia
 Backup withholding code: Customer Invoiced (I Type)

Employment Details

+ Add Employment Details

Close Save

2. Specify the relevant details in data fields.

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

Note

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

Table 3-1 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 (Joint, Guardian, Custodian, Guarantor, etc) in case 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: <ul style="list-style-type: none"> • Upload ID - Using this option user can upload identification documents of the application 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 wants to enter all the applicant details manually.
Upload ID	Select the document which is used from extracting applicant details. The available options are: <ul style="list-style-type: none"> • State Issued Drivers License • Passport This field appears if the Upload ID option is selected.
Country of Issue	Select the country in which the document is issued. This field appears if the Upload ID option is selected.
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 and JPEG file formats are supported. 10MB maximum file size is allowed. This field appears if the Upload ID option is selected.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected.
Advanced Search	Click this button to perform party search using advance parameters. For more information on advance search, refer to the Advanced Search section below. This field appears if the Search Existing Customer option is selected.
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.
Date of Birth	Select the date of birth of the applicant.

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

Field	Description
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: <ul style="list-style-type: none"> • Non-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.
Marital Status	Select the marital status of the customer from the drop-down list. Available options are: <ul style="list-style-type: none"> • Married • Unmarried • Legally Separated • Widow • Registered Domestic Partnerships This field appears mandatory based on the product configuration.
Customer Segment	Select the segment of the customer. Available options are: <ul style="list-style-type: none"> • Emerging Affluent • High Net worth Individuals • Mass Affluent • Ultra HNI • Very HNI
Customer Category	Select the category of the customer.
Staff	Select to indicate if the customer is employee of the bank. The available options are: <ul style="list-style-type: none"> • Yes • No
Service Members	Select to indicate if the customer is service member. The available options are: <ul style="list-style-type: none"> • Yes • No
Insider	Select whether the customer that has special or privileged relationship with the bank. The available options are: <ul style="list-style-type: none"> • Yes • No
Role	Select the role from the drop-down list. This field appears when the user selects Yes in the Insider field. The available options are: <ul style="list-style-type: none"> • Executive Officer • Director • Principal Stakeholder of Affiliates of Bank • Principal Stakeholder of Bank
Politically Exposed Person	Select whether the customer is a politically exposed person. The available options are: <ul style="list-style-type: none"> • Yes • No

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


Field	Description
Enable Online Banking	Select whether the customer requires online banking. The available options are: <ul style="list-style-type: none"> • Yes • No This field displays only to new customers.
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 and JPEG file formats are supported. 10MB maximum file size is allowed.
Signatures	In this section, user 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. On submission, the 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 and 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. Then perform one of the following actions: <ul style="list-style-type: none"> • Click Save to save the uploaded file. • Click Cancel to cancel the uploaded file.
Signature ID	Displays the Signature ID for the added signature along with the image and remark.
Action	Click Edit to edit the added signatures Click  to delete the added signatures.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click Add Address to add address details.
Address Type	Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core maintenance.
Effective Date	Select the date when the applicant start residing at the specified address.
Make this as preferred address	Switch <input type="checkbox"/> to prefer the entered address for communication.
Search 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.
Unstructured Address	<ul style="list-style-type: none"> • Switch <input type="checkbox"/> to display the fields for capturing the unstructured address. • Switch <input type="checkbox"/> to hide the unstructured address fields.
Address Line 1/Building Name	Specify the building name. Note: The maximum length is 105 characters.

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

Field	Description
Address Line 2/Street Name	Specify the street name. Note: The maximum length is 105 characters.
Address Line 3/City/ Town Name	Specify the city or town name. Note: The maximum length is 105 characters.
Address Line 4/Landmark	Specify the landmark. Note: The maximum length is 105 characters.
Country	Select the country from the drop-down list.
State/Country Sub Division	Select the state from the drop-down list. This field appears based on the selected country code.
Zip Code/Pin Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Zip +4	Specify the zip extension code of the address.
Structured Address	<ul style="list-style-type: none"> Switch <input checked="" type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields.
Department	Specify the name of department. Note: The maximum length is 70 characters.
Sub Department	Specify the name of sub department. Note: The maximum length is 70 characters.
Street Name	Specify the street name. Note: The maximum length is 70 characters.
Building Number	Specify the building number. Note: The maximum length is 16 characters.
Building Name	Specify the name of the building. Note: The maximum length is 35 characters.
Floor	Specify the floor number. Note: The maximum length is 70 characters.
Post Box	Specify the post box number. Note: The maximum length is 16 characters.
Room	Specify the room number. Note: The maximum length is 70 characters.
Zip Code/Post Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Town Name	Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters.
Town Location Name	Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters.
District Name	Select the district from the drop-down list.
Country	Select the country from the drop-down list.
Country Sub Division	Select the country sub-division from the drop-down list.
Address Line 1	Specify the address in line 1. Note: The maximum length is 105 characters.
Address Line 2	Specify the address in line 2. Note: The maximum length is 105 characters.

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


Field	Description
Action	Perform the following actions on the Address screen: <ul style="list-style-type: none"> Click Save to save the applicant details. Click Cancel to cancel the applicant details.
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: <ul style="list-style-type: none"> <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, user can provide contact details.
Add Contact	Click Add Contact to add contact details.
Communication Mode	Select the communication mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Mobile Phone Email
Contact Sub Type	Select the contact type from the drop-down list. <ul style="list-style-type: none"> If the Mobile Phone is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Residence Business Mobile Others If the Email is selected, the following options are shown in the drop-down: <ul style="list-style-type: none"> Personal Work
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 Country Code, Country Name and Subscriber Dialing Code. This field appears only if the Mobile Phone option is selected as communication mode.
Mobile Number	Specify the mobile number. This field appears only if the Mobile Phone option is selected as communication mode.
Email Id	Specify the email ID. This field appears only if the Email option is selected as communication mode.
Preferred	Select the checkbox to indicate if the given record is the preferred one.

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





Field	Description
Action	User can perform one of the following actions. <ul style="list-style-type: none"> Click  to save the contact details. Click  to edit the added contact details. Click  to delete the contact details.
Identification Details	User can add, view and edit the identification details in this section. Click the Add ID button to add Identification details.
ID Type	Select the ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Bank Statement Military ID Birth Certificate SIN Permanent Resident Card Social Security Card Passport SSN Employment Authorization Card
ID Status	Select the status of the selected ID type from the drop-down list. The available options are: <ul style="list-style-type: none"> Available Applied For
Unique ID	Specify the unique identification code of the selected type. This field is mandatory, if 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.
Remark	Specify the remark.
Preferred	Select to indicate whether added ID details are preferred among all others. The available options are: <ul style="list-style-type: none"> Yes No In case of multiple ID details, it is mandatory to mark any one of the ID details as Preferred. Click the Save button to save the entered ID details.
<Added record tile>	In this tile, user can view the added ID details. Below details appears in the tile: <ul style="list-style-type: none"> ID Status <Preferred ID status> this flag appears only if Yes option is selected. ID Type Unique ID Click Edit to edit the added ID details. Click View to view the added ID details. Click  to delete the added ID details.

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

Field	Description
Tax Status	In this section user can update the tax declaration details.
TIN Type	Select the type of tax identification number. The available options are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • Certified • TIN Applied For • Missing TIN • Incorrect TIN • TIN Captured But Not Certified <p>Note: If the Citizenship Status is selected as Resident Alien or Citizen, the drop-down will appear.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Certified • Certified - Due for Recertification • Uncertified - No W8-BEN Received • Uncertified - Recertification Past Due <p>Note: If the Citizenship Status is selected as Non Resident Alien, the drop-down will appear.</p>
Tax Identification Number	Specify the tax identification number. Note: Specify the TIN as per the TIN type format.
Foreign Tax Identification Number	Specify the foreign tax identification number. Note: This field is optional.
Form Type	Specify the form type for tax declaration. If the Non Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W8-BEN and disable. If the Citizen or Resident Alien option is selected from the Citizenship Status drop-down list then the Form Type is defaulted to W9 and disable.
Valid From	Specify the date from which the form is valid.
Valid End	Displays the date till which the form is valid. This field appears when the Form Type is W8-BEN .
Certification Date	Specify the tax certification date. This field is mandatory, when the TIN Status is Certified .
Tax Country Code	Displays the country code for tax. This field is mandatory, if Citizenship Status is Non-Resident Alien . This field is optional, if Citizenship Status is Resident Alien or Citizen .
Tax Province Code	Search the tax province code. Note: This field is optional. This field displays the respective states in the drop-down list, if the applicant selects the Tax Country Code .


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

Field	Description
Backup Withholding Code	Select the option from the drop-down list. The available options are: <ul style="list-style-type: none"> • Missing TIN (A Type) • Invalid Tin (B Type) • IRS Induced (C Type) • Customer Induced (D Type) • W-8 Expired Note: This field is mandatory when TIN Status is not certified.
Employment Details	In this section user can capture the employment details of the applicant.
Employment Type	Select the employment type. The available options are: <ul style="list-style-type: none"> • 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 appears if salaried employment details are already captured. <ul style="list-style-type: none"> • Employer Code - Name • Employer Address • Employer Description • Employee Type • Industry Type • Organization Category • Demographics • Current Employer • Working Since • Working Till • Employee ID • Designation • Level or Grade User can edit, view, or delete already added details.
Employer Code - Name	Specify the employer code or name or select it from the drop-down list.
Employer Address	Specify the employer address. Note: The maximum length is 255 characters.
Employer Description	Specify the employer description. Note: The maximum length is 255 characters.
Employee Type	Select the employee type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Permanent Note: This field is optional.

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

Field	Description
Industry Type	Select the industry type from the drop-down list. The available options are: <ul style="list-style-type: none"> • IT • Bank • Services • Manufacturing • Legal • Medical • Engineering • School/College • Others
Organization Category	Select the organization type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Government • NGO • Private Limited
Demographics	Select the demographics from the drop-down list. The available options are: <ul style="list-style-type: none"> • Global • Domestic
Current Employer	Select whether the applicant currently working in this company. The available options are: <ul style="list-style-type: none"> • Yes • No
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the Self Employed option is selected from the Employment Type list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. <ul style="list-style-type: none"> • 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	Select the professional name from the drop-down list. Based on the configuration, the options are shown in the drop-down list.
Professional Description	Specify the professional description.
Professional Email ID	Specify the professional email ID.

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

Field	Description
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>	<p>In this tile user can view the added employment details. Below details appears in the tile:</p> <ul style="list-style-type: none"> • Employment Type • <Current Employer> this flag appears only if Yes option is selected. • Employer Name • Working Dates <p>Click Edit to edit the added ID details. Click View to view the added ID details. Click  to delete the added ID details.</p>

If service member option is selected as **Yes**, the service member details section displays.

Figure 3-3 Service Member Details

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




Note

The fields which are marked as Required are mandatory.

Table 3-2 Service Member Details

Fields	Description
Service Member Details	In this section user can capture the service member details, if the customer is service member.

Table 3-2 (Cont.) Service Member Details

Fields	Description
Service Branch	Specify the service branch of the customer. The available options are: <ul style="list-style-type: none"> • Army • Marine Corps • Navy • Air Force
Employee ID	Specify the employee identification code.
Service Obligation End date	Specify the end date of service obligation.
Rank	Select the rank from the drop-down list.
Pay Rate	Specify the pay rate from the drop-down list.
Service Status	Specify the service status from the drop-down list.
Remarks	Specify the remarks.
Unit Name	Specify the unit name of the customer.
Order Number	Specify the order number of the service in which the customer is enrolled.
Active Duty Start Date	Specify the date on which service is active.
Active Duty End Date	Specify the date on which the service is ending.
Notification Date	Specify the date on which the customer notified bank about the enrollment in service. This date cannot be future dated.
Actions	Select the action to preform on the added record. The available actions are: <ul style="list-style-type: none"> • Click  to save the added record. • Click  to edit the added record. • Click  to delete the added record.

Advanced Search

User can perform an advanced search for the party by providing additional information.
User can perform search on below party types:

- For Individual
 - **First Name**
 - **Middle Name**
 - **Last Name**
 - **Date of Birth**
 - **Preferred Unique ID**
 - **Tax Identification Number**
 - **Mobile Number**
 - **Email**
- For Non- Individual
 - **Party ID**

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

To search for a party using the advanced search:

- a. Click the **Advanced Search** on the **Applicants** screen. The **Search Party** window displays.

Figure 3-4 Advanced Search - Individual

Figure 3-5 Advance Search - Small and Medium Business Products

- b. On the **Search Party** screen, perform one of the following actions:
 - Click **Fetch** to search all the parties. All the parties in the system appears in the table.
 - Enter the specific search criteria in the respective field and click **Fetch**. The search result appears based on the search criteria.
3. Click **Save**. The applicant details tile appears with the captured data. The tile comprises of below fields:
 - <Applicant Role>
 - <KYC Status>

- <Applicant Photo>
 - <First Name, Middle Name, Last Name>
 - <Title>
 - **CIF Number**
 - **Date of Birth**
 - **Initiate:** This button appears if the **Early KYC** is selected while configuring the product in the **Business Product Configuration** screen.
4. Click **Initiate** to initiate the Know Your Customer (KYC) process of the added applicant. It is mandatory to complete the KYC process successfully to proceed.
 5. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

3.2.1.2 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 applicants details

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

The **Applicants - Small and Medium Business (SMB)** screen displays.

Figure 3-6 Applicants - Small and Medium Business

Application Entry - 006APP00168226

Applicants

Customer Type: Small and Medium Business

Adding Customer

SMB Ruber Industries

Doing Business As: SMB Ruber Industries | Registration Number: p*****s | Date of Registration: March 1, 2010

Existing Customer:

Doing Business As: SMB Ruber Industries | Registration Number: p*****s | Date of Registration: March 1, 2010 | Country of Registration: US

SMB Classification: Medium | Customer Category: SME | SMB Registration Number: s***** | Tax Identification Number: *****

Goods And Service Tax ID: G*****s | Business License: p*****o | Preferred Language: English | Preferred Currency: INR

Relationship Manager ID: RPMTEST1 | Enable Online Banking: | Upload Logo: Upload Logo

Address

Communication Address for Retail (Current, Preferred)

D120
Sunal Estate
MG Road
FL
US

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

Page 1 of 1 (1 of 1 items)

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

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

Table 3-3 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	Switch <input type="checkbox"/> to indicate if customer is existing customer.
CIF Number	Search and select the CIF number. This field appears if the Search Existing Customer option is selected.
Advance Search	Click this button to perform party using advance parameters. For more information on advance search, refer to the Advanced Search section in the Individual Customer Type topic.
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 drop-down list. Available options are: <ul style="list-style-type: none"> • Micro • Medium • Small
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 from the drop-down.
Preferred Currency	Select the preferred currency.
Relationship Manager ID	Specify the relationship manager ID.
Enable Online Banking	Switch <input type="checkbox"/> to indicates whether a customer wants to use online banking. This field displays only to new customers.
Upload Logo	Click Upload Logo button to upload the logo for the business.
Address	This section displays the added address of the applicant. It is mandatory to add communication address of the applicant. Click  to add address details. Click  to perform below actions on the added address details, <ul style="list-style-type: none"> • Click View to view the address details. • Click Edit to edit the address details. • Click Delete to delete the address details.

Table 3-3 (Cont.) Small and Medium Business – Field Description

Field	Description
Address Type	Select the address type for the applicant from the drop-down list. The options in this drop down appears based on the Common Core Maintenance.
Effective Date	Select the date when the applicant start residing at the specified address.
Make this as preferred address	Switch <input type="checkbox"/> to prefer the entered address for communication.
Search 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.
Unstructured Address	<ul style="list-style-type: none"> Switch <input type="checkbox"/> to display the fields for capturing the unstructured address. Switch <input type="checkbox"/> to hide the unstructured address fields.
Address Line 1/Building Name	Specify the building name. Note: The maximum length is 105 characters.
Address Line 2/Street Name	Specify the street name. Note: The maximum length is 105 characters.
Address Line 3/City/ Town Name	Specify the city or town name. Note: The maximum length is 105 characters.
Address Line 4/Landmark	Specify the landmark. Note: The maximum length is 105 characters.
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. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Zip +4	Specify the zip extension code of the address.
Structured Address	<ul style="list-style-type: none"> Switch <input type="checkbox"/> to display the fields for capturing the structured address. Switch <input type="checkbox"/> to hide the structured address fields.
Department	Specify the name of department. Note: The maximum length is 70 characters.
Sub Department	Specify the name of sub department. Note: The maximum length is 70 characters.
Street Name	Specify the street name. Note: The maximum length is 70 characters.
Building Number	Specify the building number. Note: The maximum length is 16 characters.
Building Name	Specify the name of the building. Note: The maximum length is 35 characters.
Floor	Specify the floor number. Note: The maximum length is 70 characters.
Post Box	Specify the post box number. Note: The maximum length is 16 characters.

Table 3-3 (Cont.) Small and Medium Business – Field Description

Field	Description
Room	Specify the room number. Note: The maximum length is 70 characters.
Zip Code/Post Code	Specify the zip or post code of the address. Note: The maximum length is 16 characters and allows alphanumeric characters, including spaces.
Town Name	Specify the name of the city or town where the customer is located. Note: The maximum length is 35 characters.
Town Location Name	Specify the name of sub-location or area within the city or town. Note: The maximum length is 35 characters.
District Name	Select the district from the drop-down list.
Country	Select the country from the drop-down list.
Country Sub Division	Select the country sub-division from the drop-down list.
Address Line 1	Specify the address in line 1. Note: The maximum length is 105 characters.
Address Line 2	Specify the address in line 2. Note: The maximum length is 105 characters.
Contact Details	In this section, user 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: <ul style="list-style-type: none"> • Mobile Phone • Email
Country	Select the country along with international subscriber dialing code of the mobile phone from the drop-down list. The drop-down list option consist of country code, country name and subscriber dialing code. This field appears only if user selects 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	User can edit or delete the added mobile details.
Email Id	Specify the email ID. This field appears only if user selects the Email option as communication mode.
Preferred	Select to indicate if the given email ID is the preferred ID.
Action	User can perform one of the following actions. <ul style="list-style-type: none"> • Click  to save the contact details. • Click  to edit the added contact details. • Click  to delete the contact 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. 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 customer dedupe service is enabled in the **Origination Preference** screen. Once the new customer details is captured and click **Next** button on the **Applicants** screen, 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 **Dedupe Result** screen is displayed

Figure 3-7 Dedupe Results

The screenshot shows a window titled "De-Dupe Results" with a close button (X). Below the title bar, it says "Following matching records are found, Please verify". There are two expandable sections, each with a dropdown arrow and a name:

- Vikash Kumar**: A table with columns: CIF Number (100011), PTY Number, First Name (Vikash), Last Name (Anand), Customer Type (I), DOB (03-01-1990), Contact Number (0988098009), ID/Registration Number, and Status (COMPLETED). Below the table are "OK" and "Ignore" buttons.
- Sanjeet Singh**: A table with columns: CIF Number (100012), PTY Number, First Name (Sanjeet), Last Name (Kumar), Customer Type (I), DOB (10-01-1990), Contact Number (0988056009), ID/Registration Number, and Status (IN-PROGRESS). Below the table are "OK" and "Ignore" buttons.

At the bottom right of the window are "Cancel" and "Submit" buttons.

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

Table 3-4 Dedupe 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 Dedupe check.

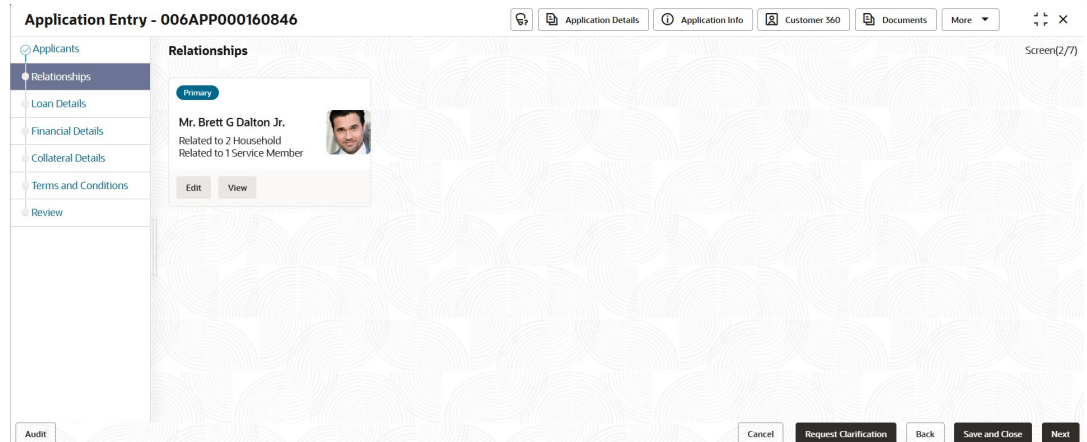
3.2.2 Relationships

This topic describes the systematic instructions to add relationship details of the applicant.

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

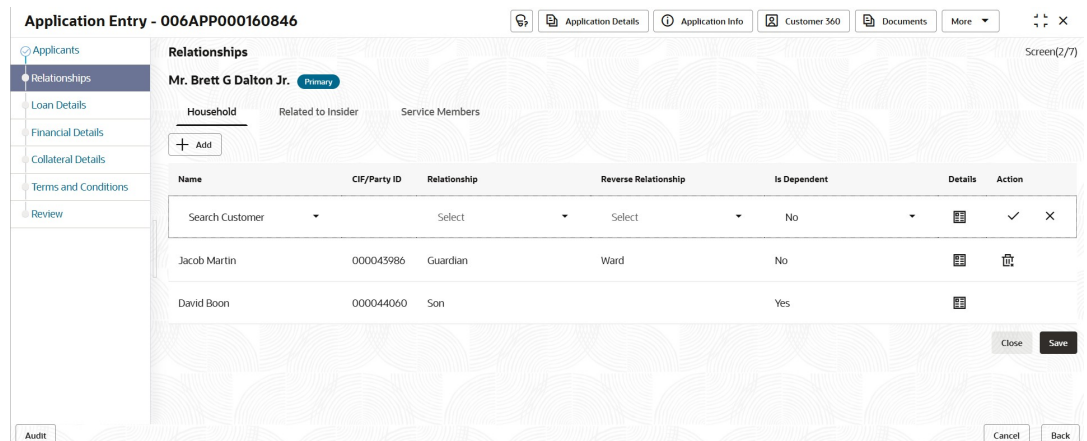
The **Relationships** screen displays.

Figure 3-8 Relationships



2. Click **Edit** on the applicant tile to add relation of the applicant.
The **Relationships** screen displays with the household tab.

Figure 3-9 Relationships - Household



Note

Capturing household relationships is optional. It is used to capture the relationship between applicants.

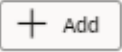




3. Click  to add the relationship details.
4. Specify the fields on **Relationships - Household** tab.
For more information on fields, refer to the field description table.

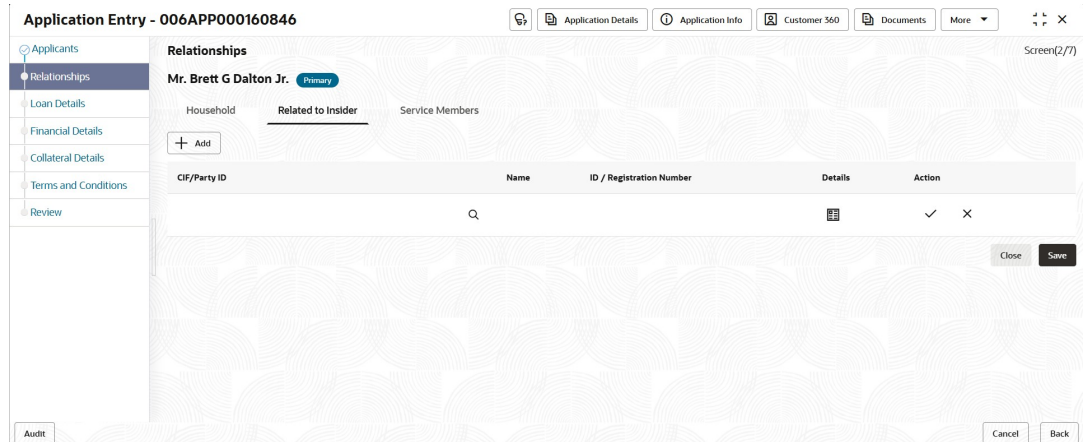
Table 3-5 Household tab – Field Description

Field	Description
Name	Click search and select the other existing applicants from the list associated with the application. User can also specify the name of the new applicant which not listed in the customer record.
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Relationship	Select the relationship of the applicant from the drop-down list. The available options are: <ul style="list-style-type: none"> • Spouse • Father • Mother • Daughter • Son • Guardian • Ward • Grand Parent • Grand Child • Other
Reverse Relationship	Select the reverse relationship of the applicant from the drop-down list. The options of this field displays based on selected relationship.
Is Dependent	Select the dependency with the applicant. <ul style="list-style-type: none"> • Yes • No
Details	Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Unique ID • Mobile Number • Email • Household Added on
Action	Click  to add the record. Click  to delete the added record. Click  to delete the saved record.

5. Click **Related to Insider** tab.





The **Related to Insider** tab displays

Figure 3-10 Relationships - Related to Insider



Specify the fields on **Relationships - Related to Insider** tab.
For more information on fields, refer to the field description table.

Table 3-6 Related to Insider tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click  to view the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Insider Added on
Action	Click  to add the record. Click  to delete the added record. Click  to delete the saved record.





6. Click **Service Member** tab
The **Service Member** tab displays.

Figure 3-11 Relationships - Service Members

Specify the fields on **Relationships - Related to Service Members** tab.

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

Table 3-7 Service Members tab – Field Description

Field	Description
CIF/Party ID	Specify the CIF/Party ID of the applicant's relation.
Name	Specify the name of the applicant's relation.
ID/Registration Number	Specify the ID/Registration number of the applicant's relation.
Details	Click  to display the following details in the pop-up list. <ul style="list-style-type: none"> • Mobile Number • Email • Relationship • Reverse Relationship • Service Member Added on
Action	Click  to add the record. Click  to delete the added record. Click  to delete the saved record.

- Click **Save** to save all 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.

3.2.3 Loan Details

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

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

The **Loan Details** screen displays.

Figure 3-12 Loan Details

The screenshot displays the 'Loan Details' screen for application entry. The main content area includes several sections: 'Loan Details' with fields for Application Date (March 30, 2018), Application Priority (Medium), Sourced By (SDBALIGA1), Account Branch (006), Loan Tenure (YY and MM fields), Purpose of Loan, and Purpose Description. Below this is 'Loan Repayment Details' with Loan Tenure (0 Years 0 Months) and Maturity Date (March 30, 2018). A table for repayment stages is shown with columns for Stage, Stage Term (YY), Stage Term (MM), Repayment Frequency, Rate Type, and Action, but it contains no data. Other sections include 'Account Address Preference' and 'Income Reliant' (Brett Dalton). The bottom navigation bar contains buttons for 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

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

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

Table 3-8 Loan Details – Field Description

Field	Description
Application Date	Displays the date on which the application is initiated.
Application Priority	Specify the priority level of this account opening application. The available options are: <ul style="list-style-type: none"> • 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.
Account Branch	Specify the branch code of this account opening application.
Loan Tenure	Specify the loan tenure in years.
Estimated Cost	Select the currency and the specify loan amount. The selected currency in the Preferred Currency field of the Applicant data segment is defaulted in this field. The available options in the drop-down list are based on the currency allowed for the selected business product.
Customer Contribution	Select the currency and specify the margin amount contributed by the customer. The Customer Contribution can be zero. In case of Personal Loans, this field appears only if a parameter is set as Applicable to configure the customer contribution at business product level.

Table 3-8 (Cont.) Loan Details – Field Description

Field	Description
Requested Loan Amount	<p>Displays the calculated loan amount.</p> <p>Loan Amount = Estimated Cost – Customer Contribution</p> <p>The system will validate the minimum and maximum loan amount.</p> <p>In case of Personal Loans, if a parameter is added at business product level to configure the customer contribution then following conditions are triggered:</p> <ul style="list-style-type: none"> If the customer contribution is set as applicable then the user can input the value in the Applied Loan Amount and the Customer Contribution fields. Based on this inputs the value of the Requested Loan Amount is auto calculated and appears in this field. If the customer contribution is set as not applicable then the Applied Loan Amount and Customer Contribution fields are not applicable and will not appears in the Product Details or Loan Details data segment for loan origination. The user can input the Requested Loan Amount value.
Purpose of Loan	<p>Specify the loan purpose.</p> <p>The options in this list appears based on the preference set while configuring product in the Business Product Preference screen.</p>
Purpose Description	<p>Specify the description for the select purpose of loan.</p>
First Home Buyer	<p>Select to indicate whether the applicant is first home buyer.</p> <p>This field is applicable only for Individual type of customer.</p> <p>This field appears if the First Home Buyer Applicable toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.</p>
External Refinance	<p>Select to indicate whether the applicant is opting for external refinance.</p> <p>This field is applicable only for Individual type of customer.</p> <p>This field appears if the Refinance Allowed toggle is selected in the Business Product Details data segment of the Business Product Configuration screens.</p>
Armed Forces Eligible Applicant	<p>Select the armed forces are eligible to this applicant from the drop-down list. The options in the drop-down appears based on Service Member Details captured on the Applicants Data Segment.</p> <p>All captured service member details are displayed for all Applicants and Relationships in the following format:</p> <p><Applicant Name (First Name) - Order Number - Active Duty Start Date - Active Duty End Date></p> <p>This field is appears only if Armed Forces Benefit Applicable is enabled in the Business Product Preferences data segment of the Business Product Configuration screens.</p>
Staff Benefits Applicable	<p>Select to indicate whether staff benefits are applicable.</p> <p>The available options are:</p> <ul style="list-style-type: none"> Yes: Select this option to avail the staff benefits. No: Select this option for not making use of any staff benefits. <p>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.</p>
Loan Repayment Details	<p>Specify the loan repayment details.</p>
Loan Tenure	<p>Displays the selected loan tenure.</p>

Table 3-8 (Cont.) Loan Details – Field Description



Field	Description
Maturity Date	Displays the maturity date based on the loan tenure.
Stage	Select the type of repayment. All type of repayment methods configured in the Business Product Preferences data segments of the Business Product Configuration screens appears in the drop-down list.
Stage Term <unit term>	Displays the default stage term configured in the Business Product Preferences data segments of the Business Product Configuration screens. The separate column appears for separate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half Yearly • Yearly
Rate Type	Select the rate type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Fixed • Floating
Action	Click  to edit the added signatures Click  to delete the added signatures.
Account Preference	Specify the account preference.
Statement Cycle	Displays the statement cycle from the drop-down list. The available options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly
Start Date	Select the start date.
Statement Date	Select the statement date from the drop-down list. The available options are: <ul style="list-style-type: none"> • Detailed • Summary
Account Address Preference	Select the address which is indicated as account address. All captured addresses in the Applicant data segment appears for selection. The drop-down list displays the address in the following format: <First Name>-<Applicant Role>-<Address Type> - <Address (Complete address separated by ,)> After the account address is selected: <ul style="list-style-type: none"> • If the user deletes an address from the Applicant data segment then the system removes that address from this data segment and the user must then select another address as the account address. • If the Applicant data segment is edited with a new address then the updated address is reflected in this segment.

Table 3-8 (Cont.) Loan 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. It is mandatory to select at least one applicant as Income Reliant .

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.

3.2.4 Stake Holder Details

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

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

Note

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

The user can perform actions on added stake holder details based on the 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 3-13 Stakeholder

The screenshot displays the 'Stakeholder Details' section of the Oracle Application Entry interface. The interface includes a navigation menu on the left with options like Applicants, Loan Details, Stake Holder Details (selected), Financial Details, Mandate Details, Collateral Details, and Summary. The main area shows two stakeholder entries:

- Jack Marvel:** Stakeholder Type: Owners, Date of Birth: 2000-01-01, Id Type: DLS, Unique Id: 123456789, Citizenship: US. Ownership Percentage: 100, Associated Since: March 1, 2018.
- Jain Marvel:** Stakeholder Type: Authorized Signatories, Date of Birth: 2000-01-01, Id Type: DLS, Unique Id: 123456789, Citizenship: US. Associated Since: (empty field). Signature: No items to display.

Buttons at the bottom include Audit, Cancel, Request Clarification, Back, Save & Close, and Next.

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

Table 3-9 Stakeholder - Field Description






Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are <ul style="list-style-type: none"> • Owners • Authorized Signatories • Guarantors • Suppliers
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click Search icon and select the CIF number. This field appears only if the Existing Customer toggle is enabled.
Ownership Percentage	Specify the ownership percentage. This field is appears only if the Owner option is selected from the Stake Holder Type field.
Associated Since	Select the date from when the Stake Holder is associated with the business.
Authorized Signatories	For the existing customers, the Signature details will be in read-only mode. For the new customers, the user will be able to add, edit and delete the Signature details.
Signatures	Click  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.

Table 3-9 (Cont.) Stakeholder - Field Description

Field	Description
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.
Line of Business	Select the line of business for the guarantor/supplier. Available options are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • 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.

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

The **Customer Onboarding** screen is displayed.

Figure 3-14 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 the **For Individual Customer Type of Customer Information** topic 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 that **For Small and Medium Business Customer Type of Customer Information** topic 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.

3.2.5 Financial Details

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

Financial details are captured for applicants or guarantor or co-signers that are involved in loan account opening application. In case multiple applicant are added in the single applicant, the system validates whether added applicants are not same for different roles.

The user can capture basic as well as income and expenses details in respective sections. Separate sections appears for each applicant to capture the financial details. The financial template are resolved based on the configuration.

This data segment is mandatory if below condition are opt:

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

To add financial details:

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

The **Financial Details** screen displays.

Figure 3-15 Financial Details - Individual

2. Specify the details based on the addition. For more information on fields, refer to the field description table below.

Table 3-10 Financial Details: Individual – Field Description

Field	Description
<Applicant Name>	Displays the applicant name as captured in the Applicant data segment.
Income and Expenses	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click Add Income or Add Expenses button to add respective records.

Table 3-10 (Cont.) Financial Details: Individual – Field Description





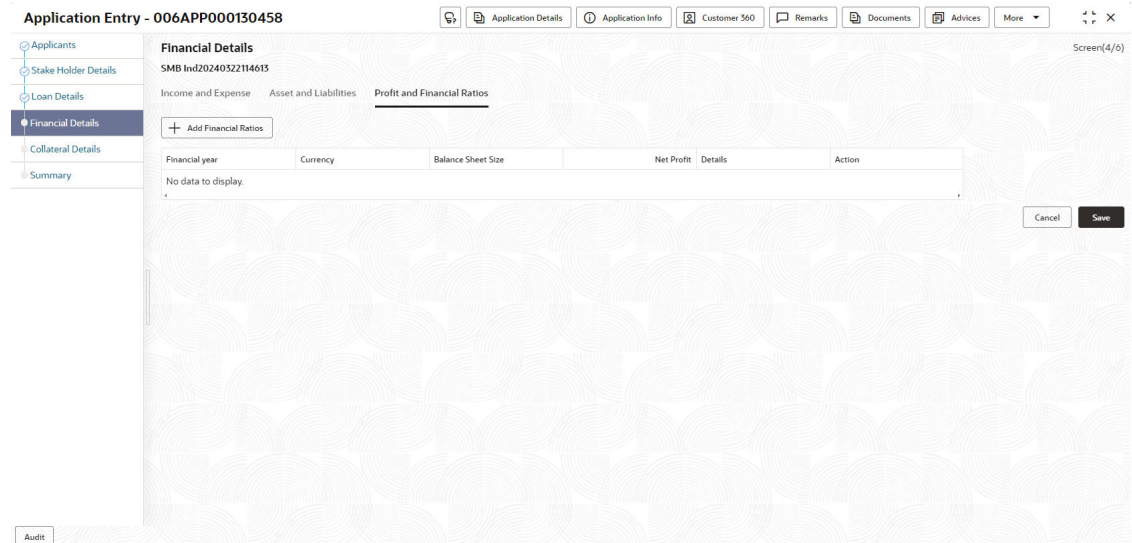
Field	Description
Income Type	<p>Select the type of income to specify the amount.</p> <ul style="list-style-type: none"> • Salary • Agriculture • Business • Investment Income • Interest Amount • Pension • Bonus • Rentals • Cash Gifts • Other Income <p>The options in the list appears based on the entity code configuration</p>
Expenses Type	<p>Select the type of expenses to specify the amount.</p> <ul style="list-style-type: none"> • Household • Medical • Education • Vehicle • Fuel • Rentals • Other Expenses • Loan Payments • Utility Payments • Insurance Payments <p>The options in the list appears based on the entity code configuration.</p>
Frequency	<p>Select the frequency for the selected income type. The available options are:</p> <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half-Yearly • Yearly
Currency	<p>Select the currency of the selected type. The currencies that are paired with product appears for selection.</p>
Amount	<p>Specify the amount for the selected type.</p>
Monthly Amount (<Account Currency>)	<p>Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.</p>
Action	<p>Select the action to perform on added record.</p> <ul style="list-style-type: none"> • Click  to edit the record. • Click  to delete the record.
Total Income	<p>Displays the total income of all the added income type along with the selected account currency.</p>

Table 3-10 (Cont.) Financial Details: Individual – Field Description

Field	Description
Total Expenses	Displays the total expenses of all the added expenses type along with the selected account currency.
Net Monthly Income	Displays the total monthly income over expenses. This amount is calculated as Net Monthly Income = Total Income -Total Expense
Asset and Liabilities	In this tab you can capture the income and expenses of the applicant. In case on existing applicant you can view already added income and expense in tabular format. Click Add Asset or Add Liabilities button to add respective records.
Liabilities	Select the type of liability to specify the amount. <ul style="list-style-type: none"> • Property Loan • Vehicle Loans • Personal Loans • Credit Card outstanding • Overdrafts • Other Liability • Home Loan • Education Loan The fields appears in this sections are based on the configuration.
Asset	Select the type of asset to specify the amount. <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other The fields appears in this sections are based on the configuration.
Currency	Select the currency of the selected type. The currencies that are paired with product appears for selection.
Amount	Specify the amount for the selected type.
Amount (<Account Currency>)	Displays the monthly amount of the selected type. The system evaluates and converts the amount which is entered in the Amount field with the Currency which is selected in the Account Details data segment.
Action	Select the action to perform on added record. <ul style="list-style-type: none"> • Click  to edit the record. • Click  to delete the record.
Total Asset	Displays the total asset of all the added asset type along with the selected account currency.
Total Liability	Displays the total liability of all the added liability type along with the selected account currency.

Financial Details - SMB

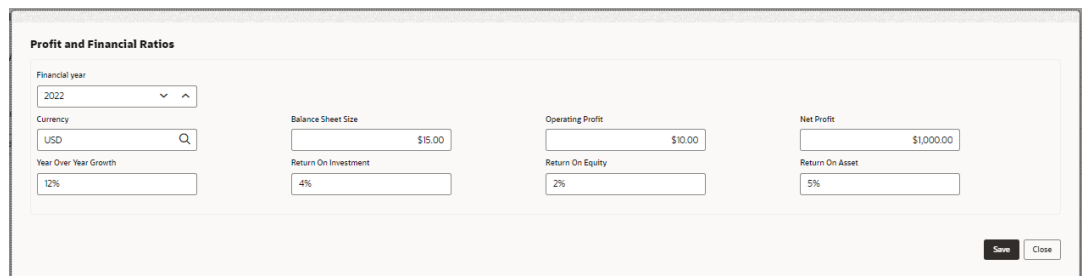
Figure 3-16 Financial Details - Small and Medium Business



3. Click **Add Financial Ratios** to update the profit and financial ratios of the business. The user will have the option to capture the relevant data for various financial years.

The **Profit and Financial Ratios** screen displays

Figure 3-17 Profit and Financial Ratios



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

Table 3-11 Financial Details: SMB – Field Description

Field	Description
<Applicant Name along with Role of applicant>	Displays the applicant name along with applicant role as captured in the Customer Information data segment.
Total Income	Displays the total income and the currency of the applicant.
Total Expenses	Displays the total expenses and the currency of the applicant.
Financial Details	In this section you can capture the financial details of SMB type of customer.

Table 3-11 (Cont.) Financial Details: SMB – Field Description

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

Table 3-11 (Cont.) Financial Details: SMB – Field Description

Field	Description
Asset	Specify the amount for any of the applicable asset type in the below fields. <ul style="list-style-type: none"> • House • Deposit • Vehicle • Other Total gets calculated automatically. The fields appears in this sections are based on the configuration.
Profit and Financial Ratios	This field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Financial Year	Select the Financial Year from the dropdown list.
Currency	Click Search icon and select the currency from the available list.
Balance Sheet Size	Specify the balance sheet size.
Operating Profit	Specify the operating profit of the business.
Net Profit	Specify the net profit of the business.
Year Over Year Growth	Specify the growth of the business year on year.
Return On Investment	Specify the return on investments.
Return On Equity	Specify the return on equity.
Return On Asset	Specify the return on asset.

5. Click **Next**. The system validates the date specified in **Last Update On** with Financial Details Validity Period and, if date specified in **Last Update On** exceeds the date specified in Financial Details Validity Period at Business Product Preferences configurations, the system displays the following error message:
6. Click **Yes** to retain the existing financial details and proceed with the next data segment.
OR
Click **No** to edit financial details and proceed.

3.2.6 Collateral Details

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

Collateral details is a data segment to capture the collateral which is offered by the customer as security for the loan. Collateral details will be sent to the host to be made available under local collateral. The relevant service APIs will be made available for both Push and Pull details of collateral.

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

To add collateral details:

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

- Click **Add Collateral** to capture the collateral details.
The **Collateral Details** screen displays.

Figure 3-18 Collateral Details

If the **Collateral Type** is selected as **Term Deposit**, the **warning message** displays when the OD Limit expiry date is more than the Maturity Date of the term deposit.

- Specify the details in the relevant data fields.

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

Note

The fields which are marked as Required are mandatory.

Table 3-12 Collateral Details - Field Description

Field	Description
Add	Select the collateral. The available option are: <ul style="list-style-type: none"> New Collateral Existing Collateral Note: When Oracle Banking Retail Lending Servicing is the host, the system supports secured loan origination using existing collateral. The existing collateral details of the customer are fetched from the collateral product processor. If sufficient unutilized collateral balance is available, it can be used for a new loan for the customer(s).
Applicant	Select the applicant from the drop-down list to fetch existing collateral details. This field appears when the Existing Collateral option is selected.
Primary Collateral	Select the primary collateral. The available option are: <ul style="list-style-type: none"> Yes No

Table 3-12 (Cont.) Collateral Details - Field Description

Field	Description
Collateral Type	Select the collateral type. Available options are: <ul style="list-style-type: none"> • Property • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) The above options displays based on the initial setup.
Category	Select the collateral category from the drop-down list. Available options are: <p>If Collateral type is selected as Property</p> <ul style="list-style-type: none"> • Residential Property • Vacant Land • Under Construction <p>If Collateral type is selected as Guarantee</p> <ul style="list-style-type: none"> • Personal Guarantee • Guarantee and Indemnity • Government Guarantee • Family Guarantee <p>If Collateral type is selected as Vehicle</p> <ul style="list-style-type: none"> • Passenger Vehicle • Commercial Vehicle <p>If Collateral type is selected as Precious Metal</p> <ul style="list-style-type: none"> • Precious Metal <p>If Collateral type is selected as Deposits</p> <ul style="list-style-type: none"> • Term Deposit <p>If Collateral type is selected as Bonds</p> <ul style="list-style-type: none"> • Secured Bonds • Unsecured Bonds • Investment Bonds <p>If Collateral type is selected as Stocks</p> <ul style="list-style-type: none"> • Domestic Stock <p>If Collateral type is selected as Insurance</p> <ul style="list-style-type: none"> • Life Insurance <p>If Collateral type is selected as Accounts Receivable</p> <ul style="list-style-type: none"> • Bill Receivable • Trade Receivable <p>If Collateral type is selected as Inventory (Stock of Material)</p> <ul style="list-style-type: none"> • Stock of Raw Materials • Finished Goods • Packaging Materials The above options displays based on the initial setup.
Collateral Subcategory	Select the collateral subcategory from the drop-down list. The drop-down options are shown based on the configuration.

Table 3-12 (Cont.) Collateral Details - Field Description

Field	Description
Vehicle Details	This section is used to capture vehicle specific details and appears when the collateral type is selected as Vehicle .
Fetch Vehicle Details	Click this button to open the panel drawer and specify Vehicle Identification Number . Once captured and save the details, the system will populate the details in the respective fields of vehicle details section. This button appears only if the Enable Fetch Vehicle Details field is set as True on the Origination Preferences screen.
Vehicle Identification Number	Specify the vehicle identification number. This field will be defaulted and disabled if the external interface for fetching vehicle details is enabled and data is received.
Vehicle Condition	Select the vehicle condition from drop-down list. The available options are: <ul style="list-style-type: none"> • Used • New
Make	Specify the vehicle manufacturer name.
Model	Specify the vehicle model.
Trim	Specify the trim of the vehicle that defines its specific version, feature package, and equipment level.
Vehicle Type	Select the vehicle type from the drop-down list.
Year of Manufacture	Specify the year of manufacture for the vehicle.
Kilometers/Miles	Select the kilometers or Miles for the vehicle. The available options are: <ul style="list-style-type: none"> • Kms • Miles
Distance Traveled	Specify the distance traveled by the vehicle. This field appears only if the vehicle condition is selected as Used .
Engine Type	Select the engine type of the vehicle from the drop-down list. The available options are: <ul style="list-style-type: none"> • Petrol • Diesel • Electric
Engine Number	Specify the engine number of the vehicle.
Chassis Number	Specify the chassis number of the vehicle.
Registration Date	Select the registration date of the vehicle.
Register Number	Specify the register number for the vehicle.
Registration Authority	Specify the registration authority for the vehicle.
Passenger Vehicle Details	This sub-section appears when the collateral category is selected as Passenger Vehicle . In this section, the user can capture the additional details of passenger vehicle.
Sub-Type	Select the sub type of the passenger vehicle from the drop-down list.
Purpose of Vehicle	Specify the purpose of the passenger vehicle.
Passenger Vehicle Capacity	Specify the capacity of passenger vehicle.
Engine Power	Specify the engine capacity of the passenger vehicle.
Body Type	Select the body type of the passenger vehicle from the drop-down list.





Table 3-12 (Cont.) Collateral Details - Field Description

Field	Description
Commercial Vehicle Details	This sub-section appears when the collateral category is selected as Commercial Vehicle . In this section, the user can capture the additional details of commercial vehicle.
Sub-Type	Select the sub type of the commercial vehicle from the drop-down list.
Purpose of Vehicle	Specify the purpose of the commercial vehicle.
Unit of Capacity	Select the unit of capacity of Vehicle from the drop-down list. The available options are: <ul style="list-style-type: none"> • Grams • Kilograms • Tonnes • Pounds • Milligrams
Vehicle Classification	Specify the vehicle classification that define vehicles by type, weight, height, number of axles and so on.
Body Type	Select the body type of the commercial vehicle from the drop-down list.
Vehicle Capacity	Specify the capacity of commercial vehicle.
Number of Wheels	Specify the number of wheels for the vehicle.
Collateral Details	In this section, user can capture the collateral details. Based on the collateral type, the below fields are dynamically appears.
Term Deposit Number	Select the Term Deposit Number from the list. The Term Deposit which has crossed the maturity date and the Allow Collateral Linkage disabled, will not appear in the list. This field appears only if the collateral type is Deposits .
Maturity Date	Select the Maturity Date of the term deposit. This field appears only if the collateral type is Deposits .
Purchase Property	Specify whether the collateral property being added is being purchased. This field appears only if the collateral type is Property .
Collateral Value	Specify the collateral value.
Estimated Market Value	Specify the estimated market value for reusing existing collateral for a new loan. This is the current realizable market value of the collateral, which already exists. This field appears only when an existing collateral is reused.
Available Linkage Amount	Displays the available linkage amount. During reuse, the system recalculates as Original available linkage amount + Appreciation (if any) . If Estimated Market Value Original Collateral Value , no appreciation is applied.
Linked Amount	Specify the linked amount.
Guarantee Type	Select the type of guarantee from the drop-down list. This field appears only if the collateral type is Guarantee .
Hair Cut %	Specify the percentage of Hair Cut.
Collateral Amount To Be Considered	Displays the collateral amount to be considered. Collateral Amount = (Hair Cut % X Collateral Value)
Mark Collateral For Refinance	Specify if an added collateral should be consider for refinance. This field appears when the Refinance is enabled.
Collateral Description	Specify the collateral description.

Table 3-12 (Cont.) Collateral Details - Field Description

Field	Description
Charge Type	Select the charge type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Assignment • Hypothecation • Lien • Pledge • Mortgage • Registered Mortgage • Equitable Mortgage The above options displays based on the selected valuation rule as configured on the Origination Preferences screen.
Seniority of Charge	Select the seniority of charge from the drop-down list. The available options are: <ul style="list-style-type: none"> • Primary • Secondary • Pari Pasu • Pledge • Hypothecation The above options displays based on the selected charge type as configured on the Origination Preferences screen.
Applicants	This section displays the applicants name and remarks that are involved in the loan application. These applicants are also related to the added collateral. This field appears only if the collateral type is Guarantee .
Guarantor	This section displays the guarantor name. This field appears only if the collateral type is Guarantee .
Property Location	In this section, user can enter property address which is added as collateral. This section appears only if user select Property from the Collateral Type list.
Address	Specify the address to search already captured address. Based on configuration, on entering few letters, the system fetches the related address that are already captured. Based on the selection, the fields are auto populated in the address section.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State/Country Sub Division	Specify the state or country sub division.
Zip Code/Post Code	Specify the zip or post code of the address.
Collateral Ownership Details	In this section, specify the ownership details of the collateral. This section displays all the customers that are involved in the loan application.
Liability ID	Displays the Liability ID.
Liability Description	Displays the Liability description.
Add	Click this button to add the collateral ownership details.

Table 3-12 (Cont.) Collateral Details - Field Description

Field	Description
Customer Name	By default, displays the primary customer name. User can add more customer name to include ownership percentage. Select the customer name from drop-down list if multiple applicants associated with application.
Ownership Percentage	By default, displays the percentage of the ownership of the primary customer. Specify the ownership percentage if multiple applicants associated with application.
Remark	Specify the remark of the customer.
Action	Perform one of the following actions: <ul style="list-style-type: none"> Click  to edit the saved ownership details. Click  to delete the saved ownership details. Click  to save the added ownership details. Click  to cancel the added ownership details.
Total Collateral Value	Displays the total value of collateral. This field will be auto updated based on the number of collaterals.
Cover Available	Displays the cover available. This field will be auto updated based on the number of collaterals.
Market LTV	Displays the market loan-to-value.
Bank LTV	Displays the bank loan-to-value.

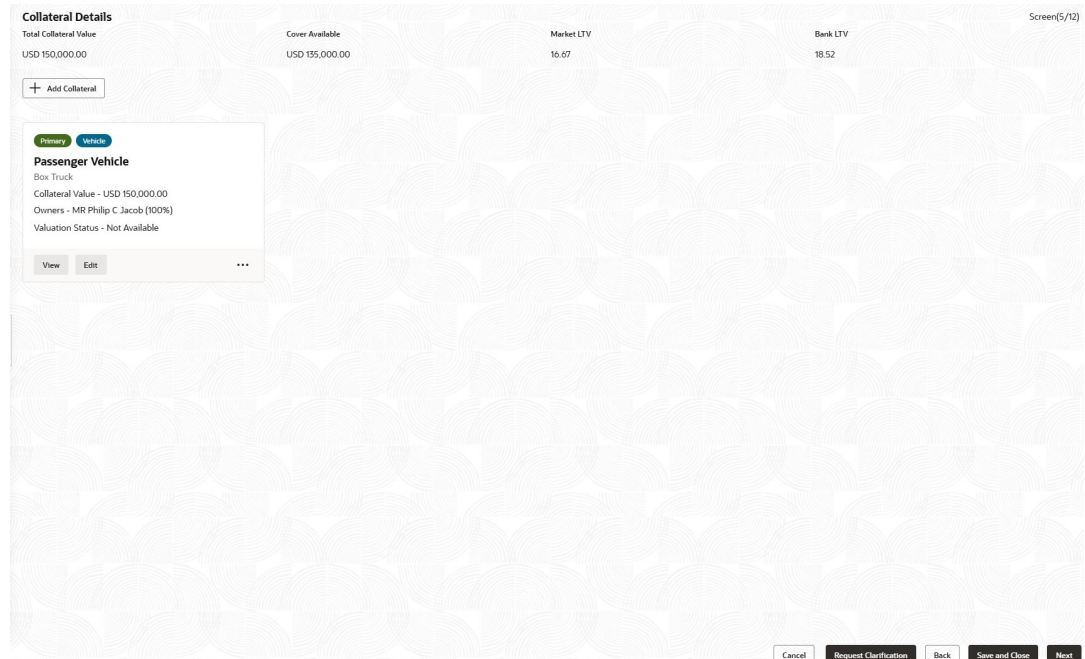
 **Note**

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

- After capturing the details, perform one of the following actions on this screen.
 - Click **Save** to save the collateral details.
 - Click **Cancel** to cancel the collateral details.

Create a new tile with the collateral summary on the **Collateral Details** screen. On saving the collateral details, the system runs the valuation rule maintained on the **Origination Preferences** screen.

Figure 3-19 Collateral Details Tile



5. On the collateral summary tile, perform the following valuation actions by clicking action button.

The valuation actions is enabled only if the **Valuation Rule** outcome is set to **True** on the **Origination Preferences** screen.

For more information, refer to the table below.

Table 3-13 Valuation Action



Actions	Description
Initiate Valuation	The Initiate Valuation action appears when Upfront Valuation is enabled for Vehicle collateral and the Valuation Mode is set to External Interface in the Origination Preferences screen. Click the Initiate Valuation action to initiate the collateral valuation request. Upon successful submission in Credit Facility Process Management, the Refresh Valuation Status action is enabled, and the valuation status is updated to Pending on the collateral summary tile.
Refresh Valuation	Click the Refresh Valuation action to fetch the collateral valuation details. Once the valuation details are successfully retrieved from Credit Facility Process Management, the system enables a View Valuation Details action and updates the valuation status to Available on the collateral summary tile.
View Valuation Details	Click the View Valuation action to open the Valuation Details screen in read-only mode. For more information, refer to the Valuation Details table below.

Table 3-13 (Cont.) Valuation Action

Actions	Description
Capture Valuation	<p>The Capture Valuation action appears when Upfront Valuation is enabled for Vehicle collateral and the Valuation Mode is set to Manual as per the valuation rule outcome.</p> <p>Click the Capture Valuation action to open the Valuation Details screen and capture the valuation details for the vehicle collateral.</p> <p>On saving the valuation details, the system will enable the View valuation details action and update the valuation status as Available on the collateral summary tile.</p>

Figure 3-20 Valuation Details - View (External)

Valuation Details


Agency Code	Agency Name	Valuation Type	Valuation Amount	Valuation Date	Action
E001	Casemore Valuations	Valuation Report	USD 100,000.00	March 30, 2018	 

Cancel Save

Figure 3-21 Valuation Details - Capture

Valuation Details

+ Add



Agency Code *	Agency Name *	Valuation Type *	Valuation Amount *	Valuation Date *	Action
					 <small>Required</small> ✓ ✕

Cancel Save

Figure 3-22 Valuation Details - View (Manual)





Valuation Details

+ Add

Agency Code	Agency Name	Valuation Type	Valuation Amount	Valuation Date	Action
E001	Casemore Valuations	Valuation Report	USD 150,000.00	March 30, 2018	 

Cancel Save

Table 3-14 Valuation Details

Field	Description
Add	Click this button to add the valuation details manually.
Valuation Type	Select the type of valuation from the drop-down list.
Valuation Amount	Specify the valuation amount.
Agency Code	Select the valuation agency code from the drop-down list.
Agency Name	Display the valuation agency name for selected valuation agency code,
Valuation Date	Select the valuation date.
Action	Perform one of the following actions: <ul style="list-style-type: none"> Click  to edit the saved ownership details. Click  to delete the saved ownership details. Click  to save the added ownership details. Click  to cancel the added ownership details.

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

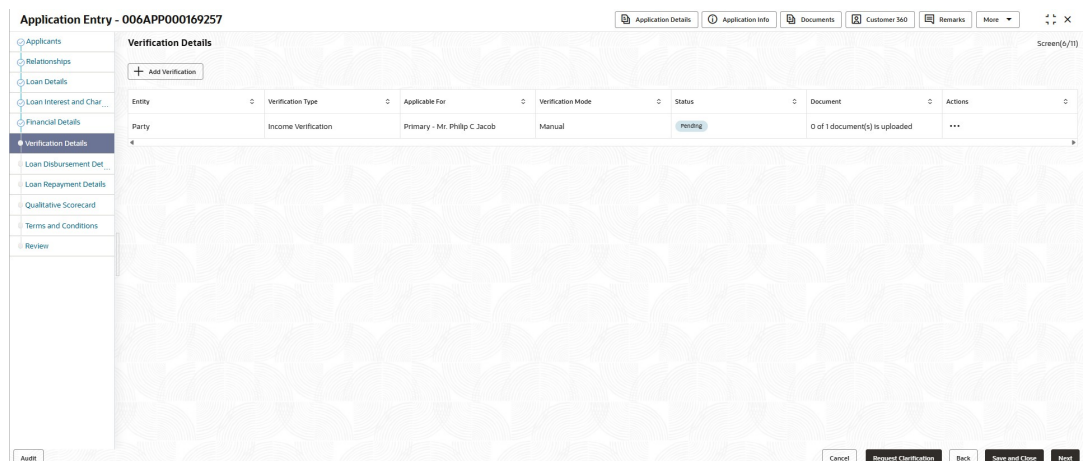
3.2.7 Verification Details

This topic provides the systematic instructions to capture the verification details.

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

The **Verification Details** screen displays with the list of pre-defined verifications. However, user can add a new verification on this screen.

Figure 3-23 Verification Details



Note

For Home Loans, the verification will appear as a standalone process stage before the **Underwriting** stage.

2. Click **Add Verification** to add new verification details.

The **Add Verification** screen displays.

Figure 3-24 Add Verification

- Specify the relevant details on the **Add Verification** screen.
For more information, refer to the fields description table below.

Note

The fields which are marked as Required are mandatory.

Table 3-15 Add Verification

Field	Description
Entity	Select the entity from the drop-down list. The available options are: <ul style="list-style-type: none"> • Party • Collateral • Product
Applicants	Select a applicant from the drop-down list. This field appears if the Party is selected as entity.
Collateral Type	Select the collateral type from the drop-down list. The available options are: <ul style="list-style-type: none"> • Guarantee • Vehicle • Precious Metal • Deposits • Bonds • Stocks • Insurance • Accounts Receivable • Inventory (Stock of Material) • Property This field appears if the Collateral is selected as entity.
Verification Type	Select the verification type from the drop-down list.

Table 3-15 (Cont.) Add Verification

Field	Description
Verification Mode	Displays the mode of verification for the selected verification type.
Mandatory	Displays whether the verification type is configured as mandatory or not. The available options are: <ul style="list-style-type: none"> • Yes • No

4. Perform one of the following actions on the **Add Verification** screen:
 - Click **Save** to save the added records.
 - Click **Cancel** to cancel the added records.

A new verification is added to the **Verification Details** screen.

5. Displays the relevant details on the **Verification Details** screen.
For more information, refer to the fields description table below.

Table 3-16 Verification Details

Field	Description
Entity	Displays the entity.
Verification Type	Displays the verification type.
Applicable For	Displays the applicable for details based on selected entity. <ul style="list-style-type: none"> • If the entity is Party, it displays Applicant and its Applicant role. • If the entity is Product, it displays Product type. • If the entity is Collateral, it displays Collateral type.
Verification Mode	Displays the mode of the verification for the selected verification type. The available options are: <ul style="list-style-type: none"> • Manual • External
Status	Displays the status of the selected verification type. <ul style="list-style-type: none"> • Pending • Successful • Unsuccessful • Require More Information • Waive
Document	Displays the number of required documents uploaded.
Actions	Click the 3-dot icon to perform one of the following actions: <ul style="list-style-type: none"> • Upload • Verify • View • Waive • Revoke • Delete • Retry <p>Depends upon the status of the verification, the allowed actions may differ. For more information, refer to the table below.</p>

Table 3-17 Verification Details - Actions

Actions	Descriptions
Upload	Click this option to add required supporting documents from the local folder for verification.
Verify	Click this option to complete the verification.
View	Click this option to view the verification details.
Waive	Click this option to waive the verification.
Revoke	Click this option to cancel or withdraw a previously verified or waived verification.
Delete	Click this option to delete the verification.
Retry	Click this option to re-attempt the verification if it has failed. Applicable only if the verification is non-manual.

6. In the verification table, click the three-dot icon and select **Upload** to add the supporting documents for the verification type.

The **Upload - <Verification Type>** screen displays.

Figure 3-25 Upload Document

Upload - Salary Verification *

Add Document

Document Name	Document Number	Issue Date	Expiry Date	Attached Files	Actions
Salary Slip				0	
▼				0	





Upload Cancel

Specify the document details in the data fields.

Table 3-18 Upload Documents

Field	Description
Add Document	Click this button to add the supporting document details.
Document Name	Select the document from the drop-down list.
Document Number	Specify the document number.

Table 3-18 (Cont.) Upload Documents

Field	Description
Issue Date	Select the issue date.
Expiry Date	Select the expiry date.
Attached Files	Click the attachment icon to open the Add Document screen and upload the document from the local folder. Once uploaded, the number of attached files is shown as hyperlink. Click on the hyperlinked number to view all attached files on the Document screen.
Actions	<p>Perform the below actions on the added record:</p> <ul style="list-style-type: none"> • Click  to save the added document details in the row. • Click  to edit the added document details. • Click  to select the document from machine to upload. • Click  to delete the added document details in the row. <p>Click Upload to upload the supporting documents to the system.</p>

- After capturing the details, perform one of the following actions on the **Upload** screen:
 - Click **Upload** to upload the supporting documents.
 - Click **Cancel** to cancel the document details.
- In the verification table, click the three-dot icon and select **View** to view the verification details.

The **View - <Verification Type>** screen displays.

Figure 3-26 View - Verification Type

View - Loan Purpose Verification *

Applicable For: Loans
Verification Status: Pending

Context

Attribute	Value
Purpose of Loan	Personal

Documents

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof				0

Questionnaire

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding?

History

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Cancel


Displays the relevant details on the **View - <Verification Type>** screen.

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

Table 3-19 View - Verification Type

Field	Description
Applicable For	Displays the applicant name.
Applicant Role	Displays the role of applicant. This field appears if the entity is selected as Party .
Collateral Type	Displays the collateral type. This field appears if the entity is selected as Collateral .
Verification Status	Displays the status of verification.
Context	This section appears if the Context Applicable is set to Yes on the Verification Type configuration screen.
Attribute	Displays the attribute associated with the verification type.
Value	Displays the value of the verification type.
Document	This section appears if the Document Applicable is set to Yes on the Verification Type configuration screen.
Document Name	Displays the name of document type.
Document Number	Displays the document number,
Issue Date	Displays the issue date.
Expiry Date	Displays the expiry date.
Attached File	Displays the number of file attached for this verification type.

Table 3-19 (Cont.) View - Verification Type

Field	Description
Questionnaire	This section appears if the questionnaire code is configured for the Manual mode.
List of Questions Configured	Displays the list of questions configured for the verification type.
	Click this icon to display the additional guidance, explanations, or definitions to assist users to fill their answers. This icon appears, when the comment is provided to the question on the Questionnaire Maintenance screen.
History	This section displays the history of records that have been completed. The most recently completed verification will be displayed at the top of the list.
Status	Displays the status of the verification.
Comments	Displays the comments provided by the verifier.
User	Displays the user who performed the verification.
Timestamp	Displays the exact date and time when the verification has been completed.
Mode	Displays the verification mode.

- In the verification table, click the three-dot icon and select **Verify** to view the verification details.

The **Verify - <Verification Type>** screen displays.

Figure 3-27 Verify - Verification Type

Verify - Loan Purpose Verification * ✕

Applicable For: Loans Verification Status: Pending

Context

Attribute	Value
Purpose of Loan	Personal

Documents

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof	IND2349P06	March 30, 2018	March 31, 2026	1

Questionnaire

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding? ?

History

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Verifying Status Required Comments

Specify the relevant details on the **Verify - <Verification Type>** screen.

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

i **Note**

The fields which are marked as Required are mandatory.

Table 3-20 Verify - Verification Type

Field	Description
Verifying Status	Select the verification status drop-down list. The available options are: <ul style="list-style-type: none"> Successful Unsuccessful Require More Information Waive
Comments	Specify the comment if required.

10. In the verification table, click the three-dot icon and select **Waive** to waive the verification type.

The **Waive - <Verification Type>** screen displays.

Figure 3-28 Waive - Verification Type

Waive - Loan Purpose Verification * ✕

Applicable For: Loans Verification Status: Pending

Context

Attribute	Value
Purpose of Loan	Personal

Documents

Document Name	Document Number	Issue Date	Expiry Date	Attached Files
Educational Proof				0

Questionnaire

- Are the document issue and expiry dates valid as of today?
- Are all mandatory fields and signatures present on the submitted documents?
- Does the customer's provided information align with the supporting documents?
- Do the documents appear genuine and untampered?
- Are you making these changes according to your true understanding? ?

Required

History

Status	Comments	User	Timestamp	Mode
Pending	REVOKE - Action Completed Successfully	KARANMAK	March 30, 2018 at 5:45:13 PM	Manual
Waived	Yes	KARANMAK	March 30, 2018 at 5:44:52 PM	Manual

Do you wish to waive the verification type?

Comments

Specify the relevant details on the **Waive - <Verification Type>** screen.

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

Note

The fields which are marked as Required are mandatory.

Table 3-21 Waive - Verification Type

Field	Description
Do you wish to waive the verification type?	Specify the comment if required.

11. In the verification table, click the three-dot icon and select **Delete** to delete the verification type.

The **Delete Verification** screen displays.

Figure 3-29 Delete Verification

DELETE Verification

Verification Type
Loan Purpose Verification *

Are you sure, you want to delete the verification?

Yes No

12. In the verification table, click the three-dot icon and select **Revoke** to cancel or withdraw a previously verified or Waived verification type.

The **Revoke Verification** screen displays.

Figure 3-30 Revoke Verification

REVOKE Verification

Verification Type
Income Verification *

Applicants
Primary - Mr. Jacob Luther Martin

Are you sure, you want to revoke the verification?

Yes No

13. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates based on the verification configured.
 - If the verification type is configured as **Optional**, the system allows to the next stage without completing the verifications and an override message will display during application submission.
 - If the verification type is configured as **Mandatory**, the system validates all mandatory verifications that are completed before proceeding to next stage. If any mandatory verification is incomplete, the system will raise an override and restrict submission until resolved.

3.2.8 Terms and Conditions

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

In this data segment user can capture terms and conditions consents from the applicants. The customer consents are same across products but few terms and conditions differ 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 terms and condition to proceed with application.

This data segment comprises of below sections:

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

To capture terms and conditions:

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


The **Terms and Conditions** screen appears

Figure 3-31 Terms and Conditions

The screenshot displays the 'Terms and Conditions' screen within the Oracle Application Entry interface. The top navigation bar shows the application ID '006APP000017849' and various utility icons. The left sidebar contains a list of application steps, with 'Terms and Conditions' highlighted. The main content area is organized into three primary sections:

- Terms and Conditions for all products:** This section includes two items, each with a checkbox and a magnifying glass icon: 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card'.
- Terms and Conditions for Pensioners Delight Personal Loan:** This section includes two items, each with a checkbox and a magnifying glass icon: 'I have read and agree to the Loan Account Agreement' and 'I have read and agree to the Loan Account Fees and Charges'.
- Consent and Preferences:** This section includes three items:
 - 'Consent to receive communication electronically?' with a checkbox and a magnifying glass icon.
 - 'Can we share your credit report from a credit reporting agency' with radio buttons for 'No' (selected) and 'Yes'.
 - 'Can we share your credit worthiness' with radio buttons for 'No' (selected) and 'Yes'.

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

2. Click  to view the terms and conditions.
3. In the **Customer Consent across Products** section, select to capture the customer consents.
4. In the **Terms and Conditions for Lending Application** section, select to accept the product level terms and conditions.
5. Click **Add Channel** to add the relevant details.

The below fields contain channel data:

- Channel
- Contact Value
- Preferred Time
- Time Zone

- Actions
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.

3.2.9 Review

This topic provides instruction to view all the data segments in the Loan Application Entry Process.

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

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-32 Review

The screenshot displays the 'Review' screen for application 006APP00000742. The interface includes a navigation sidebar on the left with options like Applicants, Relationships, Loan Details, and Review (which is selected). The main content area is divided into several sections:

- Applicant Information:** Mr. Jacob Luther Martin (Primary), Date of Birth: May 24, 1990, Mobile Number: +44 8448030163, E-mail: abc@gmail.com.
- Relationships:** Mr. Jacob Luther Martin (Primary). Note: No relationship information has been captured for this applicant.
- Loan Details:** Small Personal Loan. Requested Loan Amount: USD 500,000.00, Loan Tenure: 2 Years 0 Months, Purpose of Loan: Personal, Application Priority: Medium. A table shows Stage (Equated Periodic Installment), Stage Term (YY: 2, MM: 0, DD: 0), Repayment Frequency (Monthly), and Rate Type (Fixed).
- Interest and Charges:** Table with Interest Description (Interest Rate), Rate Type (Fixed), Margin/Variance (%): 0, Effective Rate (%): 4.25, Charge Description (Handling Charge), and Amount/Percentage (USD 100).
- Financial Details:** Mr. Jacob Luther Martin (Primary). Total Income: USD 740.00, Total Expense: USD 402.00, Total Asset: USD 10,000.00, Total Liability: USD 1,000.00.
- Verification Details:** Table showing Total Count (5), Successful (1), Unsuccessful (0), and Other Status (2).
- Loan Disbursement Details:** Loan Amount: USD 500,000.00, No of Disbursement: 1, First Disbursement Date: March 30, 2018, Disbursement Mode: GL Account.
- Loan Repayment Details:** Table showing Stage (Equated Periodic Installment), Stage Term (YY: 2, MM: 0, DD: 0), Repayment Frequency (Monthly), and Rate Type (Fixed).
- Qualitative Scorecard:** Mr. Jacob Luther Martin (Primary). Questionnaire Code: HLGQPT - Questionnaire for GPT.
- Terms and Conditions:** Mr. Jacob Luther Martin (Primary). Status: Completed.

At the bottom, there are navigation buttons: Audit, Cancel, Request Clarification, Back, Save and Close, and Submit.

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

Table 3-22 Review – Field Description

Data Segments	Description
Applicants	Displays the applicants details
Relationship	Displays the relationship details.
Loan Details	Displays the loan details.
Stakeholder Details	Displays the Stakeholder details (only applicable for SMB customers).
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral summary details.
Guarantor Details	Displays the guarantor summary details (only if applicant is minor).
Verification Details	Displays the verification details.
Terms and Conditions	Displays the term and conditions.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-33 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
Proceed

Remarks

Cancel Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** 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 loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Application Enrichment**. For **Loan Against Deposit** origination process, it move into the **Account Approval** stage. 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 [Retail Loans] to the Application Enrichment stage.

Note

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.

3.3 Application Enrichment Stage

This topic describes the systematic instructions to move the loan application to enrichment stage.

The **Loan Application Enrichment** stage is the next representative and optional stage in the Retail Loan Account Open process. Effectively, the user can move the application to the **Loan Underwriting** stage without capturing the details in any of the data segments of **Loan Application Enrichment** stage. After the **Loan Application Entry** stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture. The user can acquire the application from **Free Tasks** list.

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

To enrich an application:

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

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

- [Mortgage Insurance](#)
This topic describes the systematic instructions to configure the mortgage insurance.
- [Interest and Charges](#)
This topic describes systematic instructions to configure loan interest and charges details.
- [Loan Disbursement Details](#)
This topic describes systematic instructions to configure loan disbursement details.
- [Loan Repayment Details](#)
This topic describes systematic instructions to enables the user to capture the loan repayment details.
- [Review](#)
This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

3.3.1 Mortgage Insurance

This topic describes the systematic instructions to configure the mortgage insurance.

In this data segment, you can capture mortgage insurance details. This data segment appears based on the following conditions

- If the LMI rule is selected while configuring the product
- If the rule outcome determines the mortgage insurance need.

To add mortgage insurance details:

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

Figure 3-34 Mortgage Insurance

The screenshot shows the 'Mortgage Insurance' form within the 'Application Enrichment - 006APP00060315' window. The form is divided into several sections:

- Insured Amount:** GBP 34,500.00
- Insurance Provider:** QBE
- Insurance Premium:** GBP 4,982.00
- Insurance ID:** 1257
- Lender Stamp Duty:** GBP 18.00
- Lender GST:** GBP 4.50
- Borrower Stamp Duty:** GBP 15.00
- Borrower GST:** GBP 3
- Total Lender Premium:** GBP 18.00
- Borrower Premium:** GBP 4,979.00
- Total Borrower Premium:** GBP 4,982.00

The interface includes a navigation menu on the left with options like 'Loan Interest Details', 'Mortgage Insurance', 'Charge Details', 'Loan Disbursement Det...', 'Loan Repayment Details', 'Account Services', and 'Summary'. At the bottom, there are buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

Table 3-23 Mortgage Insurance – Field Description

Field	Description
Insured Amount	Displays the mortgage amount that is insured
Insurance Provider	Displays the name of insurance provider.
Insurance Premium	Displays the premium amount of the insurance.
Insurance Provider	Specify the name of the insurance provider.
Insurance ID	Specify the identification number of the insurance policy which is taken against your mortgage.
Insurance Amount	Specify the amount that is insured.
Insurance Quote/ Premium	Specify the insurance premium.
Lender Stamp Duty	Specify the stamp duty amount which lender pays.
Lender GST	Specify the good and services tax amount which lender pays.
Total Lender Premium	Displays the total amount of premium. The system populates the value based on following formula, Total Lender Premium = Lender Stamp Duty + Lender GST.
Borrower Stamp Duty	Specify the stamp duty amount which borrower pays.
Borrower GST	Specify the good and services tax amount which borrower pays.
Borrower Premium	Displays the premium amount that borrower pays. The system populates the value based on following formula, Borrower Premium = Insurance Quote/Premium – Total Lender Premium – Borrower Stamp Duty – Borrower GST
Total Borrower Premium	Displays the total premium amount of the borrower. The system populates the value based on the following formula: Total Borrower Premium = Borrower Premium + Borrower Stamp Duty + Borrower GST

2. Enter the relevant 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.

3.3.2 Interest and Charges

This topic describes systematic instructions to configure loan interest and charges details.

In this data segment the **Interest Details** section displays all type of interest rates applicable for the account.

The **Charge Details** section displays all type of charges applicable or levied for this loan application. These charge details are fetched from the Host.

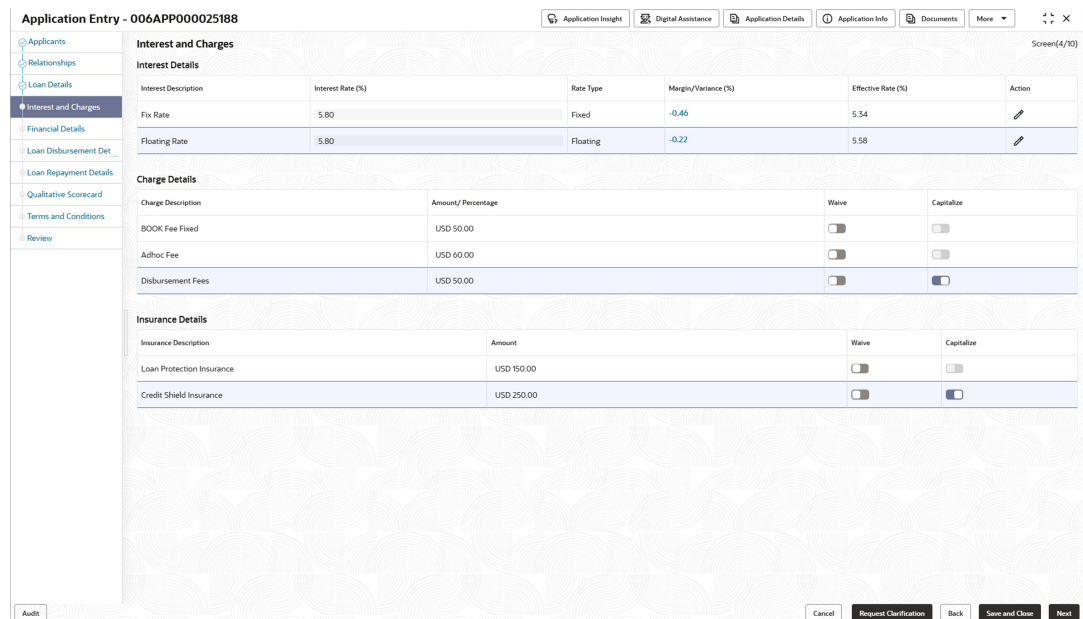
The **Insurance Details** section displays the all type of insurances applicable for this loan application. These insurance details are fetched from the Host.

To add interest and charges details:

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

The **Interest and Charges** screen appears.

Figure 3-35 Interest and Charges



2. Specify the fields on **Interest and Charges** screen.

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

Table 3-24 Interest and Charges – Field Description

Field	Description
Interest Details	Displays the interest details in this section.
Interest Description	Displays the interest description of the selected interest rate code.

Table 3-24 (Cont.) Interest and Charges – Field Description




Field	Description
Interest Rate (%)	Specify the interest rate. Interest Rate is fetched from host back end product to which this loan account is linked through the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component. <ul style="list-style-type: none"> • If the effective rate is less than the floor rate, the system stamps the floor rate for that component. • If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	Displays the rate type. The system fetches the rate type from host back end product to which this loan account is mapped through the Business Product configuration.
Margin / Variance (%)	Click the link of margin or variance in percentage. It displays the pop-up list of all margins. <ul style="list-style-type: none"> • Product Margin • Risk based Margin • Discretionary Margin • Relationship Benefit Margin • Bundle Margin The Margin field appears if the Rate Type is selected as Floating . The Variance field appears if the Rate Type is selected as Fixed . This field is editable if the Margin Allowed toggle is ON at the product level. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.
Effective Rate (%)	Displays the effective rate for the loan calculated as + Interest Rate or - Margin/Variance .
APR	Displays the annual percentage rate value for each applicable interest.
Action	<ul style="list-style-type: none"> • Click  to edit the added records • Click  to save the records. • Click  to delete the added records.
Charge Details	In this section, displays the all charge details.
Charge Description	Displays the type of charges. The system also displays the total values of capitalized and uncapitalized charges and insurance.
Amount/Percentage	Displays the charge amount or percentage for the loan application.
Rate	Displays the rate for the charge component.
Waive	Switch <input type="checkbox"/> to waive all charges or selectively waive a particular type of charge.
Capitalize	Switch <input type="checkbox"/> to capitalize the fees. The charges cannot be capitalized if the same are waived and this field appears disabled. This option is enabled only for the fees that are set to capitalize while configuring product.

Table 3-24 (Cont.) Interest and Charges – Field Description

Field	Description
Insurance Details	In this section, displays all insurance details. This section appears only when Oracle Banking Retail Lending Servicing is the host. For more information, refer to the Business Product Host Mapping topic in the <i>Configurations User Guide</i> .
Insurance Description	Displays the type of insurances.
Amount	Displays the amount.
Waive	<input type="checkbox"/> to waive all insurances or selectively waive a particular type of insurance.
Capitalize	Switch <input type="checkbox"/> to capitalize the fees. The insurance cannot be capitalized if the same are waived and this field appears disabled. This option is enabled only for the fees that are set to capitalize while configuring product.

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.

3.3.3 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

To add loan disbursement details:

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

The **Loan Disbursement Details** screen displays.

Figure 3-36 Loan Disbursement Details

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

Table 3-25 Loan Disbursement Details – Field Description



Field	Description
Settlement Required	Select to indicate whether the settlement required. The available options are: <ul style="list-style-type: none"> Yes No
Requested Loan Amount	Displays the loan amount that is requested to borrow. This value fetched from the Loan Details data segment. <p>Click  to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.</p>
Loan Amount	Displays the requested or approved loan amount. <ul style="list-style-type: none"> This field displays the requested loan amount from the Loan Details data segment in Application Enrichment stage. This field displays the approved loan amount from the Decision service in Account Parameter Setup stage. <p>Click  to view the breakup of the total loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.</p>
Number of Disbursement	Select the number of disbursements for disbursing the loan amount. The value one appears by default. <p>The user can increase the number of disbursement to get loan amount disburse in multiple stages. The Disbursement Schedule section appears if the value in this field is more than one.</p>
First Disbursement Date	Select the first disbursement date.

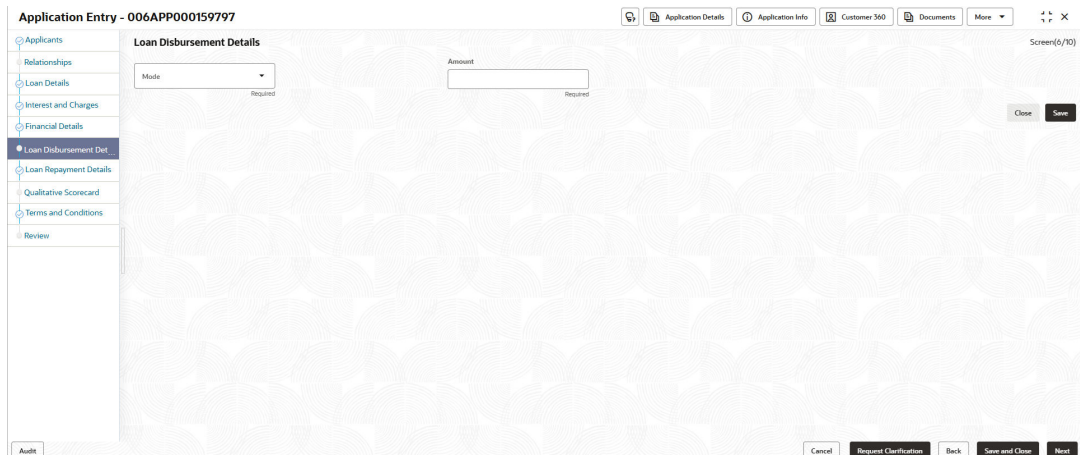
Table 3-25 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Split Disbursement	<p>Select to indicate the loan amount should be disbursed in multiple modes.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • Yes: If this option is selected then Add Mode button appears to add additional disbursement mode. • No: This option indicates that the user wants to continue with the single disbursement mode. <p>If the Refinance Allowed toggle is ON in the Business Product Details data segment of the Business Product Configuration, the user can split the loan amount into multiple accounts.</p> <p>Note: This fields displays the values when Split Disbursement is selected as Yes in Loan Details data segment.</p>
Disbursement Schedule	<p>This section appears if the value in Number of Disbursement field is selected more than one.</p> <ul style="list-style-type: none"> • Stage • Date • Amount Of Disbursement • Total Disbursement
Stage	Specify the stage name when the specified amount must be disbursed.
Date	<p>Select the date when the specified amount must be disbursed.</p> <p>This field is in read-only if the Frequency Based toggle is ON.</p>

3. Click **Add Mode** to add additional details for each disbursement mode.

The **Loan Disbursement Details - Additional details** screen displays. In this screen, the fields appear based on the disbursement mode selected.

Figure 3-37 Loan Disbursement Details - Additional details



If **Mode** is selected as **Own Internal Account**, the following fields appear.

Figure 3-38 Loan Disbursement Details - Own Internal Account

The screenshot shows the 'Loan Disbursement Details' form for application entry 006APP000159797. The 'Mode' is set to 'Own Internal Account'. The form includes a 'Customer Account' dropdown menu, a 'Branch Code' text field, and an 'Amount' text field. The 'Amount' field is marked as 'Required'. There are 'Close' and 'Save' buttons on the right side of the form. At the bottom, there are 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next' buttons.

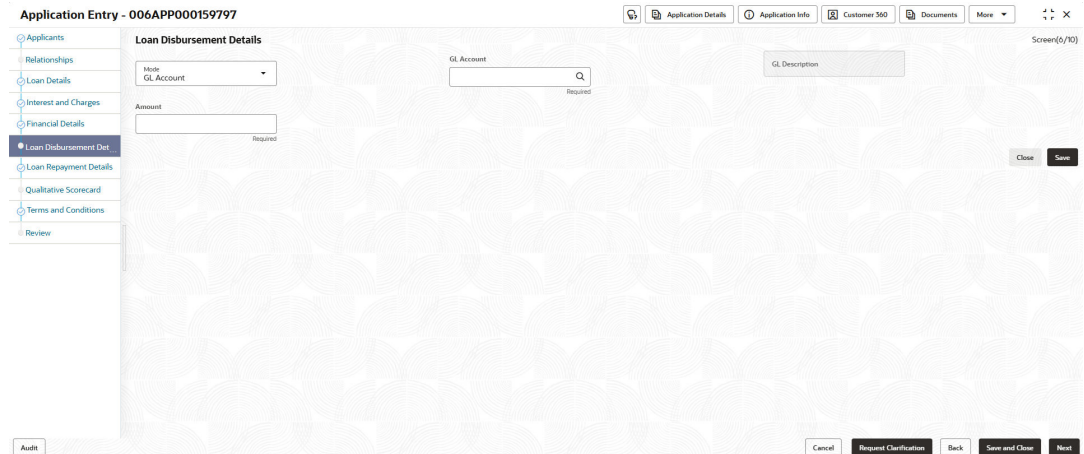
If **Mode** is selected as **Other Internal Account**, the following fields appear.

Figure 3-39 Loan Disbursement Details - Other Internal Account

The screenshot shows the 'Loan Disbursement Details' form for application entry 006APP000159797. The 'Mode' is set to 'Other Internal Account'. The form includes a 'Customer Account' text field with a search icon, an 'Account Name' text field, a 'Branch Code' text field, and an 'Amount' text field. The 'Customer Account' and 'Amount' fields are marked as 'Required'. There are 'Close' and 'Save' buttons on the right side of the form. At the bottom, there are 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next' buttons.

If **Mode** is selected as **GL Account**, the following fields appear.

Figure 3-40 Loan Disbursement Details - GL Account



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

Table 3-26 Loan Disbursement Details – Field Description

Field	Description
Disbursement Mode	<p>Select the disbursement mode from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account • Other Internal Account • ACH • GL Account <p>If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Account Name • Branch Code <p>If Disbursement Mode is selected as ACH, then the system displays the following additional fields.</p> <ul style="list-style-type: none"> • Account Type • Routing Number • Branch Address • Payee Name • External Account Number <p>If Disbursement Mode is selected as GL Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • GL Account • GL Account Description <p>Note: The values appears in this field based on the Multiple Disbursement is enabled in the Business Product Configuration.</p>

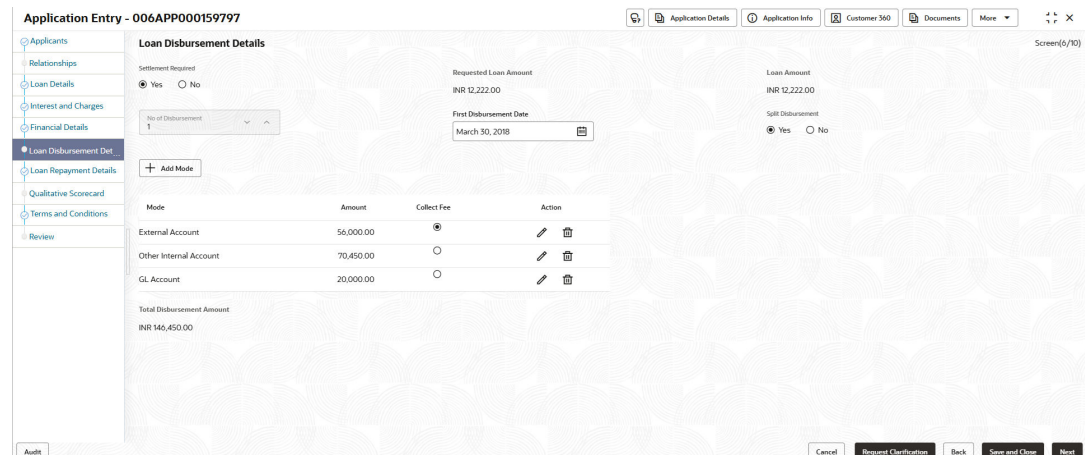
Table 3-26 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Customer Account	Search and select the customer account number. This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account . <ul style="list-style-type: none"> In case of the Own Internal Account, this drop down list will show all the internal account of the primary and joint applicants. In case of the Other Internal Account, the Customer Account section appears to fetch the customer accounts of same branch. Specify the Customer ID or Customer Account number to fetch the specific record. Note: The disbursement account currency can be different than that of the loan account currency.
Account Name	Displays the account name based on the account selected. This field appears if the Disbursement Mode is selected as Other Internal Account .
Branch Code	Displays the branch code associated with customer account number. This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account .
GL Account Number	Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the Disbursement Mode is selected as GL Account .
GL Account Description	Displays the GL account description. This field appears if the Disbursement Mode is selected as GL Account .
Amount	Specify the amount disbursed on the schedule.

- Click **Save** to save the additional details.



A new table is created in the **Loan Disbursement Details** screen.

Figure 3-41 Loan Disbursement Details with Mode details



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

Table 3-27 Loan Disbursement

Field	Description
Mode	Displays the name of disbursement mode selected.
Amount	Displays the amount entered.
Collect Fee	Click the radio button to select any one of the Beneficiary accounts to collect disbursement fees.
Action	Select the below actions to perform on the added record. <ul style="list-style-type: none"> Click  to edit the added record. Click  to delete the added record.
Total Disbursement Amount	Displays the total disbursement amount of all beneficiary accounts.

- 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.

3.3.4 Loan Repayment Details

This topic describes systematic instructions that enables the user to capture the loan repayment details.

Loan Repayment Details will enable the user to capture the repayment details.

To capture the loan repayment details:

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

The **Loan Repayment Details** screen displays.

Figure 3-42 Loan Repayment Details

If **Repayment Type** is selected as **Own Internal Account**, the following screen displays.

Figure 3-43 Loan Repayment Details – Own Internal Account

The screenshot shows the 'Loan Repayment Details' form for application entry 006APP00025930. The form includes a sidebar with navigation options like 'Applicants', 'Loan Details', and 'Loan Repayment Details'. The main content area contains fields for 'Loan Tenure' (0 Years 24 Months 0 Days), 'Maturity Date' (March 30, 2020), and a table with columns for 'Stage', 'Stage Term (MM)', 'Repayment Frequency', and 'Rate Type'. Below the table, there are sections for 'Repayment Schedule' (First Repayment Date: April 30, 2018), 'Repayment Mode' (Own Internal Account), and 'Internal Account Transfer' (Customer Account: 000000000186 - MR Brett G L, Branch Code: 006). The bottom of the form has buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

If **Repayment Type** is selected as **ACH**, the following screen displays.

Figure 3-44 Loan Repayment Details - ACH

The screenshot shows the 'Loan Repayment Details' form for application entry B01APP000075883. The sidebar includes 'Applicants', 'Relationships', 'Loan Details', 'Interest and Charges', 'Financial Details', 'Loan Disbursement Det...', 'Loan Repayment Details', 'Qualitative Scorecard', 'Terms and Conditions', and 'Review'. The main content area features a table with columns for 'Stage', 'Stage Term (MM)', 'Repayment Frequency', and 'Action'. Below the table, the 'Repayment Schedule' section includes a dropdown for 'Repayment Type' (set to ACH), 'Account Type' (Savings), 'External Account Number', 'Routing Number', 'Payee Name', and 'Branch Address'. The bottom of the form has buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save and Close', and 'Next'.

If **Repayment Type** is selected as **Capture Later**, the following screen displays.

Figure 3-45 Loan Repayment Details – Capture Later

Application Enrichment - HELAPP000148960

Application Details | Application Info | Customer 560 | Documents | More

Loan Repayment Details Screen(5/4)

Loan Tenure: 5 Years 0 Months 0 Days | Maturity Date: March 30, 2025

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic	4	0	0	Monthly	Fixed
Equated Periodic	1	0	0	Monthly	Floating

Page 1 of 1 (1-2 of 2 items) | [1]

Repayment Schedule

First Repayment Date: April 30, 2020 | Show Repayment Schedule

Repayment Mode

Repayment Type: Capture Later

Audit | Cancel | Request Clarification | Back | Save and Close | Print

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

Table 3-28 Loan Repayment Details – Field Description


Field	Description
Loan Tenure	Displays the selected loan tenure.
Maturity Date	Displays the maturity date based on the First Repayment Date and Loan Tenure .
	Click this icon to add repayment stage details.
Stage	Select the type of repayment. All type of repayment methods configured in the Business Product Preferences data segments of the Business Product Configuration screens appears in the drop-down list. If User Defined Schedule is selected, system will validate with the stage sequence rule maintained in Business Product and will not allow to add additional stages with User Defined Schedule .
Stage Term <Term Unit>	Displays the default stage term configured in the Business Product Preferences data segments of the Business Product Configuration screens. The separate column appears for separate term units.

Table 3-28 (Cont.) Loan Repayment Details – Field Description

Field	Description
Repayment Frequency	<p>Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the Business Product Preferences data segments of the Business Product Configuration screens:</p> <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half Yearly • Yearly <p>The above options displays based on initial setup.</p> <p>Note: If the stage is selected as User Defined Schedule and BULLET, this field is defaulted to Not Applicable.</p>
Rate Type	<p>Select the rate type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Fixed • Float
Repayment Schedule	Displays the repayment schedule details.
Manage Installment Details	<p>Click this option to capture the user defined schedules.</p> <p>Note: This option is enabled if UDS stage is selected in Business Product Configuration.</p>
First Repayment Date	<p>Select the first repayment date of the sanctioned loan amount.</p> <ul style="list-style-type: none"> • If Type of Repayment is selected as BULLET then the first installment date is defaulted to the Maturity Date and number of installments will be set as one. • If Type of Repayment is selected as BULLET and in Business Product Configuration screen , Moratorium is allowed for the selected product then Moratorium will be set to Zero. <p>Note: If User Defined Schedule is selected as stage then First Repayment Date will be hidden.</p>
APR (In %)	<p>Displays the annual percentage rate.</p> <p>This field appears when the display preference is enabled for APR on the Origination Preferences screen.</p>

Table 3-28 (Cont.) Loan Repayment Details – Field Description

Field	Description
Repayment Mode	<p>Select the repayment mode from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> • Own Internal Account- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field. • ACH- If the mode is selected in ACH in Disbursement Mode then the system displays additional fields: <ul style="list-style-type: none"> – Account Type – Routing Number – Branch Address – External Account Number – Borrower Name • Capture Later - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. <p>Note : The system defaults to the GL account in the absence of the repayment account. The above options displays based on the initial setup.</p>
Customer Account	Click Search icon and select the customer account number. This field displays if Repayment Mode is selected as Internal Account .
Branch Code	Specify the branch code associated with customer account number. This field displays if Repayment Mode is selected as Internal Account .
Routing Number	Click Search and specify routing number to identify a specific financial institution in a transaction. This field displays if Repayment Mode is selected as ACH .
Branch Address	Specify the branch address. This field displays if Repayment Mode is selected as ACH .
External Account Number	Specify the external account number. This field displays if Repayment Mode is selected as ACH .
Borrower Name	Specify the borrower name. This field displays if Repayment Mode is selected as ACH .

3. Click the **Show Repayment Schedule** button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.

Below fields appears in the section and displays the respective details:

- **Loans Amount**
- **Loan Financed**
- **Term**
- **Interest Rate %**
- **Finance Charges**
- **APR(%)**

- **Sr No.**
- **Date**
- **Installment**
- **Principal**
- **Interest**
- **Outstanding Balance**

For more information, refer to the topic.

4. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.
- [Repayment Schedule](#)
This topic describes the loan repayment schedule.
 - [User Defined Schedule](#)
This topic describes the user defined schedule.

3.3.4.1 Repayment Schedule

This topic describes the loan repayment schedule.

The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

To view the repayment schedule:

1. Click **Show Repayment Schedule** on the **Loan Repayment Details** screen.
The **Repayment Schedule** screen displays.

Figure 3-46 Repayment Schedule

Repayment Schedule							
Loan Amount		Amount Financed		Term			
USD 30,000.00		USD 30,000.00		0 Years 24 Months 0 Days			
Finance Charges		APR (In %)					
USD 0.00		11.84					
S.No.	Date	Interest Rate (In %)	Installment	Principal	Interest	O/S Balance	
1	April 30, 2018	12	USD 1,412.20	USD 1,106.45	USD 305.75	USD 28,893.55	
2	May 30, 2018	12	USD 1,412.20	USD 1,127.22	USD 284.98	USD 27,766.33	
3	June 30, 2018	12	USD 1,412.20	USD 1,129.21	USD 282.99	USD 26,637.12	
4	July 30, 2018	12	USD 1,412.20	USD 1,149.48	USD 262.72	USD 25,487.64	
5	August 30, 2018	12	USD 1,412.20	USD 1,152.44	USD 259.76	USD 24,335.20	
6	September 30, 2018	12	USD 1,412.20	USD 1,164.18	USD 248.02	USD 23,171.02	
7	October 30, 2018	12	USD 1,412.20	USD 1,183.66	USD 228.54	USD 21,987.36	
8	November 30, 2018	12	USD 1,412.20	USD 1,188.11	USD 224.09	USD 20,799.25	
9	December 30, 2018	12	USD 1,412.20	USD 1,207.06	USD 205.14	USD 19,592.19	
10	January 30, 2019	12	USD 1,412.20	USD 1,212.52	USD 199.68	USD 18,379.67	
11	February 28, 2019	12	USD 1,412.20	USD 1,236.96	USD 175.24	USD 17,142.71	
12	March 30, 2019	12	USD 1,412.20	USD 1,243.12	USD 169.08	USD 15,899.59	
13	April 30, 2019	12	USD 1,412.20	USD 1,250.15	USD 162.05	USD 14,649.44	
14	May 30, 2019	12	USD 1,412.20	USD 1,267.71	USD 144.49	USD 13,381.73	
15	June 30, 2019	12	USD 1,412.20	USD 1,275.82	USD 136.38	USD 12,105.91	
16	July 30, 2019	12	USD 1,412.20	USD 1,292.80	USD 119.40	USD 10,813.11	
17	August 30, 2019	12	USD 1,412.20	USD 1,302.00	USD 110.20	USD 9,511.11	
18	September 30, 2019	12	USD 1,412.20	USD 1,315.26	USD 96.94	USD 8,195.85	
19	October 30, 2019	12	USD 1,412.20	USD 1,331.36	USD 80.84	USD 6,864.49	
20	November 30, 2019	12	USD 1,412.20	USD 1,342.24	USD 69.96	USD 5,522.25	
21	December 30, 2019	12	USD 1,412.20	USD 1,357.73	USD 54.47	USD 4,164.52	
22	January 30, 2020	12	USD 1,412.20	USD 1,369.76	USD 42.44	USD 2,794.76	
23	February 29, 2020	12	USD 1,412.20	USD 1,384.64	USD 27.56	USD 1,410.12	
24	March 30, 2020	12	USD 1,424.03	USD 1,410.12	USD 13.91	USD 0.00	

- Specify the details in the relevant data fields.

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

Note

The fields which are marked as Required are mandatory.

Table 3-29 Repayment Schedule – Field Description

Field	Description
Loan Amount	Displays the loan amount.
Amount Financed	Displays the loan amount.
Term	Displays the loan tenure in years, months and days.
Finance Charges	Displays the loan amount.
APR (In %)	Displays the Annual Percentage Rate.
S. No.	Display the serial number of the installment schedule table.
Date	Displays the installment date.
Installment	Displays the installment amount.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
O/S Balance	Displays the outstanding balance amount.

3.3.4.2 User Defined Schedule

This topic describes the user defined schedule.

The **User Defined Schedule** is a new repayment option added to the loan **Business Product Configuration**, allowing users to set up and design personalized repayment plans based on their requirements.

To view the user defined schedule:

1. Click **User Defined Repayment**.

The **User Defined Schedule** screen displays.

Figure 3-47 User Defined Schedule



Date	Amount (GBP)	Action
Mar 30, 2020	400	
Apr 6, 2020	400	
Apr 13, 2020	400	
Apr 20, 2020	400	
Apr 27, 2020	400	
May 4, 2020	400	
May 11, 2020	400	
May 18, 2020	400	
May 25, 2020	400	
Jun 1, 2020	400	
Jun 8, 2020	400	
Jun 15, 2020	400	

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


Table 3-30 User Define Schedule - Field Description

Field	Description
Loan Tenure	Displays the loan tenure.
Frequency	Select the frequency from the drop-down list.

Table 3-30 (Cont.) User Define Schedule - Field Description

Field	Description
Add	Click to add new record.
Date	Displays the installment date.
Amount	Displays the specified amount.
Action	<ul style="list-style-type: none"> Click  to edit the added records. Click  to delete the added records.

The user can define a schedule based on following combination:

- Installment Amount and Frequency
 - Installment Amount and Due Date
3. Click **Clear Schedules** to delete all previous user defined schedule.
 4. Click  to close the screen.

3.3.5 Review

This topic provides the systematic instruction to view all the data segments in the Application Enrichment stage.

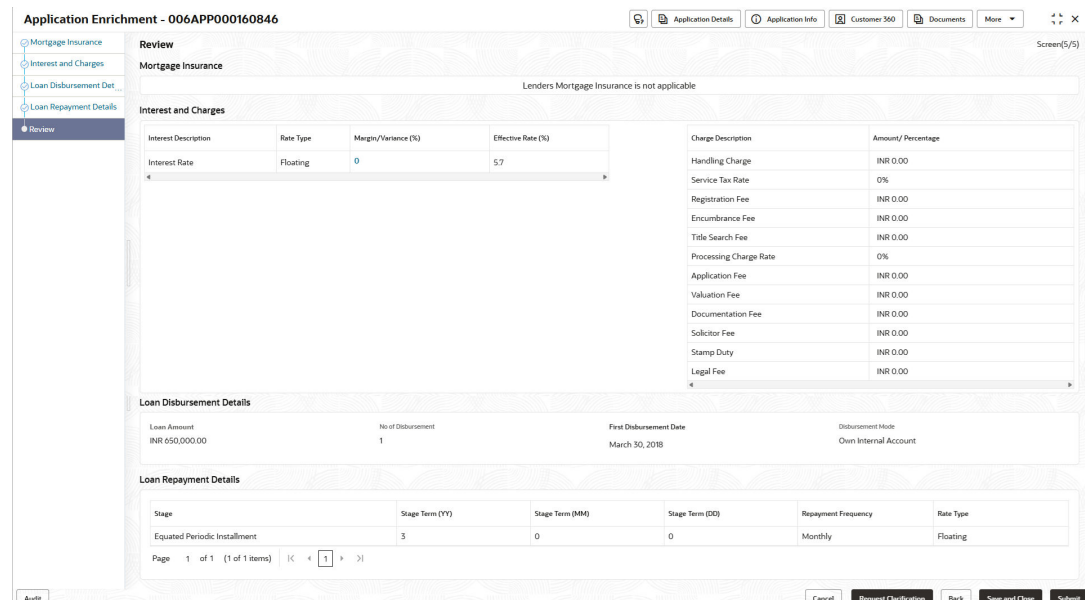
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-48 Review



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

Table 3-31 Review - Application Enrichment – Field Description

Data Segment	Description
Mortgage Insurance	Displays the loan details of mortgage insurance.
Interest and Charges Details	Displays the details of interest and charges.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-49 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed ▼

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Enrichment** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Application Documents**. 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 Enrichment** 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 [Retail Loans] to the **Application Documents** stage.

If the **Collateral Type** is selected as **Term Deposit** in **Collateral Details** data segment, then submit of the Loan Application Enrichment stage, will move the application into the **Account Parameter Setup** stage.

If the selected **Collateral Type** is other than **Deposits** in **Collateral Details** data segment, then submit of the **Loan Application Enrichment** stage, will move the application into the **Underwriting** stage.

Note

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.

3.4 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 outbound 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.
- [Review](#)
This topic provides the systematic instructions to view the summary of each data segment in the Application Documents stage.

3.4.1 Document Generation

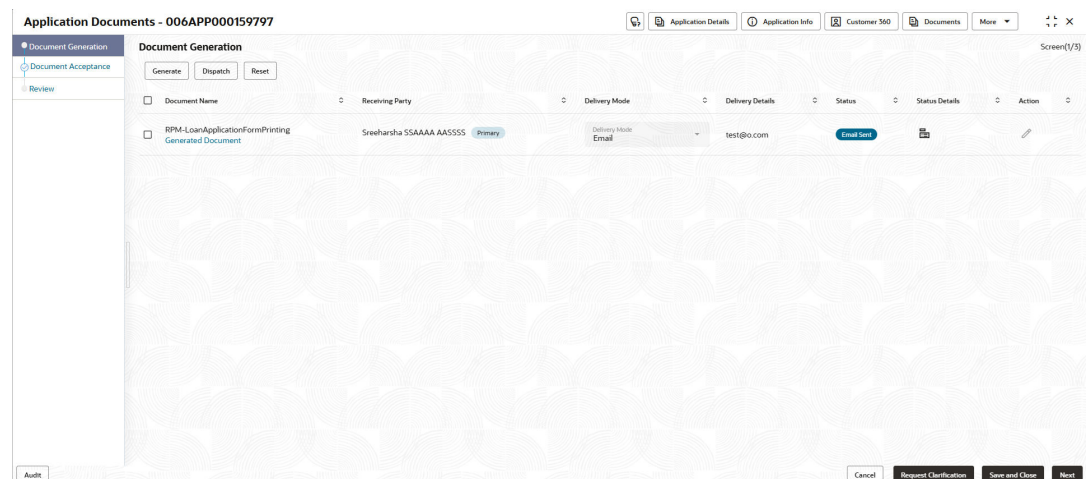
In this data segment you can generate and dispatch the documents that are configured.

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 separately to generate and dispatch.

To generate and dispatch the document:

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

Figure 3-50 Document Generation



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

The below actions can be performed on the selected document:

- **Generate:** 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 configured 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 Document column.



- **Dispatch:** Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already dispatched. 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:** Click this button to reset the action performed on the document.

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

Table 3-32 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. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: <ul style="list-style-type: none"> • Email • Post • Print • E-Sign Remote • E-Sign In-Person
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. <ul style="list-style-type: none"> • 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.

Table 3-32 (Cont.) Document Generation – Field Description

Field	Description
Status	<p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>
Action	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> • Click  to edit the delivery mode. • Click  to save the edited delivery mode. This icon appears once edit the 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.

3.4.2 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.

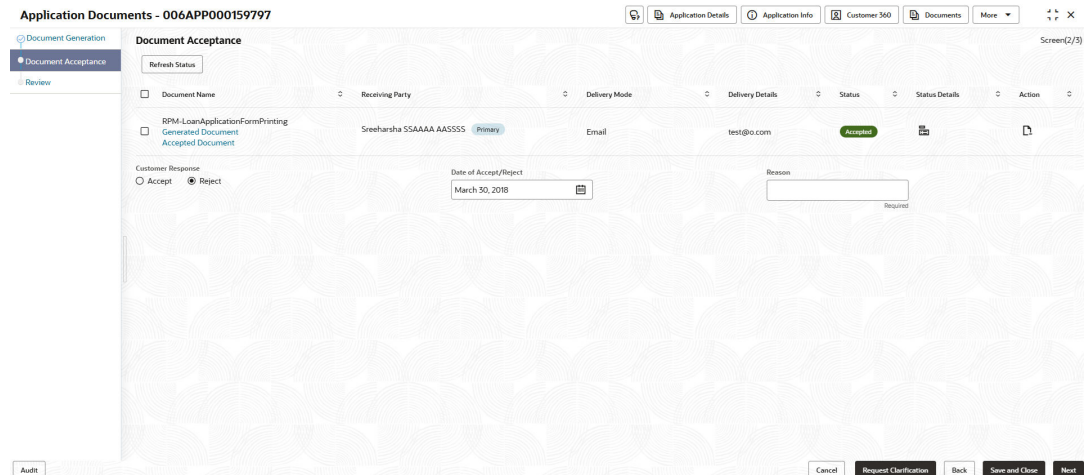
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the E-sign acceptance process is not required for that document and hence it will not appear in this data segment.

To accept the document:

1. 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 3-51 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 3-33 Document Acceptance – Field Description

Field	Description
Refresh Status	Click Refresh Status button to refresh the status of the documents.
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. <ul style="list-style-type: none"> Generated Document: This link appears only if the document is generated at least once. 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. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.
Delivery Mode	Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are: <ul style="list-style-type: none"> Email Post Print E-Sign Remote E-Sign In-Person

Table 3-33 (Cont.) Document Acceptance – Field Description

Field	Description
Delivery Details	Displays the delivery details of the generated documents based on the default delivery mode. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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.
Reason	Select the reject reason from the drop-down list.

- 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.

3.4.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Application Documents stage.

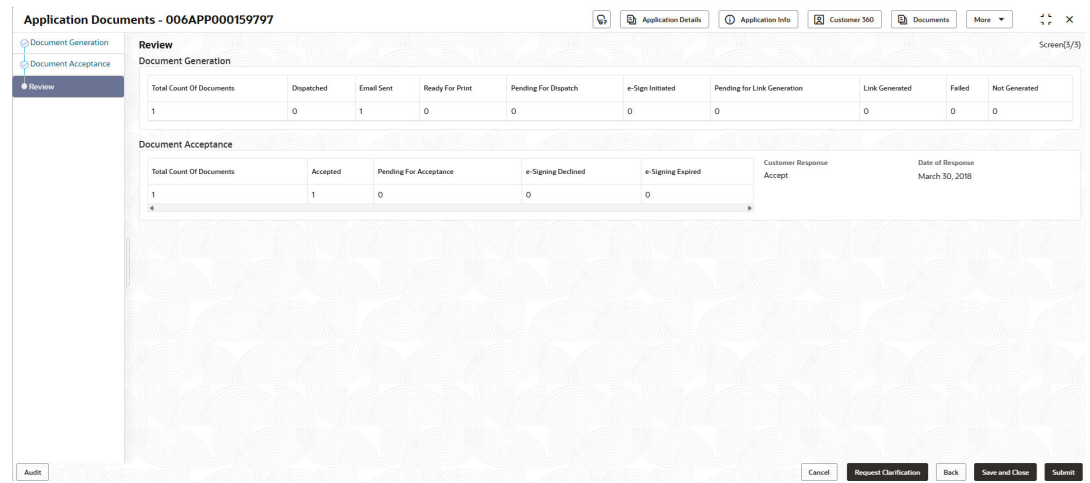
The system shows the summary of each data segment in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-52 Review - Application Documents



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

Table 3-34 Review - Field Description

Data Segment	Description
Document Generation	Displays the number of documents in each status within the document generation data segment.
Documents Acceptance	Displays the number of documents in each status within the document acceptance data segment.

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-53 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
Proceed

Remarks

Cancel Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Application Documents** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **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 Documents** 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 [Retail Loans] to the Loan Assessment stage.

Note

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.

3.5 Loan Underwriting

This topic describes the systematic instructions to move the loan application to underwriting stage.

The underwriting process of the lender bank is set to determine if a borrower's loan application is an acceptable risk. It is a process to assess the borrower's ability to repay the Loan based on an analysis of their credit, financial capacity, and collateral provided by the borrower. The **Loan Underwriting** stage is the next representative stage in the Retail Loan Account Open process. After the **Loan Application Enrichment** stage is completed successfully, the application can be acquired by the user who has the access rights for the given stage and progress with the data capture.

To add underwriting details:

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

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

- [Credit Rating Details](#)
This topic provides the systematic instructions to view the information on the External Rating Agencies Rating/Scores for the Applicant.
- [Legal Opinion](#)
This topic provides the systematic instructions to capture the legal opinion provided by the bank approved lawyer and decision provided thereon.
- [Valuation Details](#)
This topic provides the systematic instructions to capture the information on the asset valuation done by the bank approved valuator.
- [Review](#)
This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

3.5.1 Credit Rating Details

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

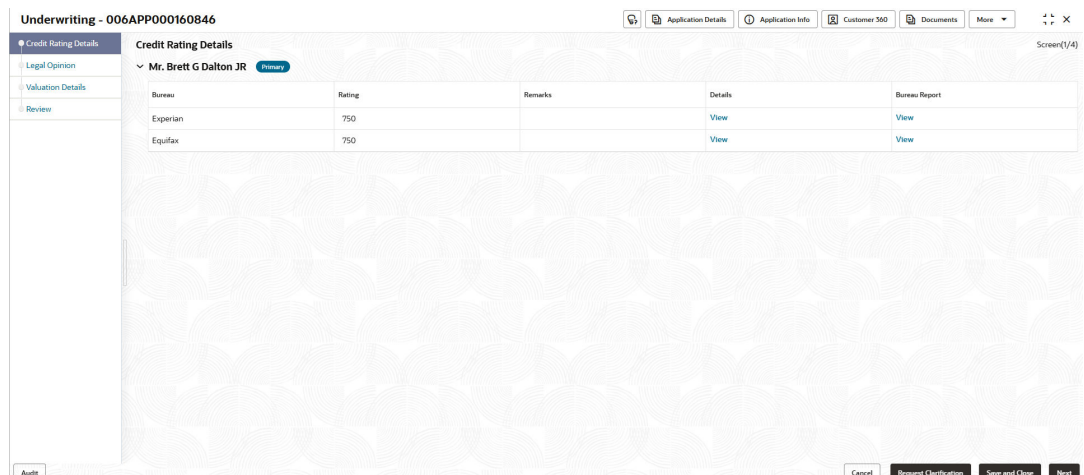
Credit Rating Details is the first data segment of **Loan Underwriting** stage. The user can acquire the application from Free Tasks list. This data segment will provide the information on the External Rating Agencies Rating/Scores for the Loan Applicant. If the applicants are more than one, accordingly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

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

To view the credit rating details of loan:

1. On acquiring the **Underwriting** task, the **Credit Rating Details** data segment appears.

Figure 3-54 Credit Rating Details



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

Table 3-35 Credit Rating Details – Field Description

Field	Description
<Customer Name along with applicant role tag>	Displays the customer name along with applicant role.
Bureau	Displays the name of configured bureau agency.
Ratings	Displays the credit score rating. The system populates the credit rating score from the Bureau Integration Service.
Remarks	Specify the remarks.

3. Click **View** from the **Details** column to view the additional Credit Bureau details.
The **Additional Credit Bureau Details** screen displays.

Figure 3-55 Additional Credit Bureau Details

Bureau Details								
Institution Name	Account Number	Account Type	Loan Amount	Outstanding Balance	Account Opening Date	Installment Amount	Delinquency Bucket	Delinquency Amount
HSBC/CARSN	001901000999	Overdraft	22000	0.00	June 7, 2019	0.00	NIL	NIL
FIRST FEDERAL SAVINGS	0019888010777	Loan	100000	86820.00	January 7, 2020	2162.00	NIL	NIL

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

Table 3-36 Additional Credit Bureau Details – Field Description

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

Note

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

- Click **View** from the **Bureau Report** column to view and download the bureau report from the external agency.
- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

3.5.2 Legal Opinion

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

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

To add legal opinion:

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

The **Legal Opinion** screen displays.

Figure 3-56 Legal Opinion





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

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

Table 3-37 Legal Opinion – Field Description

Field	Description
Collateral Type	Displays the collateral type which is added.
Collateral Category	Displays the category of the collateral which is added.
Collateral ID	Displays the collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the liability ID
Liability Description	Displays the liability description.
Owners	Displays the owners name of the collateral.

Table 3-37 (Cont.) Legal Opinion – Field Description

Field	Description
Add Opinion	Click Add Opinion to add the legal opinion received from multiple agencies (both internal and external).
Opinion Type	Select the opinion type. Available options are: <ul style="list-style-type: none"> • External • Internal
Agency Code	Specify the agency code.
Agency Name	Specify the agency name.
Legal Remarks	Specify the legal remarks.
Opinion Date	Select the opinion date. Date should not be earlier than the Collateral Valuation Date .
Action	<ul style="list-style-type: none"> • Click  to save the records. • Click  to remove the records. • Click  to edit the added records • Click  to delete the added records.

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

3.5.3 Valuation Details

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

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

To capture the valuation details:

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

The **Valuation Details** screen displays.

Figure 3-57 Valuation Details

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date	Action
External	INR 600,000.00	TCS234	JP Morgan	March 30, 2018	





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

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

Table 3-38 Valuation Details – Field Description

Field	Description
Collateral Type	Displays the collateral type which is added.
Collateral Category	Displays the category of the collateral which is added.
Collateral ID	Displays the collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the liability ID
Liability Description	Displays the liability description.
Hair Cut %	Displays the hair cut percentage.
Owners	Displays the owners name of the collateral.
Add Valuation	Click Add Valuation to add valuation details. Add the valuation details if the collateral is evaluated.
Valuation Type	Select the type of valuation. Available options are <ul style="list-style-type: none"> External Internal
Valuation Amount	Specify the valuation amount of the collateral.
Agency Code	Specify the agency code.
Agency Name	Specify the name of agency.
Valuation Date	Select the valuation date. Date should not be earlier than the Loan Application Date .

Table 3-38 (Cont.) Valuation Details – Field Description

Field	Description
Action	<ul style="list-style-type: none"> Click  to save the records. Click  to remove the records. Click  to edit the added records Click  to delete the added records.

 **Note**

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

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

3.5.4 Review

This topic provides the systematic instructions to view the summary of each of the data segments in the Loan Underwriting Stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-58 Review - Underwriting

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

Table 3-39 Review - Loan Underwriting – Field Description

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

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-59 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Loan Underwriting** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Loan Assessment**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- Select the **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 **Loan Underwriting** 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 [Retail Loans] to the **Loan Assessment** stage.

Note

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.

3.6 Loan Assessment Stage

This topic describes the systematic instructions to move the loan application to assessment stage.

After the application entry, enrichment and underwriting data segment details are captured and verified, Oracle Banking Originations Cloud Service receives the assessment details from Decision Service.

Consequent to the Decision Service integration, the **Assessment Details** data segment screen displays the System recommended decision, Total Weighted score, Grade, recommended Pricing (based on the approval recommendation) for the Loan application, which is fetched real-time from Decision Service. Also, the detailed weightage score on the respective facts along with the Scoring model matrix is made available applicant wise for scrutiny and further action by the credit officer.

To assess the loan application:

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

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

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

3.6.1 Qualitative Scorecard

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

Qualitative Scorecard Details is the first data segment of Loan Assessment stage. The user can acquire the application from Free Tasks list.

The Qualitative score card screen enables the user to capture the relevant evaluation details Applicant wise (if more than one applicant) and the scores are automatically displayed based on the Question / Answer configuration provided for this type of score card. The relevant qualitative score card ID is attached to the Loan Business Product and thereby the Loan Account which uses this Business product inherits the score card attributes for evaluation.

To capture the qualitative scorecard details:

1. On acquiring the **Loan Assessment** task from the **Free Task**.

The **Qualitative Scorecard** screen appears.

Figure 3-60 Qualitative Scorecard

The screenshot displays the 'Qualitative Scorecard' interface for an assessment with ID '006APP000160846'. The user is logged in as 'Mr. Brett G Dalton Jr.' (Primary). The questionnaire is titled 'HLQ101 - Questionnaire for Home Loan 101'. The questions and answers are as follows:

Question	Answer
How many years in the current employment?	Less than 3 years
What is the current residence type?	Rented
How many members are dependent on the applicant?	1
How long applicant staying in the current residence?	Less than 3 years

At the bottom of the screen, there are navigation buttons: 'Audit', 'Cancel', 'Request Clarification', 'Save and Close', and 'Next'. The screen is labeled 'Screen(1/5)' in the top right corner.

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

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

Note

The fields which are marked as Required are mandatory.

Table 3-40 Qualitative Scorecard – Field Description

Field	Description
Applicant Name	Displays the name of the applicant.
Questionnaire Code	Displays the Questionnaire code.
Questionnaire Description	Displays the description of the Questionnaire code.

Table 3-40 (Cont.) Qualitative Scorecard – Field Description

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

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

3.6.2 Assessment Details

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

Assessment Details is the next data segment of Loan Assessment stage. The user can acquire the application from FREE TASK. **Assessment Details** screen enables the user to understand the evaluation and provide the system recommendation based on the following parameters.

- **Validation Model**
- **Borrowing Capacity**
- **Qualitative Score**
- **Quantitative Score**
- **Decision and Grade**
- **Pricing**

To view assessment details:

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

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

Figure 3-61 Assessment Details - Validation Model

Assessment - 006APP00000232

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

Assessment Details

Application Details

Requested Amount: USD 50,000.00 | Tenure: 0 Years 0 Months 0 Days

Interest Rate

Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.01	10.96

Annual Percentage Rate %: 13.44 | Military Annual Percentage Rate %: 17.07

Auto Decision Details

Approved Amount: USD 50,000.00 | Total Weighted Score: 92.75 | Grade: A

System Recommendation: **Approved**

Revised Interest Rate

Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
10.95	Fixed	0.22	11.17

Annual Percentage Rate %: 18.71 | Military Annual Percentage Rate %: 17.29

Validation Model Summary

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	250000.00	76	92.75	Approved Grade: A	0.22 %

Validation Model Code: VLPLEL100 | Description: Scoring Model for New Vehicle Loan | Status: **PASS**

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Audit | Cancel | Request Clarification | Back | Save and Close | Next

- Click **Borrowing Capacity** tab under **Assessment Details** screen to view the borrowing capacity of the applicant.
The **Assessment Details – Borrowing Capacity** screen displays.

Figure 3-62 Assessment Details – Borrowing Capacity

Assessment - 006APP000160846

Application Details | Application Info | Customer 360 | Documents | More

Assessment Details

Application Details

Requested Amount: INR 650,000.00 | Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00 | Total Weighted Score: 80.5 | Grade: B

System Recommendation: ManualQueueA

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Borrowing Capacity Summary

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	250000.00	62.5	80.5	ManualQueueA Grade: B	0.3 %

Eligibility Code: BCHL1001 | Eligibility Description: Borrowing Capacity for Home Loan

Requested Amount: 650000 | Borrowing Capacity: 250000.00 | Fact MaxLend | Rule ID: LendAmt

Audit | Cancel | Request Clarification | Back | Save and Close | Next

- Click **Qualitative Score** tab under **Assessment Details** screen to view the qualitative score for the applicant.
The **Assessment Details – Qualitative Score – Graph View** screen displays.

Figure 3-63 Assessment Details – Qualitative Score – Graph View

Assessment - 006APP00160846

Application Details
 Requested Amount: INR 550,000.00
 Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details
 Approved Amount: INR 250,000.00
 Total Weighted Score: 80.5
 System Recommendation: ManualQueueA
 Grade: B

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Qualitative Score Summary
 Validation Model: WSB
 Borrowing Capacity: 250000.00
 Qualitative Score: 62.5
 Quantitative Score: 80.5
 Decision & Grade: ManualQueueA, Grade: B
 Pricing: 0.3 %
 Scoring Model Code: SMQLHL102
 Description: Application Qualitative Score Model HL 102
 Application Score: 62.5

Applicants
 Brett Dalton
 Score: 62.5

Qualitative Score Data View
 Scoring Model Code: SMQLHL101
 Description: Applicant Qualitative Score Model HL 101
 Weightage Score: 62.5

Feature	Score	Category
Q2	~50	Low
Q1	~60	Medium
Feature	~60	Medium
Q1	~60	Medium
Q2	~80	High

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

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

Figure 3-64 Assessment Details – Qualitative Score – Data View

Assessment - 006APP00160846

Application Details

Requested Amount: INR 550,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B

System Recommendation: ManualQueueA

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model: **WMB**
Borrowing Capacity: 250000.00
Qualitative Score: 62.5
Quantitative Score: 80.5
Decision & Grade: **ManualQueueA** Grade: B
Pricing: 0.3%

Scoring Model Code: SMQLHL102
Description: Application Qualitative Score Model HL 102
Application Score: **62.5**

Applicants

Brett Dalton
Score: 62.5

Scoring Model Code: SMQLHL101
Description: Applicant Qualitative Score Model HL 101
Weightage Score: **62.5**

Graph View | **Data View**

Scoring Details

Question Code	Question	Value	Score
Q2	What is the current residence type?	Rented	50
Q1	How many years in the current employment?	Less than 3 years	60
Q4	How long applicant staying in the current residence?	Less than 3 years	60
Q3	How many members are dependent on the applicant?	1	80

Note

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

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

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

Figure 3-65 Assessment Details – Quantitative Score – Graph View

Assessment - 006APP00160846

Application Details

Requested Amount: INR 550,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B

System Recommendation: ManualQueueA

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model: 1625
Borrowing Capacity: 250000.00
Qualitative Score: 62.5
Quantitative Score: 80.5
Decision & Grade: ManualQueueA Grade: B
Pricing: 0.3 %

Scoring Model Code: SA@HL101
Description: Application Level Score Model Home Loan
Application Score: 80.5

Applicants

Brett Dalton
Score: 80.5

Scoring Model Code: QA@SMHL100
Description: Quantitative Score Model for HL100
Weightage Score: 80.5

Graph View | Data View

Category	Percentage
Credit Bureau Score	31.0%
Customer Age	14.0%
Loan to Value Ratio	14.0%
Debt to Income Ratio	14.0%
Customer Age	9.0%

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

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

Figure 3-66 Assessment Details – Quantitative Score – Data View

Assessment - 006APP00160846

Application Details

Requested Amount: INR 550,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details

Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B

System Recommendation: ManualQueueA

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model: INCD
Borrowing Capacity: 250000.00
Qualitative Score: 62.5
Quantitative Score: 80.5
Decision & Grade: ManualQueueA Grade: B
Pricing: 0.3 %

Scoring Model Code: SMHL101
Description: Application Level Score Model Home Loan
Application Score: 80.5

Applicants

Brett Dalton
Score: 80.5

Brett Dalton
Scoring Model Code: QASMH100
Description: Quantitative Score Model for HL100
Weightage Score: 80.5

Graph View | **Data View**

Scoring Details

Feature	Value	Range Type	Range	Weightage %	Score	Weightage Score
Credit Bureau Score	750	Value	750-999	25	100	25
Qualitative Score	62.5	Value	50-75	35	80	28
Customer Age	32.25	Value	18-35	10	80	8
Loan to Value Ratio	4.17	Value	0-30	15	50	7.5
Debt to Income Ratio	32.82	Value	30-60	15	80	12

Note

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

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

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

Figure 3-67 Assessment Details – Decision & Grade

Assessment - 006APP000160846

Assessment Details

Application Details
Requested Amount: INR 550,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details
Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B

System Recommendation: ManualQueueA

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Model Code :DMHL1001	250000.00	62.5	80.5	ManualQueueA Grade :B	0.3 %
Model Description :Decision Matrix HL 1001					
Decision					
Quantitative Score	Quantitative Score Range		Decision		
80.5	70-90		ManualQueueA		
Grade					
Quantitative Score	Quantitative Score Range		Grade		
80.5	70-90		B		

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

Figure 3-68 Assessment Details – Pricing

Assessment - 006APP000160846

Assessment Details

Application Details
Requested Amount: INR 550,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details
Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B

System Recommendation: ManualQueueA

Revised Interest Rate

Interest Description	Interest Rate (%)	Rate Type	Proposed Margin / Variance (%)	Effective Rate (%)
Interest Rate	5.7	Floating	0.3	6

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
Pricing Model Code :PRHL102	250000.00	62.5	80.5	ManualQueueA Grade :B	0.3 %
Model Description :Pricing Model for Home Loan New					
Benefit Type :SPREAD_PERCENTAGE					
Benefit Percentage :0.3%					
Version :0					
Rate Type :Flat					

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

Table 3-41 Assessment Details – Field Description

Field	Description
Requested Amount	Specify the requested amount.
Tenure	Displays the tenure.

Table 3-41 (Cont.) Assessment Details – Field Description

Field	Description
Base Rate	Displays the interest rate without including margin/variance.
Margin / Variance(%)	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> • Product Margin • Risk based Margin • Discretionary Margin • Relationship Benefit Margin • Bundle Margin <p>The Margin field appears if the Rate Type is selected as Floating. The Variance field appears if the Rate Type is selected as Fixed. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
Total Weightage Score	Displays the total weightage score.
Approved Amount	<p>Displays the approved loan amount. If the System Recommendation is Approved.</p> <p>This field appears blank if the System Recommendation is Manual and Rejected.</p>
Proposed Margin	<p>Displays the margin proposed by Decision service in percentage. This field displays if the Rate Type is selected as Floating.</p>
Proposed Variance	<p>Displays the variance proposed by Decision service in percentage. This field displays if the Rate Type is selected as Fixed</p>
Effective Rate	Displays the effective rate of interest.
System Recommendation	<p>Displays the system recommendations. The available options are:</p> <ul style="list-style-type: none"> • Approved • Manual • Rejected
Reject Reason	Select the reject reason.
Grade	Displays the grade of the applicant.
Validation Model	Displays the field details related to Validation Model.
Validation Model Code	Displays the validation model code configured for the product.
Description	Displays the description of the configured validation model.
Status	Displays the overall status of the validation model.
Rule ID	Displays the Rule ID configured in the validation model.
Sequence	Displays the sequence of the configured rules.
Status	Displays the status of the configured rule.
Borrowing Capacity	Displays the field details related to Borrowing Capacity.
Eligibility Code	Displays the unique eligibility code configured for the product.
Eligibility Description	Displays the description of the configured eligibility.
Requested Amount	<p>Displays the requested card limit. If the calculated Borrowing Capacity is more than the Requested Amount, then Approved Amount is stamped to Requested Amount.</p>
Borrowing Capacity	Displays the calculated borrowing capacity of the applicant.
Fact	Displays the fact configured in the eligibility code.
Rule ID	Displays the rule configured in the eligibility code.

Table 3-41 (Cont.) Assessment Details – Field Description

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

Table 3-41 (Cont.) Assessment Details – Field Description

Field	Description
Rate Type	Displays the rate type.
Rate Percentage	Displays the rate percentage.
Loan Amount	Displays the loan amount.
Loan Tenure	Displays the loan tenure.
Loan Amount Range	Displays the range for the loan amount.
Loan Tenure Range	Displays the range for the loan tenure.
Rate %	Displays the rate of interest configured for the range.
Credit Appraisal Memorandum	Click the Credit Appraisal Memorandum Advice link under Quick Links to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the Advices link.

Note

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

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

3.6.3 Review

This topic provides the systematic instructions to view the summary of each data segment in the Loan Assessment stage.

The system shows the summary of each data segment in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-69 Review - Assessment

System Recommendation	Total Weighted Score	Approved Amount
ManualQueueA	80.5	INR 250,000.00

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

Table 3-42 Review - Assessment – Field Description

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

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-70 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
 - It will logically complete the **Loan Assessment** stage for the loan application if the system recommendation is **Approved**. The Workflow Orchestrator will automatically move this application to the **Account Parameter Setup** stage.

- If the system recommendation is **Manual** then, the Manual Credit Assessment stage is generated for this loan application.
 - If the system recommendation is **Rejected** then the application is terminated. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - Select the **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.
 - 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 Application Underwriting Stage** to make underwriting stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the **Loan Assessment** 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 [Retail Loans] to the Manual Credit Assessment stage.

Note

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.

3.7 Manual Credit Assessment

This topic describes the systematic instructions to move the loan application to manual credit assessment stage.

The Manual Credit Assessment stage of the retail loan account open process work-flow is enabled the bank to manually assess the application and provide the recommendation for the approval / rejection of the application. As a reference, the relevant completed data segments will be made available to the Approver before the application can be moved to the next stage. These completed data segments are from the Application Entry Stage, Application Underwrite Stage and Application Assessment Stage. The data segments are displayed in view only mode for the Credit Officer to analyze.

To capture manual credit assessment details:

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

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

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

- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Customer Information** – For detailed information, refer the Customer Information data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Credit Rating Details:** - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.

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

- [Manual Assessment](#)
This topic provides the systematic instructions to modify the account details and recommend for the approval / reject the loan application.
- [Review](#)
This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

3.7.1 Manual Assessment

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

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

To capture manual assessment:

1. On acquiring the **Manual Credit Assessment** task from the **Free Tasks**.

The **Manual Credit Assessment** screen displays.

Figure 3-71 Manual Credit Assessment

Manual Credit Assessment - 006APP000160846

Application Details
Requested Amount: INR 650,000.00
Tenure: 3 Years 0 Months 0 Days

Interest Rate

Interest Description	Interest Rate(%)	Rate Type	Margin/Variance(%)	Effective Rate(%)
Interest Rate	5.7	Floating	0	5.7

Auto Decision Details
Approved Amount: INR 250,000.00
Total Weighted Score: 80.5
Grade: B
System Recommendation: ManualQueueA
Proposed Margin/Variance(%) : 0.30

Revised Interest Rate

Interest Description	Interest Rate(%)	Rate Type	Proposed Margin/Variance(%)	Effective Rate(%)
Interest Rate	5.7	Floating	0.3	6

Execution Summary

Validation Model	Borrowing Capacity	Qualitative Score	Quantitative Score	Decision & Grade	Pricing
PASS	250000.00	62.5	80.5	ManualQueueA Grade - B	0.3 %

Validation Model Code : LGMHL101
Description : Logical Model For Home Loan 101
Status : PASS

Rule ID	Sequence	Status	Severity
Rule1001	1	PASS	-

Manual Assessment
Recommended Amount: INR 250,000.00
Final Tenure: Years 4, Months 0, Days 0

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type	Action
Equated Periodic Installment	3	0	0	Monthly	Floating	

Recommendation: Recommended for Approval Reject
Comment:

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

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

Table 3-43 Manual Credit Assessment – Field Description

Field	Description
Requested Amount	Displays the requested amount.
Tenure	Displays the loan tenure.
Interest Rate	This section displays the following details of interest rate.
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	Displays the interest rate. The system validates the Floor and Ceiling rates for each interest component. <ul style="list-style-type: none"> If the effective rate is less than the floor rate, the system stamps the floor rate for that component. If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	Displays the type of interest rate which is applied.

Table 3-43 (Cont.) Manual Credit Assessment – Field Description

Field	Description
Margin / Variance (%)	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> • Product Margin • Risk based Margin • Discretionary Margin • Relationship Benefit Margin • Bundle Margin <p>The Margin field appears if the Rate Type is selected as Floating. The Variance field appears if the Rate Type is selected as Fixed. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
Effective Rate (%)	Displays the effective rate of interest.
Auto Decision Details	This section displays the following details of auto decision.
Approved Amount	Displays the approved amount. This field will be blank for Manual Assessment.
Total Weighted Score	Displays the total weighted score.
System Recommendation	Displays the system recommendation for auto credit decision.
Revised Interest Rate	This section displays the revised interest rate based on the details updated in Manual Assessment section.
Proposed Margin/Variance (%)	<p>Displays the margin/variance proposed by Decision service in percentage. This field displays Margin (%) if the Rate Type is selected as Floating. This field displays Variance (%) if the Rate Type is selected as Fixed.</p>
Execution Summary	This section displays the execution summary of loan assessment details. For more information, refer to the Assessment Details topic
Recommended Amount	Specify the recommended loan amount.
Final Tenure	Specify the final tenure. The stage grid reappears when the final tenure changes, allowing the user to enter the revised tenure details.
Annual Percentage Rate%	Displays the annual percentage rate value.
Military Annual Percentage Rate%	Displays the military annual percentage rate value.
Recommendation	<p>Select the recommendations. Available options are:</p> <ul style="list-style-type: none"> • Recommended for Approval • Reject
Comments	Specify the comment for the recommendation.
Reject Reason	Select the reject reason.
Credit Appraisal Memorandum	Click the Credit Appraisal Memorandum Advice link under Quick Links to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the Advices link.

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.

3.7.2 Review

This topic provides the systematic instruction to view all the data segments in the Manual Credit Assessment stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review - Manual Credit Assessment** screen displays.

Figure 3-72 Review

Manual Credit Assessment - 006APP000160846

Review

Applicants

Mr. Brett G Dalton Jr. Primary

Date of Birth: January 1, 1986
 Mobile Number: +1785499220
 E-mail: krishnadas.r.pai@oracle.com
 National ID: US894894

Loan Details

Classic Home Loan

Requested Loan Amount: INR 650,000.00
 Loan Tenure: 3 Years
 Purpose of Loan: Personal
 Application Priority: Medium

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

Financial Details

Mr. Brett G Dalton Jr. Primary

Total Income: INR 5,070,000.00
 Total Expense: INR 835,000.00
 Total Asset: INR 50,100,000.00
 Total Liability: INR 12,525,000.00

Credit Rating Details

Mr. Brett G Dalton Jr. Primary

External Rating Agency	External Rating
Experian	750
Equifax	750

Valuation Details

Residential Property Primary

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
External	INR 6,000,000.00	JPM789	JPMorgan	March 30, 2018

Legal Opinion

Residential Property Primary

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
Internal	INDUS12	JP Morgan	Approved	March 30, 2018

Manual Assessment

Requested Amount: INR 650,000.00
 Recommended Amount: INR 250,000.00
 Recommendation: Recommended for Approval

Interest and Charges

Interest Description	Rate Type	Margin/Variance (%)	Effective Rate (%)	Charge Description	Amount/ Percentage
Interest Rate	Floating	0.5	0	Handling Charge	INR 0.00
				Service Tax Rate	0%
				Registration Fee	INR 0.00
				Encumbrance Fee	INR 0.00
				Title Search Fee	INR 0.00
				Processing Charge Rate	0%
				Application Fee	INR 0.00
				Valuation Fee	INR 0.00
				Documentation Fee	INR 0.00
				Solicitor Fee	INR 0.00
				Stamp Duty	INR 0.00
				Legal Fee	INR 0.00

Loan Disbursement Details

Loan Amount: INR 250,000.00
 No of Disbursement: 1
 First Disbursement Date: March 30, 2018

Loan Repayment Details

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

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

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

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

Table 3-44 Review - Manual Credit Assessment – Field Description

Data Segment	Description
Applicants	Displays the applicant information.
Loan Details	Displays the loan details.

Table 3-44 (Cont.) Review - Manual Credit Assessment – Field Description

Data Segment	Description
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion.
Manual Assessment Details	Displays the manual assessment details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-73 Stage Movement Submission

Stage Movement Submission

Override

No overrides generated for acceptance.

Checklist

No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed ▼

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Manual Credit Assessment** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Manual Credit Decision** . 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 **Manual Credit Assessment** stage.
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
7. Click **Close** to close the window.
OR
Click **Go to Free Task**.
The system successfully moves the Application Reference Number along with the process reference numbers to the Manual Credit Decision stage.

Note

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.

3.8 Manual Credit Decision

This topic describes the systematic instructions to move the loan application to manual credit decision stage.

The **Manual Credit Decision** stage of the retail loan account open process work-flow enables the bank to make the decision on whether the recommended loan amount can be approved to the loan applicant / borrower.

To capture manual credit decision details:

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

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

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

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

- [Manual Decision](#)
This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
- [Review](#)
This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

3.8.1 Manual Decision

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

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

To capture manual decision:

1. On acquiring the **Manual Credit Decision** task from the **Free Task**.

The **Manual Credit Decision** displays.

Figure 3-74 Manual Credit Decision

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

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

Table 3-45 Manual Decision – Field Description

Field	Description
Requested Amount	Displays the requested amount.
Tenure	Displays the loan tenure.
Base Rate	Displays the interest rate without including margin/variance.
Rate of Interest	Displays the rate of interest.
Margin / Variance (%)	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> • Product Margin • Risk based Margin • Discretionary Margin • Relationship Benefit Margin • Bundle Margin <p>The Margin field appears if the Rate Type is selected as Floating. The Variance field appears if the Rate Type is selected as Fixed. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
Total Weightage Score	Displays the total weightage score.
Approved Amount	<p>Displays the approved amount. This field appears blank by default.</p> <p>If the user selects the recommendation as Approve, then the recommended amount gets defaulted as approved amount.</p>

Table 3-45 (Cont.) Manual Decision – Field Description

Field	Description
Proposed Margin	Displays the margin proposed by Decision service in percentage. Note: This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the variance proposed by Decision service in percentage. Note: This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
Recommended Amount	Displays the recommended amount.
Final Tenure	Displays the final tenure.
Manual Recommendation	Displays the manual recommendation.
Comments	Displays the comments for the manual recommendation.
System Recommendation	Displays the system recommendations.
Reject Reason	Select the reject reason.
Recommendation	Select the recommendation. Available options are: <ul style="list-style-type: none"> Approve Decline If the user selects the recommendation as Approve , then the recommended amount gets defaulted as approved amount.
Action	Displays the user action based on user recommendation.
Comments	Specify the comment on the user action.
Credit Appraisal Memorandum	Click the Credit Appraisal Memorandum Advice link under Quick Links to generate the Credit Appraisal Memorandum. The Credit Appraisal Memorandum summarizes the borrower's profile, credit assessment and decision details. User can view it under the Advices link.

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.

3.8.2 Review

This topic provides the systematic instruction to view all the data segments in the in the Manual Credit Decision stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-75 Review - Manual Credit Decision

Manual Credit Decision - 006APP00160846

Application Details | Application Info | Customer 360 | Documents | More

Screen(9/9)

Review

Loan Details

Classic Home Loan

Requested Loan Amount: INR 650,000.00 | Loan Tenure: 3 Years | Purpose of Loan: Personal | Application Priority: Medium

Stage	Stage Term (YY)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

Applicants

Mr. Brett G Dalton Jr. (Primary)

Date of Birth: January 1, 1986 | Mobile Number: +1 785499220 | E-mail: krishnadas.r.pai@oracle.com | National ID: US994894

Financial Details

Mr. Brett G Dalton Jr. (Primary)

Total Income: INR 5,010,000.00 | Total Expense: INR 835,000.00 | Total Asset: INR 50,100,000.00 | Total Liability: INR 12,525,000.00

Credit Rating Details

Mr. Brett G Dalton JR (Primary)

External Rating Agency: Experian | External Rating: 750

Equifax: 750

Legal Opinion

Residential Property (Primary)

Opinion Type	Agency Code	Agency Name	Legal Remarks	Opinion Date
Internal	INDUS12	JP Morgan	Approved	March 30, 2018

Valuation Details

Residential Property (Primary)

Valuation Type	Valuation Amount	Agency Code	Agency Name	Valuation Date
External	INR 6,000,000.00	JPM789	JPMorgan	March 30, 2018

Manual Assessment

Requested Amount: INR 650,000.00 | Recommended Amount: INR 250,000.00 | Recommendation: Recommended for Approval

Manual Decision

Recommended Amount: INR 250,000.00 | Final Tenure: 4 Years | System Recommendation: ManualQueueA | Recommendation: Approve

Comment:

Cancel | Request Clarification | Back | Save and Close | Submit

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

Table 3-46 Review - Manual Credit Decision – Field Description

Data Segment	Description
Loan Details	Displays the loan details.
Applicants	Displays the applicant information.
Financial Details	Displays the financial details.
Credit Rating Details	Displays the credit rating details.
Legal Opinion	Displays the legal opinion.
Valuation Details	Displays the valuation details.
Manual Assessment	Displays the manual assessment details.
Manual Decision	Displays the manual decision details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-76 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Manual Credit Decision** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Parameter Setup**. 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 **Manual Credit Decision** stage.
The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.
OR
Click **Go to Free Task**.
The system successfully moves the Application Reference Number along with the process reference numbers to the Account Parameter Setup stage.

Note

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.

3.9 Account Parameter Setup

This topic describes the systematic instructions to move the loan application to account parameter setup stage.

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

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

- **Interest and Charges Details** - For detailed information, refer the Loan Interest and Charge details data segment in the Application Enrichment stage.
- **Mortgage Insurance** – For detailed information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Loan Disbursement** - For detailed information, refer the Loan Disbursement data segment in the Application Enrichment stage.
- **Loan Repayment** - For detailed information, refer the Loan Repayment data segment in the Application Enrichment stage.
- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.

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

If there is any change in the price (interest), the application will be redirected to the **Supervisor Approval**, otherwise submitting this step will move the application to the next reference stage which is the **Offer Issue**.

Note

Refer to the **Application Enrichment Stage** for the detailed explanation.

- [Review](#)
This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

3.9.1 Review

This topic provides the systematic instruction to view all the data segments in the Account Parameter Setup stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-77 Review - Account Parameter Setup

The screenshot shows the 'Review' screen for Account Parameter Setup - 006APP000160846. The interface includes a navigation menu on the left with options like Assessment Summary, Mortgage Insurance, Interest and Charges, Loan Disbursement Det., Loan Repayment Details, and Review. The main content area is divided into several sections:

- Assessment Summary:** System Recommendation: ManualQueueA, Total Weighted Score: 80.5, Approved Amount: INR 250,000.00.
- Mortgage Insurance:** Lenders Mortgage Insurance is not applicable.
- Interest and Charges:** A table showing Interest Description (Interest Rate), Rate Type (Floating), Margin/Variance (%) (0.3), Effective Rate (%) (6), and a list of charges such as Handling Charge, Service Tax Rate, Registration Fee, Encumbrance Fee, Title Search Fee, Processing Charge Rate, Application Fee, Valuation Fee, Documentation Fee, Solicitor Fee, Stamp Duty, and Legal Fee.
- Loan Disbursement Details:** Loan Amount: INR 250,000.00, No of Disbursement: 1, First Disbursement Date: March 30, 2018.
- Loan Repayment Details:** A table with columns for Stage, Stage Term (YY), Stage Term (MM), Stage Term (DD), Repayment Frequency, and Rate Type. The data row shows Equated Periodic Installment, 4, 0, 0, Monthly, and Floating.

At the bottom, there are navigation buttons: Audit, Cancel, Request Clarification, Back, Save and Close, and Submit.

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

Table 3-47 Review - Account Parameter Setup - Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.

Table 3-47 (Cont.) Review - Account Parameter Setup - Field Description

Data Segment	Description
Loan Interest Details	Displays the loan interest details.
Mortgage Insurance	Displays the mortgage insurance details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details

Note

Interest and Charges data segment and Mortgage Insurance premium data segment is available in edit mode to amend or change the capitalization amounts which need to be considered as part of the Approved Loan amount even in this stage. Accordingly, it impacts the Approved Loan Amount. The inclusion or exclusion of such capitalization amounts is validated to ensure that the Approved Loan Amount is not breached.

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-78 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Parameter Setup** stage for the loan application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Supervisor Approval or Offer Issue**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.

- The application will be directly moved to Offer Issue stage if there is no change in Loan Interest data segment.
 - The application will be moved to Supervisor Approval stage if there is any change in Price (Interest) in Loan Interest data segment.
 - 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 **Account Parameter Setup** stage.
- The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

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

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers to the Supervisor Approval or Offer Issue stage.

Note

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.

3.10 Supervisor Application Approval Stage

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

The **Supervisor Application Approval** stage has the following data segments in which the user can only view the data:

- **Assessment Details** - For detailed information, refer the Manual Assessment data segment in the Manual Credit Assessment stage.
- [Approval Details](#)
This topic provides the systematic instructions to view and approve the application.
- [Review](#)
This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

3.10.1 Approval Details

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

The **Approval Details** is the first data segment of **Supervisor Approval** stage. The user can acquire the application from **Free Tasks** list.

1. On acquiring the **Supervisor Approval** stage the **Approval Details** data segment appears
The **Approval Details** screen displays.

Figure 3-79 Approval Details

Supervisor Approval - 006APP000016204

Application Details Application Info Customer 360 Documents More

Screen(4/5)

Applicants
Loan Details
Assessment Summary
Approval Details
Review

Approval Details

Applicant Name: MR David J Wills (Primary)
Account Type: Personal Loan
Account Branch: 006
Product Code: OBOIPI
Product Name: Personal Loans IPI
Approved Loan Amount: USD 50,000.00
Loan Tenure: 0 Years 36 Months 0 Days

	Existing Values		Revised Values	
Rate Type	Floating	Fixed	Floating	Fixed
Base Rate	7.35	8.35	7.35	8.35
Margin	-0.33	-0.39	-0.53	-0.49
Effective Rate	7.02	7.96	6.82	7.86
Handling Charges	50	50	50	50

User Recommendation
 Approved Rejected

Audit Cancel Request Clarification Back Save and Close Next

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

Note

The fields marked as Required are mandatory.

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

Table 3-48 Approval Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.
Existing Values	Displays the existing values.
Approved Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Installment Type	Displays the installment type.
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin	Displays the margin proposed by Decision Service. Note : This field displays if the Rate Type is selected as Floating .
Variance	Displays the variance proposed by Decision Service. Note : This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the calculated effective rate.
Revised Values	Displays the revised values against the existing values. Note : If there is no change in the existing values, the revised values will not be displayed.
Approved Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Installment Type	Displays the installment type.

Table 3-48 (Cont.) Approval Details – Field Description

Field	Description
Rate of Interest	Displays the rate of interest for the approved loan amount.
Margin/ Variance (%)	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> • Product Margin • Risk based Margin • Discretionary Margin • Relationship Benefit Margin • Bundle Margin <p>The Margin field appears if the Rate Type is selected as Floating. The Variance field appears if the Rate Type is selected as Fixed. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
Effective Rate	Displays the effective rate.
Component Considered	Displays the component considered.
User Recommendation	<p>Select the user recommendation. The available options are:</p> <ul style="list-style-type: none"> • Approved • Rejected
User Action	Displays the user action based on user recommendation.

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

3.10.2 Review

This topic provides the systematic instruction to view all the data segments in the Supervisor Approval stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-80 Review - Supervisor Approval

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

Table 3-49 Review – Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Approval Details	Displays the approval details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-81 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Supervisor Approval** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Issue**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Return to Application Entry Stage** to make application entry stage available in free task for edit.

- Select the **Return to Application Enrichment Stage** to make enrichment stage available in free task.
 - Select the **Return to Application Underwriting Stage** to make underwriting stage available in free task.
6. Click **Submit** to submit the **Supervisor 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**.

The system successfully moves the Application Reference Number along with the process reference numbers [Retail Loans] to the **Offer Issue** stage.

Note

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.

3.11 Offer Issue Stage

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

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

To perform actions on issued offer:

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

In the Offer Issue stage, provide the required details under each data segment. The Offer issue stage has the following reference data segments:

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

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

- [Assessment Summary](#)

This topic provides the systematic instructions to view the assessment summary.

- [Document Generation](#)
In this data segment you can generate and dispatch the documents that are configured.
- [Review](#)
This topic describes systematic instructions to view all the details of offer issue.

3.11.1 Assessment Summary

This topic provides the systematic instructions to view the assessment summary.

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

To view the assessment summary:

1. On acquiring the Offer Issue stage from the FREE Task screen.
The **Assessment Summary** screen displays.

Figure 3-82 Assessment Summary

The screenshot shows the 'Assessment Summary' screen for Offer Issue - 006APP00160861. The interface includes a navigation menu on the left with options like 'Loan Repayment Details', 'Assessment Summary', 'Document Generation', and 'Review'. The main content area is divided into several sections:

- Application Details:** Requested Amount: GBP 99200.00, Tenure: 5 Years 0 Months 0 Days.
- Interest Rate:** A table with columns: Interest Description, Interest Rate (%), Rate Type, Margin / Variance (%), and Effective Rate (%). The row shows Interest Rate: 5.4, Fixed, 0, and 5.4.
- Auto Decision Details:** Approved Amount: GBP 99200.00, Total Weighted Score: 91, Grade: A, System Recommendation: Approved, Manual Decision: -.
- Revised Interest Rate:** A table with columns: Interest Description, Interest Rate (%), Rate Type, Proposed Margin / Variance (%), and Effective Rate (%). The row shows Interest Rate: 5.4, Fixed, 0.3, and 5.7.

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

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

Table 3-50 Assessment Summary – Field Description

Field	Description
Requested Amount	Displays the requested amount.
Tenure	Displays the tenure.
Base Rate	Displays the interest rate without including margin / variance.
Rate of Interest	Displays the rate of interest.
Margin	Displays the approved margin. This field displays if the Rate Type is selected as Floating .
Variance	Displays the approved variance. This field displays if the Rate Type is selected as Fixed .
Total Weightage Score	Displays the total weightage score.
Approved Amount	Displays the final approved loan amount.

Table 3-50 (Cont.) Assessment Summary – Field Description

Field	Description
Proposed Margin	Displays the proposed margin from Decision Service. This field displays if the Rate Type is selected as Floating .
Proposed Variance	Displays the proposed variance from Decision Service. This field displays if the Rate Type is selected as Fixed .
Effective Rate	Displays the effective rate of interest.
Annual Percentage Rate %	Displays the annual percentage rate value.
Military Annual Percentage Rate %	Displays the military annual percentage rate value.
System Recommendation	Displays the system recommendations.
Grade	Displays the grade of the applicant.
Manual Decision	Displays the manual decision.

 **Note**

Before generating the offer letter, the system fetches the most recent interest rate and updates in the **Interest and Charges** data segment accordingly. This ensures that the offer letter and the loan application reflect accurate information.

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.

3.11.2 Document Generation

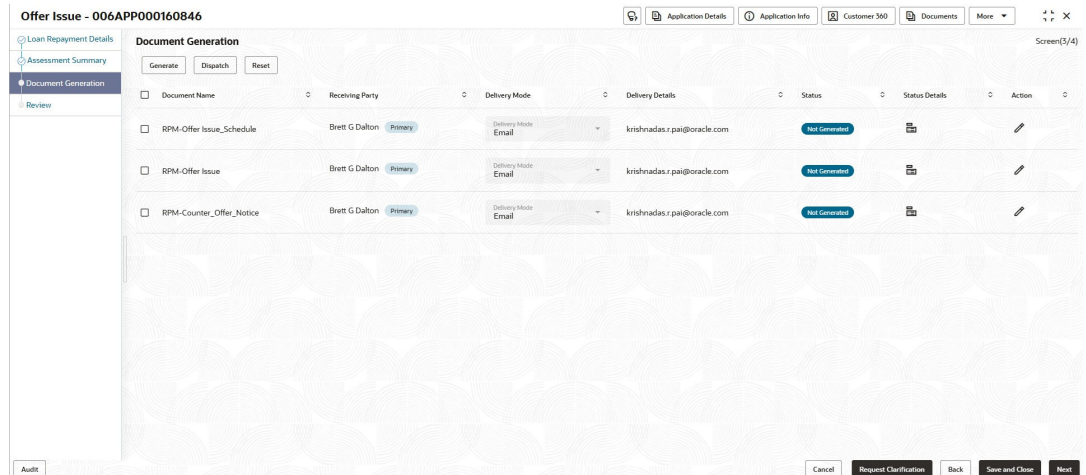
In this data segment you can generate and dispatch the documents that are configured.

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 separately to generate and dispatch.

To generate and dispatch the document:

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

Figure 3-83 Document Summary



- In the **Document Generation** section, select the check box to select the document from the list. It is mandatory to select at least one document

The below actions can be performed on the selected document:



- Generate:** 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 configured 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 Document column.
- Dispatch:** Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already dispatched. 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:** Click this button to reset the action performed on the document.

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

Table 3-51 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. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.

Table 3-51 (Cont.) Document Generation – Field Description

Field	Description
Delivery Mode	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> • Email • Post • Print • E-Sign Remote • E-Sign In-Person
Delivery Details	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>
Action	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> • Click  to edit the delivery mode. • Click  to save the edited delivery mode. This icon appears once you are edit mode.

 **Note**

The generated offer letter displays the latest interest and charge rates that align with the loan application.

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.

3.11.3 Review

This topic describes systematic instructions to view all the details of offer issue.

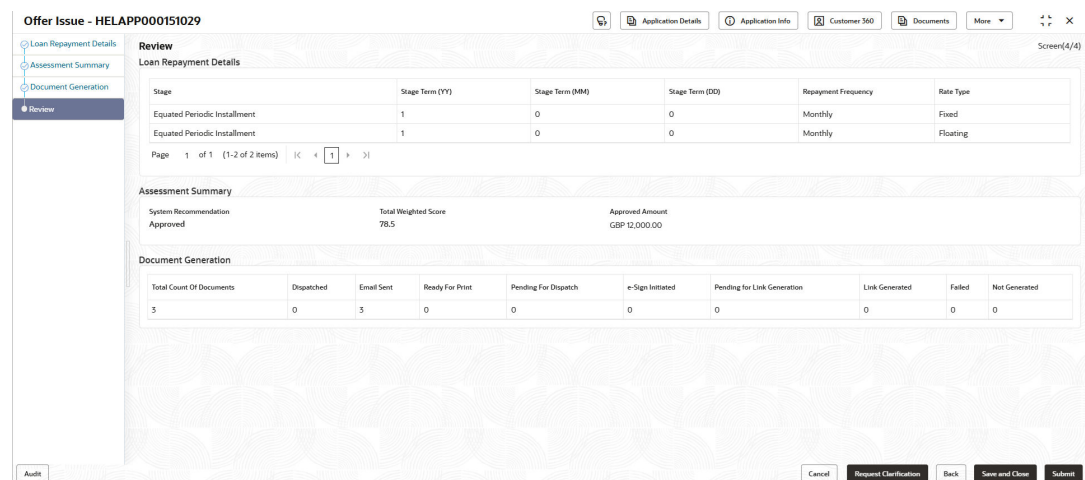
The system will display the summary of each of the data segments in as many sections as the number of data segments in the given stage.

To view the summary of all data segments:

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

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

Figure 3-84 Review - Offer Issue



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

Table 3-52 Review - Offer Issue – Field Description

Data Segment	Description
Loan Repayment Details	Displays the details of loan repayment.
Assessment Summary	Displays the details of assessment summary.
Document Generation	Displays the number of documents in each status within the document generation.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-85 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

Cancel
Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select **Proceed** outcome from the drop-down list. It will logically complete the **Offer Issue** stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Offer Accept/Reject**. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **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 Application Underwriting** Stage to make underwriting stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit offer issue stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
 7. Click **Close** to close the window.

OR

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

Note

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.

3.12 Offer Accept / Reject Stage

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

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

To perform actions on issued offer:

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

In the **Offer Accept / Reject** stage, provide the required details under each data segment. The Offer Accept / Reject stage has the following data segments which user can only view.

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

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

- [Document Acceptance](#)
In this data segment user can capture the acceptance of the documents that are already generated and dispatched.
- [Review](#)
This topic provide the systematic instructions to view the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

3.12.1 Document Acceptance

In this data segment user 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 in not required for that document and hence it will not appear in this data segment.

To accept the document:

1. On acquiring the **Offer Accept/Reject** task from the **FREE Task** screen.

The **Document Acceptance** screen displays.

Figure 3-86 Document Acceptance

2. 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 3-53 Document Acceptance – Field Description

Field	Description
Refresh Status	Click Refresh Status button to refresh the status of the documents.

Table 3-53 (Cont.) Document Acceptance – Field Description

Field	Description
Document Name	<p>Displays the name of document. Click the link to fetch the document from the stored service and view the PDF output of the document.</p> <ul style="list-style-type: none"> • Generated Document: This link appears only if the document is generated at least once. • Accepted Document: This link appears only if the E-Signed document is uploaded.
Receiving Party	<p>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. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.</p>
Delivery Mode	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> • Email • Post • Print • e-Sign Remote • e-Sign In-Person
Delivery Details	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status of the documents based on the actions performed on the document.</p>
Status Details	<p>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.</p>
Action	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> • View: User can view the documents only if the Delivery Mode is defined as E-Sign Remote or E-Sign In-Person. • Upload Document: User can upload documents only if the Delivery Mode is defined as Email, Print or Post. • Delete: User can upload documents only if the Delivery Mode is defined as Email, Print or Post.

Table 3-53 (Cont.) Document Acceptance – Field Description

Field	Description
Customer Response	Select the customer response for the documents. The available options are: <ul style="list-style-type: none"> Accept: Select to accept the application documents. User 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.
Reason	Select the reject reason from the drop-down list.

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.

3.12.2 Review

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

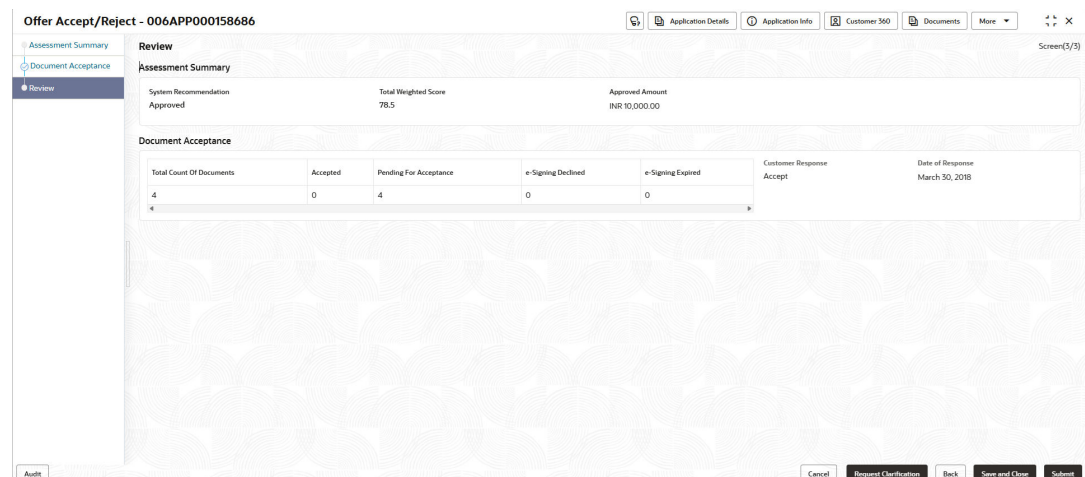
The system will display the summary of each of the data segments in the given stage.

To view the summary:

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

The **Review** screen displays.

Figure 3-87 Review - Offer Accept / Reject



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

Table 3-54 Review - Offer Accept / Reject – Field Description

Data Segment	Description
Assessment Summary	Displays the details of assessment summary.
Document Acceptance	Displays the number of documents in each status within the document acceptance.

- Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-88 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
 Proceed

Remarks

Cancel
Submit

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

- In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.

The **Checklist** screen appears.

4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select **Proceed** outcome from the drop-down list. It will logically complete the Offer Accept/Reject stage for the Loan Application. The Workflow Orchestrator will automatically move this application to the next processing stage, Account Approval on Host. The stage movement is driven by the business configuration for a given combination of Process Code, Life Cycle and Business Product Code.
 - If the **Customer Response** is selected as **Accept** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Account Approval stage.
 - If the **Customer Response** is selected as **Reject** in Offer Accept/Reject screen, then submit of this stage, will terminate the application.
 - If the **Customer Response** is selected as **Amend** in Offer Accept/Reject screen, then submit of this stage, will move the application into the Post Offer Amendment stage.
 - Select the **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 Application Underwriting** Stage to make underwriting stage available in free task.
 - Select the **Return to Assessment** stage to make assessment stage available in free task.
 - Select the **Reject Application** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
6. Click **Submit** to submit the Offer Accept/ Reject stage.

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

OR

Click **Go to Free Task**. The system successfully moves the Application Reference Number along with the sub process reference numbers [Loan Account] to the Account Approval on Host stage.

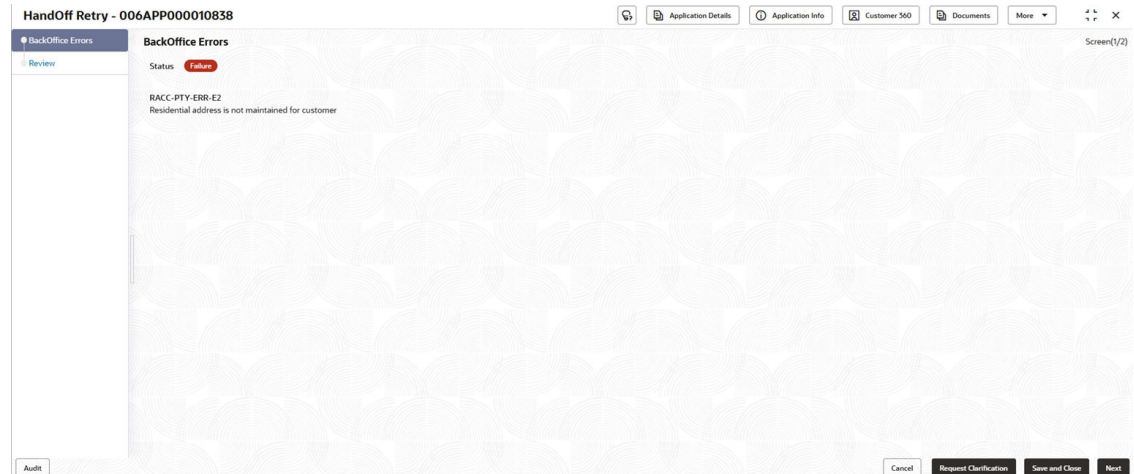
Note

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.

If account creation process is set to be as automatic workflow, then there will not be an Account Creation stage configured at the Business Process level. In this case, when the user submits the Offer Accept/Reject stage, Loan Account creation request will be triggered from Oracle Banking Originations Cloud Service - Account Open Process Management workflow to the HOST.

However, if there is an error encountered while submitting to the host, a new wait task is created and user once acquire the task, Handoff Retry data segment will be displayed with the host errors.

Figure 3-89 Handoff Retry



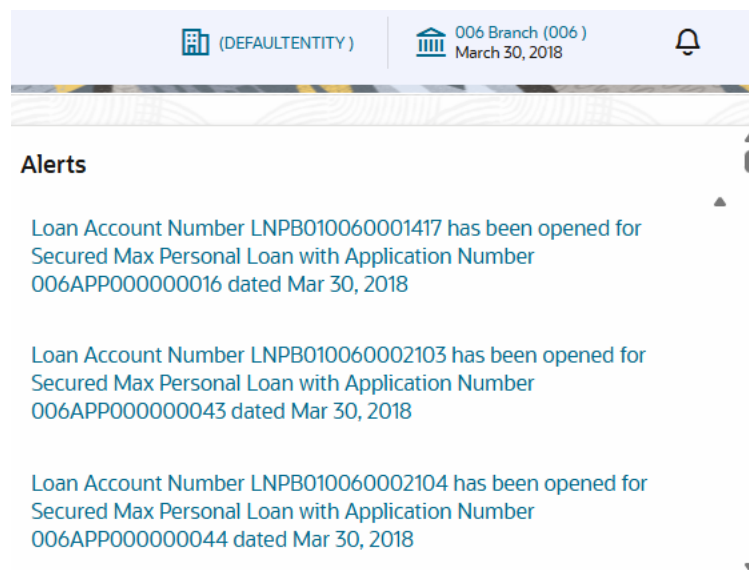
This stage will have the following outcomes:

- **Retry**
- **Return**

Select **Retry**, for any technical errors or select the **Return**, if user wants to correct any values, wherein the application will move to the Application Entry stage.

The following notification will be sent to the user, if the application is initiated from assisted channel, and to the Oracle Banking Digital Experience customer, if application is initiated from self-service.

Figure 3-90 Account Opening Notification



3.13 Post Offer Amendment Stage

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

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

To perform actions on post offer amendment:

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

The **Post Offer Amendment** stage has the following data segments which user can only view:

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

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

- [Post Offer Amendment](#)
This topic provides the systematic instructions to request for amendment of loan components after the Offer is Issued by the bank.
- [Loan Disbursement Details](#)
This topic describes systematic instructions to configure loan disbursement post offer amendment details.
- [Loan Repayment Details](#)
This topic describes systematic instructions to enables the user to capture the loan repayment details.
- [Summary](#)
This topic provides the systematic instruction to view all the data segments in the Post Offer Amendment stage.

3.13.1 Post Offer Amendment

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

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

Only if Customer Response is selected as Amend in **Offer Accept/Reject** data segment.

To perform actions on post offer amendment:

1. On acquiring the post offer amendment stage, the **Post Offer Amendment** screen appears.

Figure 3-91 Post Offer Amendment

- Specify the fields on **Post Offer Amendment** screen.
For more information on fields, refer to the field description table.

Table 3-55 Post Offer Amendment – Field Description

Field	Description
Primary Applicant	Displays the primary applicant name.
Approved Loan Amount	Displays the approved loan amount.
Loan Tenure	Displays the selected loan tenure.
Stage	Select the type of repayment. All type of repayment methods configured in the Business Product Preferences data segments of the Business Product Configuration screens appears in the drop-down list.
Stage Term <Term Unit>	Displays the default stage term configured in the Business Product Preferences data segments of the Business Product Configuration screens. The separate column appears for separate term units.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options appears based on the configuration set in the Business Product Preferences data segments of the Business Product Configuration screens: <ul style="list-style-type: none"> Daily Weekly Bi-Weekly Monthly Quarterly Half Yearly Yearly
Rate Type	Displays the rate type.

Table 3-55 (Cont.) Post Offer Amendment – Field Description




Field	Description
Action	<ul style="list-style-type: none"> Click  to add the record. Click  to delete the added record. Click  to edit the added record. <p>This field appears when the loan tenure is modified.</p>
Interest Description	Displays the interest description of the selected interest rate code.
Interest Rate (%)	<p>Specify the interest rate. Interest Rate is fetched from host product to which this loan account is mapped via the Business Product configuration. The system validates the Floor and Ceiling rates for each interest component.</p> <ul style="list-style-type: none"> If the effective rate is less than the floor rate, the system stamps the floor rate for that component. If the effective rate is greater than the ceiling rate, the system stamps the ceiling rate for that component.
Rate Type	<p>Select the rate type from the drop-down list. The available options are:</p> <ul style="list-style-type: none"> Fixed Floating
Margin / Variance (%)	<p>Click the link of margin or variance in percentage. It displays the pop-up list of all margins.</p> <ul style="list-style-type: none"> Product Margin Risk based Margin Discretionary Margin Relationship Benefit Margin Bundle Margin <p>The Margin field appears if the Rate Type is selected as Floating. The Variance field appears if the Rate Type is selected as Fixed. The Bundle Margin is displayed in the drop-down list only if loan is opened as part of a bundle application and bundle margin benefit is applicable.</p>
Effective Rate (%)	<p>Displays the amended effective rate. Effective Rate = Rate of Interest + Margin/Variance.</p>
Approval Details	This section displays the following details related to the approval.
Approved Amount	<p>Displays the approved amount. This field will be blank for Manual Assessment.</p>
Approved Tenure	Displays the approved tenure.
System Recommendation	<p>Displays the system recommendations. Available options are:</p> <ul style="list-style-type: none"> Approved Manual Rejected
Manual Decision	Displays the manual decision details
Total Weighted Score	Displays the total weighted score.
Grade	Displays the grade of the applicant.
Revised Interest Rate	This section displays the revised interest rate based on the details updated in Amendment Details section.

Table 3-55 (Cont.) Post Offer Amendment – Field Description

Field	Description
Proposed Margin/ Variance(%)	Displays the margin or variance rate percentage. This field displays Margin (%) if the Rate Type is selected as Floating . This field displays Variance (%) if the Rate Type is selected as Fixed .
Offer Issue Date	Displays the date of offer issued.
Offer Expiry Date	Displays the date based on the expiry period configuration done at the Business Product level which is used for this loan.
Amendment Details	In this section, user can capture the details in the following fields.
Offer Amend Date	Displays the date of offer amend.
Approved Amount	Specify the approved loan amount. This field will be blank for Manual Assessment.
Loan Tenure	Specify the loan tenure. The stage grid reappears when the loan tenure changes, allowing the user to enter the revised tenure 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.

3.13.2 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement post offer amendment details.

The **Loan Disbursement Details** are pushed into the host as a part of account open process data share – API's are provided for the same. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

To add loan disbursement details:

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

If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.

The **Loan Disbursement Details - Own Internal Account** screen displays.

Figure 3-92 Loan Disbursement Details – Own Internal Account

The screenshot shows the 'Loan Disbursement Details' form for 'Own Internal Account'. The form is titled 'Post Offer Amendment - 006APP000042918'. The left sidebar contains navigation links: Assessment Summary, Post Offer Amendment, Loan Disbursement Det (selected), Loan Repayment Details, and Summary. The main form area includes the following fields:

- Settlement Required:** A toggle switch set to 'Off'.
- Requested Loan Amount:** GBP, 45,000.00
- Loan Amount:** GBP, 45,000.00
- Multiple:** A toggle switch set to 'Off'.
- Number Of Disbursement:** 1
- First Disbursement Date:** March 30, 2018
- Total Disbursement:** GBP, 45,000.00
- Disbursement Mode:** Own Internal Account
- Customer Account:** 1006000000005032
- Branch Code:** 006

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

If **Account Type** is selected as **Other Internal Account** in **Loan Details** data segment
The **Loan Disbursement Details - Other Internal Account** screen displays.

Figure 3-93 Loan Disbursement Details – Other Internal Account

The screenshot shows the 'Loan Disbursement Details' form for 'Other Internal Account'. The form is titled 'Post Offer Amendment - 006APP000042918'. The left sidebar contains navigation links: Assessment Summary, Post Offer Amendment, Loan Disbursement Det (selected), Loan Repayment Details, and Summary. The main form area includes the following fields:

- Settlement Required:** A toggle switch set to 'Off'.
- Requested Loan Amount:** GBP, 45,000.00
- Loan Amount:** GBP, 45,000.00
- Multiple:** A toggle switch set to 'Off'.
- Number Of Disbursement:** 1
- First Disbursement Date:** March 30, 2018
- Total Disbursement:** GBP, 45,000.00
- Disbursement Mode:** Other Internal Account

Below the 'Disbursement Mode' field, there is a section titled 'Other Internal Account' with the following fields:

- Customer Account:** 1006000000004023
- Account Name:** Ram Kumar
- Branch Code:** 006

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

If **Account Type** is selected as **GL Account** in **Loan Details** data segment.

Figure 3-94 Loan Disbursement Details – GL Account

The screenshot shows the 'Loan Disbursement Details' form. The 'Settlement Required' toggle is turned ON. The 'Requested Loan Amount' is GBP 45,000.00. The 'Loan Amount' is also GBP 45,000.00. The 'Multiple' toggle is turned OFF. The 'Number of Disbursement' is 1. The 'First Disbursement Date' is March 30, 2018. The 'Total Disbursement' is GBP 45,000.00. The 'Disbursement Mode' is set to 'GL Account'. The 'GL Account Details' section is currently empty.

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

Table 3-56 Loan Disbursement Details – Field Description



Field	Description
Settlement Required	Select the toggle to indicate whether the settlement required. By default, this toggle is ON . The user can turn OFF the toggle to move forward without entering the disbursement related details.
Requested Loan Amount	Displays the requested loan amount from the Product Details Data Segment. Click  to view the breakup of the requested loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.
Loan Amount	Displays the requested/approved loan amount. <ul style="list-style-type: none"> This field displays the requested loan amount from the Product Details Data Segment in Application Enrichment stage. This field displays the approved loan amount from the Decision service in Account Parameter Setup stage. Click  to view the breakup of the total loan amount. The icon displays Loan Amount, Capitalized Charges, Capitalized Insurance, and Total Loan Amount. This icon appears if the charges and insurances are capitalized.
First Disbursement Date	Select the first disbursement date.
Multiple	Select the toggle to indicate if the multiple disbursement is required.
Frequency Based	Select the toggle to enable the frequency-based loan disbursement. This field displays if the Multiple disbursement toggle is ON .

Table 3-56 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Disbursement Frequency	<p>Select the frequency based on which the disbursement dates are updated. Available options are:</p> <ul style="list-style-type: none"> • Monthly • Weekly • Fortnightly • Quarterly • Half Yearly • Yearly <p>This field is read-only and defaulted to User Defined if the Frequency Based toggle is OFF.</p>
Number of Disbursement	Select the number of disbursements.
Disbursement Schedule	<p>The below fields in Table grid displays only if the Multiple disbursement toggle is ON.</p> <ul style="list-style-type: none"> • Stage • Date • Amount Of Disbursement • Total Disbursement
Stage	Specify the stage name when the specified amount must be disbursed.
Date	<p>Select the date when the specified amount must be disbursed.</p> <p>This field is in read-only if the Frequency Based toggle is ON.</p>
Amount Of Disbursement	Specify the amount disbursed on the schedule.
Total Disbursement	Displays the total disbursement.
Disbursement Mode	<p>Select the disbursement mode from the drop-down list. Available options are:</p> <ul style="list-style-type: none"> • Own Internal Account • Other Internal Account • GL Account <p>If Disbursement Mode is selected as Own Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Branch Code <p>If Disbursement Mode is selected as Other Internal Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • Customer Account • Account Name • Branch Code <p>If Disbursement Mode is selected as GL Account, then the system displays the following additional fields:</p> <ul style="list-style-type: none"> • GL Account Number • GL Account Description
Customer Account	<p>Search and select the customer account number.</p> <p>This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account.</p> <p>Note: The disbursement account currency can be different than that of the loan account currency.</p>

Table 3-56 (Cont.) Loan Disbursement Details – Field Description

Field	Description
Account Name	Displays the account name based on the account selected. This field appears if the Disbursement Mode is selected as Other Internal Account .
Branch Code	Displays the branch code associated with customer account number. This field appears if the Disbursement Mode is selected as Own Internal Account and Other Internal Account .
GL Account Number	Displays the GL account number. The system defaults the GL Account configured for the product. This field appears if the Disbursement Mode is selected as GL Account .
GL Account Description	Displays the GL account description. This field appears if the Disbursement Mode is selected as GL Account .

- Click **Search** icon in **Customer Account** field to select the customer account.

This field displays if the **Disbursement Mode** is selected as **Own Internal Account** and **Other Internal Account**.

The **Customer Account** screen displays.

Figure 3-95 Customer Account

The screenshot shows the 'Customer Account' screen with a search bar for 'Customer ID' and 'Customer Account'. Below the search bar is a 'Fetch' button. A table displays the following data:

Customer ID	Name	Branch Code	Customer Account	Currency
00624884	Ian D Quinn	006	1006000000004413	GBP
000020972	Phillip J Coulson	006	1006000000001725	GBP
006020606	SMB_AutomationTestUser	006	1006000000002217	GBP
006021066	akshay	006	1006000000002324	GBP
006007061	Automation Test C individual	006	1006000000001441	GBP
006215901	Term Deposit	006	1006000000009148	GBP
000008556	Sherlock S Holmes	006	1006000000001616	GBP

At the bottom, there is a pagination control showing 'Page 1 of 9 (1 - 10 of 85 items)' with navigation arrows and a list of page numbers (1, 2, 3, 4, 5, ..., 9).

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

Table 3-57 Customer Account – Field Description

Field	Description
Customer ID	Specify the Customer ID.

Table 3-57 (Cont.) Customer Account – Field Description

Field	Description
Customer Account	Specify the Customer Account.

- Click **Fetch** to fetch the customer account details.

The Table grid displays the below fields.
For more information on fields, refer to the field description table.

Table 3-58 Customer Account – Field Description

Field	Description
Customer ID	Displays the customer ID.
Name	Displays the customer name.
Branch Code	Displays the branch code.
Customer Account	Displays the customer account number.
Currency	Displays the currency of the customer account.

3.13.3 Loan Repayment Details

This topic describes systematic instructions to enables the user to capture the loan repayment details.

Loan Repayment Details will enable the user to capture the repayment details.

To capture the loan repayment details:

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

If **Account Type** is selected as **Own Internal Account** in **Loan Details** data segment.

The **Loan Repayment Details - Own Internal Account** screen displays.

Figure 3-96 Loan Repayment Details – Own Internal Account

If **Account Type** is selected as **Capture Later** in **Loan Details** data segment.
The **Loan Repayment Details - Capture Later** screen displays.

Figure 3-97 Loan Repayment Details – Capture Later

The screenshot displays the 'Loan Repayment Details' form for a 'Capture Later' account type. The form is titled 'Post Offer Amendment - 006APP000042918'. The left sidebar shows a navigation menu with 'Loan Repayment Details' selected. The main form area contains the following fields:

- Type of Repayment:** EMI (dropdown)
- Repayment Frequency:** Monthly (dropdown)
- First Repayment Date:** April 30, 2018 (calendar icon)
- Loan Tenure:** 3 Years 0 Months 0 Days
- Maturity Date:** March 30, 2021 (calendar icon)
- Repayment Mode:** Capture Later (dropdown)
- Moratorium Period (In Months):** 3 (input field)

At the bottom of the form, there is a 'Show Repayment Schedule' link. The bottom toolbar includes buttons for 'Audit', 'Cancel', 'Request Clarification', 'Back', 'Save & Close', and 'Next'.

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

Table 3-59 Loan Repayment Details – Field Description

Field	Description
Type of Repayment	Select the type of repayment. All type of repayment methods supported in the Host will be available in the drop-down list.
Repayment Frequency	Select the repayment frequency from the drop-down list. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Bi-Weekly • Monthly • Quarterly • Half Yearly • Yearly
First Repayment Date	Displays the first repayment date defaulted from the Loan Details screen of Loan Application Entry stage.
Loan Tenure	The system calculated based on First Repayment Date and Loan Tenure .
Maturity Date	The system calculated based on First Repayment Date and Loan Tenure .

Table 3-59 (Cont.) Loan Repayment Details – Field Description

Field	Description
Repayment Mode	User can select repayment mode from the drop-down list. The available options are: <ul style="list-style-type: none"> • Own Internal Account- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field. • Capture Later - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. <p>Note: The system defaults to the GL account in the absence of the repayment account.</p>
Moratorium Period (in months)	Specify the moratorium period. It will be enabled when Moratorium is selected in Business Product .
Customer Account	Click Search icon and select the customer account number. This field displays if Repayment Mode is selected as Internal Account .
Branch Code	Specify the branch code associated with customer account number. This field displays if Repayment Mode is selected as Internal Account .
Show Repayment Schedule	This link enables to user to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure. If moratorium period is provided, then the system generates repayment schedule based on the moratorium period.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.
- [Repayment Schedule](#)
This topic describes the loan repayment schedule.

3.13.3.1 Repayment Schedule

This topic describes the loan repayment schedule.

The repayment details are pushed into the Host – APIs are provided – to ensure the seamless workflow in the lifecycle of the loan account at the Host.

To view the repayment schedule:

1. Click **Show Repayment Schedule** on the **Loan Repayment Details** screen.
The **Repayment Schedule** screen displays.

Figure 3-98 Repayment Schedule

Repayment Schedule							
Loan Amount		Amount Financed		Term			
USD 30,000.00		USD 30,000.00		0 Years 24 Months 0 Days			
Finance Charges		APR (In %)					
USD 0.00		11.84					
S.No.	Date	Interest Rate (In %)	Installment	Principal	Interest	O/S Balance	
1	April 30, 2018	12	USD 1,412.20	USD 1,106.45	USD 305.75	USD 28,893.55	
2	May 30, 2018	12	USD 1,412.20	USD 1,127.22	USD 284.98	USD 27,766.33	
3	June 30, 2018	12	USD 1,412.20	USD 1,129.21	USD 282.99	USD 26,637.12	
4	July 30, 2018	12	USD 1,412.20	USD 1,149.48	USD 262.72	USD 25,487.64	
5	August 30, 2018	12	USD 1,412.20	USD 1,152.44	USD 259.76	USD 24,335.20	
6	September 30, 2018	12	USD 1,412.20	USD 1,164.18	USD 248.02	USD 23,171.02	
7	October 30, 2018	12	USD 1,412.20	USD 1,183.66	USD 228.54	USD 21,987.56	
8	November 30, 2018	12	USD 1,412.20	USD 1,188.11	USD 224.09	USD 20,799.25	
9	December 30, 2018	12	USD 1,412.20	USD 1,207.06	USD 205.14	USD 19,592.19	
10	January 30, 2019	12	USD 1,412.20	USD 1,212.52	USD 199.68	USD 18,379.67	
11	February 28, 2019	12	USD 1,412.20	USD 1,236.96	USD 175.24	USD 17,142.71	
12	March 30, 2019	12	USD 1,412.20	USD 1,243.12	USD 169.08	USD 15,899.59	
13	April 30, 2019	12	USD 1,412.20	USD 1,250.15	USD 162.05	USD 14,649.44	
14	May 30, 2019	12	USD 1,412.20	USD 1,267.71	USD 144.49	USD 13,381.73	
15	June 30, 2019	12	USD 1,412.20	USD 1,275.82	USD 136.38	USD 12,105.91	
16	July 30, 2019	12	USD 1,412.20	USD 1,292.80	USD 119.40	USD 10,813.11	
17	August 30, 2019	12	USD 1,412.20	USD 1,302.00	USD 110.20	USD 9,511.11	
18	September 30, 2019	12	USD 1,412.20	USD 1,315.26	USD 96.94	USD 8,195.85	
19	October 30, 2019	12	USD 1,412.20	USD 1,331.36	USD 80.84	USD 6,864.49	
20	November 30, 2019	12	USD 1,412.20	USD 1,342.24	USD 69.96	USD 5,522.25	
21	December 30, 2019	12	USD 1,412.20	USD 1,357.73	USD 54.47	USD 4,164.52	
22	January 30, 2020	12	USD 1,412.20	USD 1,369.76	USD 42.44	USD 2,794.76	
23	February 29, 2020	12	USD 1,412.20	USD 1,384.64	USD 27.56	USD 1,410.12	
24	March 30, 2020	12	USD 1,424.03	USD 1,410.12	USD 13.91	USD 0.00	

- Specify the details in the relevant data fields.

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

Note

The fields which are marked as Required are mandatory.

Table 3-60 Repayment Schedule – Field Description

Field	Description
Loan Amount	Displays the loan amount.
Amount Financed	Displays the loan amount.
Term	Displays the loan tenure in years, months and days.
Finance Charges	Displays the loan amount.
APR (In %)	Displays the Annual Percentage Rate.
S. No.	Display the serial number of the installment schedule table.
Date	Displays the installment date.
Installment	Displays the installment amount.
Principal	Displays the principal amount.
Interest	Displays the interest amount.
O/S Balance	Displays the outstanding balance amount.

3.13.4 Summary

This topic provides the systematic instruction to view all the data segments in the Post Offer Amendment stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-99 Review - Post Offer Amendment

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

Table 3-61 Review - Post Offer Amendment – Field Description

Data Segment	Description
Assessment Details	Displays the assessment details.
Post Offer Amendment Details	Displays the post offer amendment details.
Interest and Charges	Displays the interest and charges details.
Loan Disbursement Details	Displays the loan disbursement details.
Loan Repayment Details	Displays the loan repayment details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-100 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
Proceed

Remarks

Cancel Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**.
The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
6. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.

- Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Post Offer Amendment** stage for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code, Life Cycle** and **Business Product Code**.
 - If there is change in Approved Amount or Loan Tenure, then submit of this stage will move the application to **Loan Assessment** Stage.
 - If there is change in Rate of Interest, then submit of this stage will move the application to **Supervisor Approval** Stage.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.
7. Click **Submit** to submit the **Post Offer Amendment** stage.
- The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
8. Click **Close** to close the window.

OR

Click **Go to Free Task**.

The system successfully moves the Application Reference Number along with the process reference numbers to the Account Approval stage.

Note

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.

3.14 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 Applicantst data segment in the Application Entry stage.
- **Loan Details** - For detailed information, refer the Loan Details data segment in the Application Entry stage.
- **Mandate Details** – For detailed information, refer the Mandate Details data segment in the Application Entry stage.
- **Financial Details:** - For detailed information, refer the Financial Details data segment in the Application Entry stage.
- **Collateral Details** – For detailed information, refer the Collateral 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.
- **Mortgage Insurance**: For details information, refer the Mortgage Insurance data segment in the Application Enrichment stage.
- **Credit Rating Details**: - For detailed information, refer the Credit Rating Details data segment in the Loan Underwriting stage.
- **Valuation Details** - For detailed information, refer the Valuation Details data segment in the Loan Underwriting stage.
- **Legal Opinion** - For detailed information, refer the Legal Opinion data segment in the Loan Underwriting stage.
- **Assessment Summary**: For details information, refer the Assessment Summary data segment in the Offer Issue stage.
- **Offer Issue**: For details information, refer the Offer Issue data segment in the Offer Issue stage.
- **Offer Accept/Reject**: For details information, refer the Offer Accept/Reject data segment in the Offer Accept/Reject stage.

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

- [Collateral Perfection Details](#)
This topic provides the systematic instructions to view the collateral perfection details.
- [Loan Summary Details](#)
This topic provides the systematic instructions to view and approve the application.
- [Review](#)
This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

3.14.1 Collateral Perfection Details

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

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

To capture collateral perfection details:

1. On acquiring the Account Approval Stage the Collateral Perfection Details data segment appears.

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

The **Collateral Perfection Details - Individuals** screen displays.

Figure 3-101 Collateral Perfection Details

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

Table 3-62 Collateral Perfection Details – Field Description

Field	Description
Applicant Name	Displays the applicant name. Note : The field appears only if the Customer Type is selected as Individuals .
Name of Business	Displays the name of the business. Note : The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
Date of Birth	Displays the applicant's date of birth. Note : The field appears only if the Customer Type is selected as Individuals .
Date of Incorporation	Displays the date of incorporation for the business. Note : The field appears only if the Customer Type is selected as Small and Medium Business (SMB) .
E-mail	Displays the e-mail id of the applicant.
Mobile	Displays the mobile number of the applicant.
Collateral ID	Displays the Collateral ID.
Collateral Description	Displays the description of the collateral.
Liability ID	Displays the Liability ID
Liability Description	Displays the Liability description.
Registration Authority	Specify the name of the registration authority.
Registration Request Date	Select the date when the registration is requested.
Registration Date	Select the date when the registration is completed.
Confirmation Date	Select the date when the registration is confirmed.
Registration Status	Specify the status of registration.
Registration Reference Number	Specify the registration reference number.

- 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.

Note

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

3.14.2 Loan Summary Details

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

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

If **Customer Response** is selected as **Amend** in **Offer Accept/Reject** data segment.

The **Loan Summary Details** screen displays.

Figure 3-102 Loan Summary Details

2. Specify the fields on **Loan Summary Details** screen.

Disbursement Details enables the user to capture the various methods.

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

Table 3-63 Loan Summary Details – Field Description

Field	Description
Applicant Name	Displays the applicant name.
Account Type	Displays the account type.
Account Branch	Displays the account branch name.
Product Code	Displays the product code selected for this loan account.
Product Name	Displays the product name selected or this loan account.

Table 3-63 (Cont.) Loan Summary Details – Field Description

Field	Description
Host Product Code	Displays the host product code mapped to the business product for this loan account.
Host Product Description	Displays the host product name mapped to the business product for this loan account.
Application Details	Displays the applicant details.
Loan Amount	Displays the final loan approved amount.
Loan Tenure	Displays the final loan tenure for the approved amount.
Interest Rate	Displays the rate of interest for the approved loan amount.
Repayment Method	Displays the repayment method.
Repayment Frequency	Displays the frequency of repayment.
Repayment Schedule View	Select it to indicate if user needs to view the repayment schedule.
Application Life Cycle Details	Displays the application life cycle details.
Application Date	Displays the application date.
Assessment Approval Method	Displays the assessment approval method.
Offer Approved Date	Displays the offer approved date.
Offer Accepted Date	Displays the offer accepted date.
Approval Details	Displays the approval details.
Approver ID	Displays the approver ID.
Stage	Displays the stage.
Date	Displays the date.
Offer Issue Date	Displays offer issue date.
User Recommendation	Specify the User recommendation. The available options are: <ul style="list-style-type: none"> • Recommended for Approval • Recommended for Reject
User Action	Displays the user action based on user recommendation.

3.14.3 Review

This topic provides the systematic instruction to view all the data segments in the Account Approval stage.

The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

The **Review** screen displays.

Figure 3-103 Review - Account Approval

Account Approval - 006APP00160846

Application Details Application Info Customer 360 Documents More

Screen(14/14)

Review

Applicants

Mr. Brett G Dalton Jr. Primary

Date of Birth: January 1, 1986
Mobile Number: +1785499220
E-mail: krishnadas.r.pai@oracle.com
National ID: US894894

Loan Details

Classic Home Loan

Requested Loan Amount: INR 650,000.00
Loan Tenure: 3 Years
Purpose of Loan: Personal
Application Priority: Medium

Stage	Stage Term (Yr)	Stage Term (MM)	Stage Term (DD)	Repayment Frequency	Rate Type
Equated Periodic Installment	4	0	0	Monthly	Floating

Financial Details

Mr. Brett G Dalton Jr. Primary

Total Income: INR 5,010,000.00
Total Expense: INR 835,000.00
Total Asset: INR 50,100,000.00
Total Liability: INR 12,525,000.00

Collateral Details

Property Primary

Collateral Category: Residential Property
Collateral Value: INR 1,500,000.00
Owners: MR Brett G Dalton
Collateral Value To Be Considered: INR 1,050,000.00

Terms and Conditions

Mr. Brett G Dalton Jr. Primary
Completed

Credit Rating Details

Mr. Brett G Dalton JR Primary

External Rating Agency	External Rating
Experian	750
Equifax	750

Audit Cancel Request Clarification Back Save and Close Submit

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

Table 3-64 Review - Account Approval – Field Description

Data Segment	Description
Applicants	Displays the applicants information.
Loan Details	Displays the loan details.
Financial Details	Displays the financial details.
Collateral Details	Displays the collateral details.
Terms and Conditions	Displays the terms and conditions details.
Credit Rating Details	Displays the credit rating details.
Mortgage Insurance	Displays the mortgage insurance details.
Valuation Details	Displays the valuation details.
Legal Opinion	Displays the legal opinion details.
Assessment Summary	Displays the assessment summary details.
Manual Assessment	Displays the manual assessment details.
Manual Decision	Displays the manual decision details.
Collateral Perfection Details	Displays the collateral perfection details.
Loan Summary Details	Displays the loan summary details.

2. Click **Submit** to reach the **Stage Movement Submission** screen, where the overrides, checklist and documents for this stage are verified.

The **Stage Movement Submission** screen displays.

Figure 3-104 Stage Movement Submission

Stage Movement Submission

Override
No overrides generated for acceptance.

Checklist
No checklists mapped to the current stage.

Outcome

Select an Outcome
Proceed

Remarks

Cancel Submit

In this 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.

3. In case of override, click **Accept Overrides & Proceed** to proceed or click **Proceed**. The **Checklist** screen appears.
4. In the **Checklist** screen the system displays the error message if document checklist is not verified. Click **Proceed Next** to proceed to **Stage Movement Submission** screen.
5. In the **Stage Movement Submission** screen, select appropriate option from the **Select to Outcome** field.
 - Select the **Proceed** to proceed with the application. By default this option is selected. It will logically complete the **Account Approval** stage for the loan application. The stage movement is driven by the business configuration for a given combination of **Process Code**, **Life Cycle** and **Business Product Code**.
 - Select the **Reject by Bank** to reject the submission of this application. The application is terminated, and an email is sent to the borrower or customer with a rejection advice.

- Click **Submit** to submit the **Account Approval** stage.

Note

Collateral will be linked to loan account while sending to the Host.

The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.

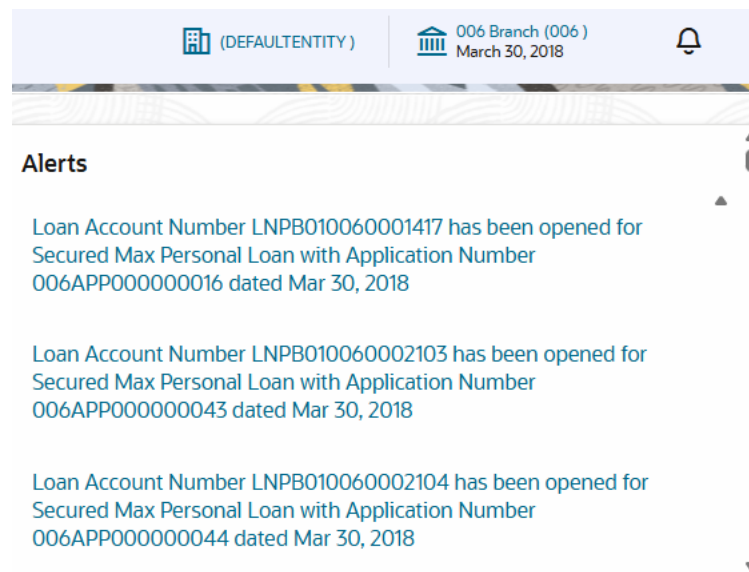
- Click **Close** to close the window.

OR

Click **Go to Free Task**.

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.

Figure 3-105 Account Opening Notification



Reject Application will terminate the application and no further action will be allowed on this reference number.

After the Host creates the Loan Account successfully, the response is sent back to Oracle Banking Originations Cloud Service with the loan account number.

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

3.15 Global Actions

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

This section appears at the top of the screen and is applicable for all the account opening stage. User can add, edit, view or delete the information from the respective section.

Below is the list of global actions:

- [Application Details](#)
This topic provide systematic instructions to view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.
- [Application Info](#)
In this section you can view the application number along with its product name.
- [Customer 360](#)
This topic provide systematic instructions to view the list of customers involved in the application.
- [Documents](#)
This topic provide systematic instructions to view, upload, or modify documents related to the applicant and product required for the application process.
- [Remarks](#)
This topic provide systematic instructions to view or post the remarks.
- [Advices](#)
This topic provide systematic instructions to view the generated advices using Advices action.
- [Conditions and Covenants](#)
This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.
- [Clarification Details](#)
This topic describes the detailed information to request for clarifications.
- [Solicitor Details](#)
This topic provide systematic instructions to add, edit or view the solicitor details.

3.15.1 Application Details

This topic provide systematic instructions to view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

User 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 displays.

Figure 3-106 Application Details

The screenshot displays the 'Application Details' interface. At the top, it shows application metadata: Application Number (006APP000160216), Application Date (March 30, 2018 at 5:16:18 AM), Channel (RPM), Source by (ABRVAN), and Priority (Medium). Below this is a 'Max Savings Account' section with a 'Related Task' link. The 'Stage Details' section shows a progress bar with stages: Application Entry (Completed), Application Enrichment (In Progress), Initial Funding (Pending), Underwriting (Pending), Assessment (Pending), Manual Credit Assessment (Pending), Manual Credit Decision (Pending), Account Parameter (Pending), Supervisory Approval (Pending), Offer Issue (Pending), Offer Accept/Reject (Pending), and Post Offer (Pending). Below the progress bar, it shows 'Assigned To' (SIVADAS1), 'Stage Start Date' (March 30, 2018 at 5:21:53 PM), and 'Time Spent' (0 days 0 hours 0 min). There are three customer profile cards: 'In Progress' (loan amount GBP 100,000.00, total time spent 0 days 5 hours 50 min), 'Primary' (David David Boon, KYC Compliant, Customer 300, DOB May 21, 1985), and 'Joint' (Jacob Luther Martin, KYC Compliant, Customer 300, DOB May 24, 1990). Below the profiles is a 'View Clarification Details' table with columns for ID, Subject, Raised By, Date, and Status. The table lists four clarifications: INSSUS0000404 (Request, Accepted), INSSUS0000405 (SD, Withdrawn), INSSUS0000406 (Test - 3, Requested), and INSSUS0000407 (Test request, Requested). At the bottom, there is an 'Advices' table with columns for Advice Name, Event, Recipients, Mode of Delivery, Delivery Details, Status Details, and Action. It lists two advices: LoanInitiation (RPM_RLNORG_APPEN) and LoanCridScriInfo (RPM_RLNORG_ENRCH).

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 3-65 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.
Channel	Displays the channel name.
Source By	Displays the name of the user who has sourced the application.
Priority	Displays the priority of the application. <ul style="list-style-type: none"> • High • Medium • Low

Table 3-65 (Cont.) Application Details – Field Description


Field	Description
Refresh	Click  to retrieve recent changes or updates made to the application.
Go To	Select an option from the drop-down list to view the application flow. <ul style="list-style-type: none"> • Simulation
<Product Name>	Displays the product name. In case of multiple product, different tabs appear with the respective product name. User 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 its chronological order of the stage in the process.
Action	To perform below actions on the appeared stages, click the number of specific stage and select an option from the Action drop-down list: <ul style="list-style-type: none"> • Acquire & Edit Task : Select this option to acquire and edit the selected stage. • Acquire Task: Select this option to acquire the selected stage and it can be edited later. • View Stage Details: Select this option to view the stage details.
User ID Assigned	Displays the User ID of the user currently working on the product process. The label of this field changes dynamically based on whether the selected stage is In Progress or Completed . <ul style="list-style-type: none"> • When user selects a In Progress stage, the label will display as Assigned To. • When user selects a Completed stage, the label will display as Submitted By. If the task was auto submitted, then the value for such Completed stages will be displayed as Auto Submitted. • For Pending and skipped stages, this field will be hidden. Note: This field appears blank if 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, minutes and seconds.
Time spent	Displays the days, hours and minutes spent on the current selected stage.
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: <ul style="list-style-type: none"> • <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: <ul style="list-style-type: none"> – For the loan account opening application, the label of this field appears as Loan Amount. – For the saving, certificate of deposit and checking account opting 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.

Table 3-65 (Cont.) Application Details – Field Description

Field	Description
<Applicant Details Tile>	<p>In this tile, user can view the applicant details. Separate tiles appears for all the applicants that are involved in the application. Below field appears with the respective applicant details:</p> <ul style="list-style-type: none"> • Role of the Applicant • Applicant Image • Applicant Name • Title • Customer 360: Click this link to view the 360 degrees view of the customer information. The Customer 360 screen appears with the details. Based on the customer type, refer to 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	<p>In this section, the user can view the clarification history. Below fields appear with the details:</p> <ul style="list-style-type: none"> • ID • Subject • Raised By • Date • Status: User can view status based on user action done in Clarification screen. <ul style="list-style-type: none"> – Requested – Responded – Accepted – Withdrawn • Status updated on • Request Subject • Actions: User can View or Download the attached documents. <p>On the click of the respective record the user can view the clarification content.</p>
Advices	<p>In this section, the user view the advices generated in the process of account opening. Below fields appear with the details:</p> <ul style="list-style-type: none"> • Advice Name • Event: Displays the stage name on which the advice is generated. • Recipients • Mode of Delivery • Delivery Details • Status Details • Actions: User can View or Download the attached advices.

Table 3-65 (Cont.) Application Details – Field Description

Field	Description
Related Task	<p>In this section, user can view the stages involved in process of application.</p> <p>The below fields are appear with details:</p> <ul style="list-style-type: none"> • Product Processor: Displays the product which integrated with Oracle Banking Party. • Process Name • Process Reference Number • Stage • Status

2. Click **X** to close window.

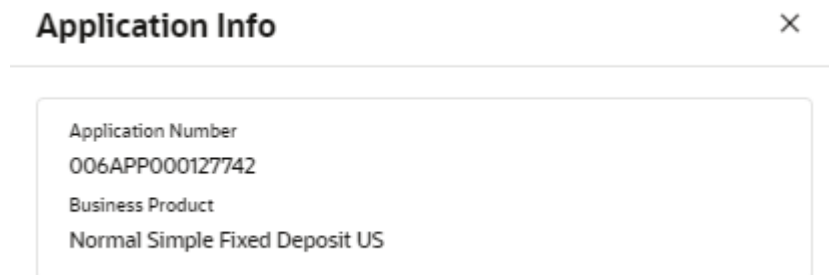
3.15.2 Application Info

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

- Click the **Application Info** button to view the details.

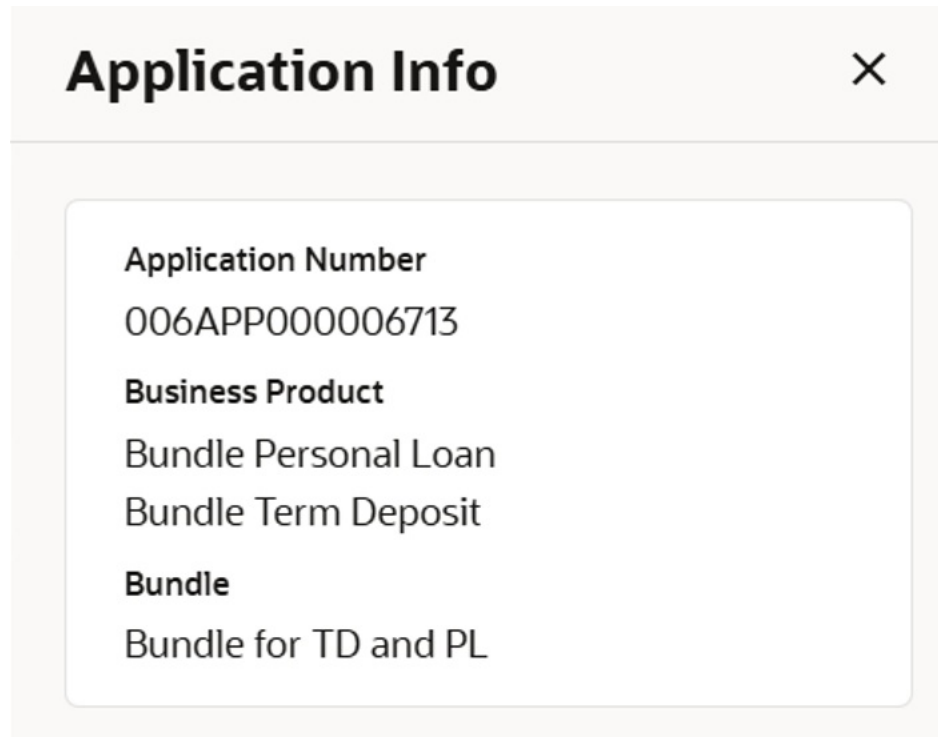
The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 3-107 Application Info



The **Application Info** screen also displays the bundle name if the application is the part of a bundle.

Figure 3-108 Application Info



3.15.3 Customer 360

This topic provide systematic instructions to view the list of customers involved in the application.

User can click the relevant customer tile to view the 360-degree details for that customer. The separate tiles for all customers involved in the application appear.


1. Click **Customer 360** to view the list of customer involved in the application.

The **Customer 360** screen displays.

Figure 3-109 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.

3.15.4 Documents

This topic provide systematic instructions to view, upload, or modify documents related to the applicant and product required for the application process.

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

The **Documents - Applicants** screen displays.

Figure 3-110 Documents - Applicants

2. Specify the details in the relevant data fields.

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





Note

The fields which are marked as Required are mandatory.

Table 3-66 Upload Document – Field Description

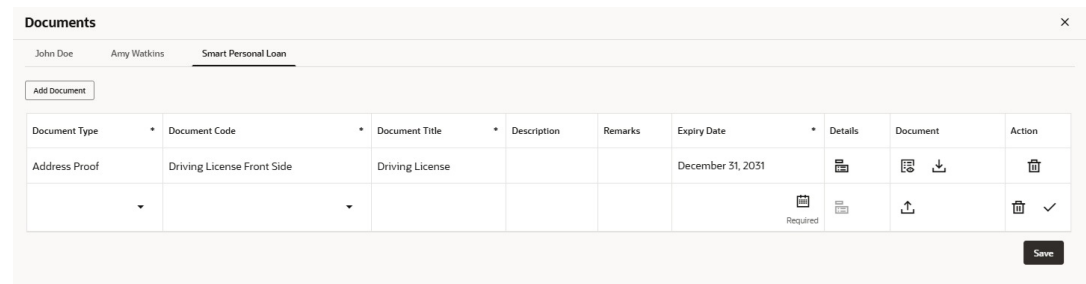
Field	Description
Category Title	Displays the category name configured on the Document Category screen.
Add Document	Click this button to add the document details in the table.
Document Name	Select a document from the drop-down list. Once a document is selected in any row it will not be shown in the drop-down to avoid duplication.
Document Number	Specify the document number.
Issue Date	Select the issue date of the document from the calendar.
Expiry Date	Select the expiry date of the document from the calendar.
Attached Files	Click the attachment icon to open the Add Document screen and upload the document from the local folder. Once uploaded, the attached files count will be shown as hyperlink. Click on the hyperlinked number to view all attached files on the Document screen.

Table 3-66 (Cont.) Upload Document – Field Description

Field	Description
Actions	Perform the below actions on the added record: <ul style="list-style-type: none"> Click  to save the added document details in the row. Click  to edit the added document details. Click  to select the document from machine to upload. Click  to delete the added document details in the row.

- Click on the <product type> tab.

The **Documents - Application** screen displays.

Figure 3-111 Documents - Application


- Specify the details in the relevant data fields.

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




Note

The fields which are marked as Required are mandatory.

Table 3-67 Upload Application 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.

Table 3-67 (Cont.) Upload Application Document – Field Description

Field	Description
Details	<p>Click the details icon to view below details of the documents:</p> <ul style="list-style-type: none"> • 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	<p>Click  to select the document from machine to upload.</p> <p>User can remove the uploaded document before saving the record from the Action column. Post saving the record user can delete the record to remove the document.</p> <p>Below actions are perform on the uploaded document</p> <ul style="list-style-type: none"> • Click Preview icon to preview already uploaded document. • Click Download to download already uploaded document.
Actions	<p>Perform the below actions on the added record:</p> <ul style="list-style-type: none"> • Click  to save the record. • Click  to delete the record.

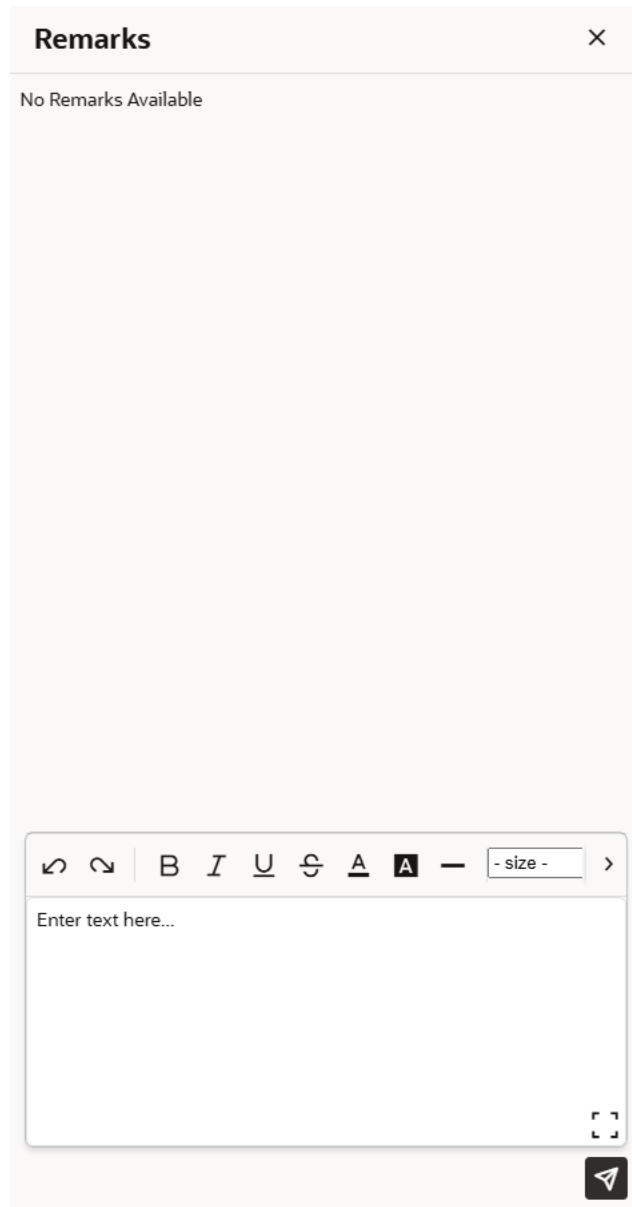
Note

- 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.

3.15.5 Remarks

This topic provide systematic instructions to view or post the remarks.

- Click **Remarks** to add any comments about the application being worked on.
The **Remarks** screen displays.

Figure 3-112 Remarks

The remarks posted are updated to your user ID and date. They will be available to view in the next stage for the user working on that application.

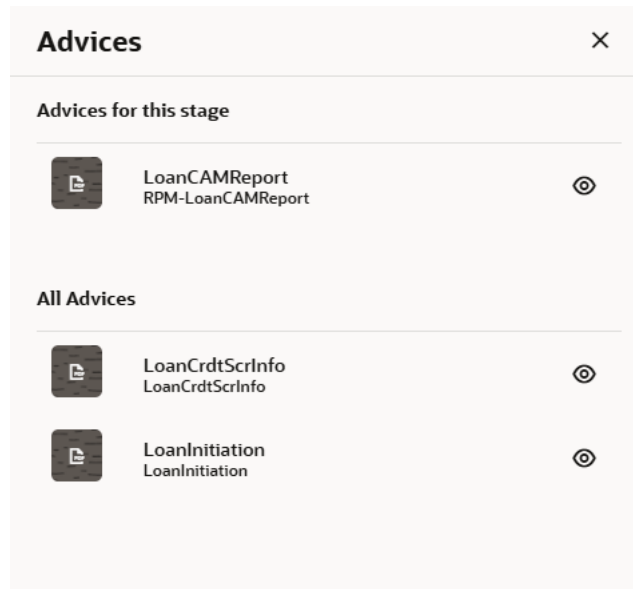
3.15.6 Advices

This topic provide systematic instructions to view the generated advices using Advices action.


Advices are generated after the **Application Entry** stage is submitted. User can view the advices that are shared with customer.

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

The **Advices** screen displays.

Figure 3-113 Advices

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

2. Click  to view the advice in the pop-up screen.

3.15.7 Conditions and Covenants

This topic provides the systematic instructions to add or edit conditions and covenants details for the loan applications.

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.

Covenants

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 conditions:

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

The **Conditions & Covenants** page appears.

Figure 3-114 Conditions

Conditions & Covenants

Conditions

Entity	Entity ID	Condition	Type	Status	Action
Select	Select	Select	Select	Select	✓ ✕

Covenants

Entity	Entity ID	Covenant	Type	Status	Monitoring Type	Action
Select	Select	Select	Select	Select	Select	✓ ✕

2. Perform the following actions:
 - Click **Add Condition** to add new conditions.
 - Click **Remove** to remove already added conditions.
3. Enter the relevant details.

Table 3-68 Conditions – Field Description

Field	Description
Entity	Select the entity on which user wants to set condition. The available options are <ul style="list-style-type: none"> • 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. The available options are: <ul style="list-style-type: none"> • Check Salability of collateral • Contract Of Sale • Copy of Quotes for Intended work
Type	Select the type when the conditions must be complied. The available options are <ul style="list-style-type: none"> • Pre Disbursement: If this option is selected then the selected conditions have to be complied prior with the account opening and loan disbursement. • Post Disbursement: If this option is selected then the selected conditions occur and are supposed to be complied post loan disbursement. This conditions are manually monitored.

Table 3-68 (Cont.) Conditions – Field Description

Field	Description
Status	Select the status of the condition. The available options are <ul style="list-style-type: none"> • Open • Complied
Actions	User can perform below actions on the added record: <ul style="list-style-type: none"> • Click <input checked="" type="checkbox"/> to save the record. • Click <input type="checkbox"/> to delete the record.

4. Click **OK**.

The conditions are saved.

Note

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

5. Perform the following actions:

- Click **Add Covenants** to add new covenants.
- Click **Remove** to remove already added covenants.

6. Enter the relevant details.

Table 3-69 Covenants – Field Description

Field	Description
Entity	Select the entity on which user wants to set covenants. The available options are <ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> • Financial • Reporting • Undertaking
Status	Select the status of the covenants. The available options are <ul style="list-style-type: none"> • Open • Complied

Table 3-69 (Cont.) Covenants – Field Description

Field	Description
Monitoring Type	Select the monitoring type for the covenant. The available options are: <ul style="list-style-type: none"> • Fixed • Periodic • Ongoing
Actions	User can perform below actions on the added record: <ul style="list-style-type: none"> • Click <input checked="" type="checkbox"/> to save the record. • Click <input type="checkbox"/> to delete the record.

7. Click **OK**.

The covenants are saved.

Note

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

8. Click to close the screen.

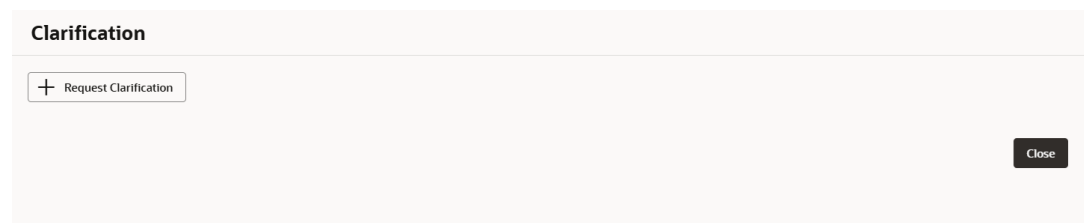
3.15.8 Clarification Details

This topic describes the detailed information to 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.

Figure 3-115 Clarification

2. Click **Request Clarification** button to request new clarification.

The **Request Clarification** screen appears.

Figure 3-116 Request Clarification

3. In the **Request Clarification** screen, specify 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 3-70 Upload Document – Field Description




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

Table 3-70 (Cont.) Upload Document – Field Description

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

- 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 the **Clarification Details** from the header.
- Select the specific clarification to take action on it.

Allowed actions are as following:

- Respond**
- Accept Clarification**
- Withdraw 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.

3.15.9 Solicitor Details

This topic provide systematic instructions to add, edit or view the solicitor details.

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, user can add or remove the solicitor and also view the already added solicitor.

To add solicitor details:

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

The **Solicitor Details** page displays.

Figure 3-117 Solicitor

Solicitor Details

Basic Details

Title Required First Name Required Middle Name

Last Name Required Suffix Required Gender Required

Date of Birth Required Registration Number

Communication Address

Address

Address Line 1 Required Address Line 2 Required Address Line 3 Required

Country Required Zip Code / Post Code Required

2. Enter the relevant details.

Table 3-71 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.
Suffix	Select the suffix of the solicitor from the drop-down list.
Gender	Select the gender of the solicitor from the drop-down list.
Date of Birth	Select or enter the birth date of the solicitor.
Registration Number	Specify the registration number of the solicitor.
Communication Address	Specify 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.
Country	Select and search the country code from the drop-down list.
Zip Code / Post Code	Specify the zip or post code of the address.

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

4

Instant Retail Loan Account Opening Process

This topic describes the instant account opening process of retail loan product.

Instant retail loan account opening flow is applicable only for the Individual type of customer. The reference origination flow has been optimized to ensure that the loan request is processed with minimal manual intervention.

This retail loan request can be triggered from the Self- Service Channel such as Oracle Banking Digital Experience for both new and KYC compliant existing customers For the Assisted Channel, this loan request can be triggered only for KYC compliant existing customer.

In case of new customer, the self-service channel uses the automatic flow to verify or provide KYC compliance to customer. This automatic flow is indicated as Video KYC in Oracle Banking Digital Experience. The necessary KYC types for compliance verification is configured in Oracle Banking Party Module. Please refer the **Retail Onboarding User Guide** for more details.

Below configuration are set for Instant Retail Loan product in the **Business Product** configuration screen.

- In the **Business Product Details** data segment, the **Application Submission is Mandatory** toggle is selected to capture application details in initiate stage.

Below configurations are set for Instant Retail Loan product in the **Business Process** screen.

- Document and checklist verification is set as non mandatory
- The Offer Issue Advices are configured

Account Opening Process Flow

The Instant Retail Loan account opening process is described below:

1. Application Entry Stage:

- In case the application is initiated through Self-Service Channel, the system automatically triggers 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.
OR
- In case the application is initiated through Branch, this stage is automatically submitted, if the application details are captured by clicking the **Application** button from the **Product Details** data segment. On submission of Application Entry Stage, system will perform an Assessment and if the system decision is Approved then the application process in the Offer Accept / Reject stage.

2. The Assessment and Offer issue stage automatically handled and hence the stage are not generated:

- If the offer is successfully generated, then offer letter is communicated to an applicant on email.
- If the automatic offer issue workflow fails, then the **Offer Issue** task is generated to perform manual action on loan application.

- If the assessment is Auto Rejected, then an application is terminated automatically and an email communication along with the rejection advice is sent to the applicant. As an exceptional case for Instant retail loan, Assessment recommendations which are Manual are also handled.
3. **Manual Credit Assessment stage:**
 - If the Assessment Decision is Manual Queue A or Manual Queue B, then the system proceeds application to the Manual Credit Assessment stage to assess manually.
 - If the application is approved, then the system proceeds and the Manual Credit Decision stage is generated.
 - If the application is rejected, then the application is terminated, and a rejection advice is mailed to the borrowing applicant.
 4. **Manual Credit Decision stage:** On submitting the Manual Credit Assessment stage, the system generates the Manual Credit Decision task to assess the loan application. In this task the assessment officer can either Reject or Approve the application manually.
 - If the application is approved, then Offer Issue is automatically trigger and an email with the attached offer letter is communicate to an applicant. The application proceeds with the next logical referenced stage.
 - If the application is rejected, then the system terminates the application and a rejection advice is sent to the applicant.
 5. **Offer Accept /Reject:** Once the offer is issued successfully, the applications proceeds with the next task which is generated based on action selected in the previous stage.
 - If the application is initiated through branch channel then you can capture the applicant's response. If the application is initiated through the self-service channel, the applicant's response is received from Oracle Banking Digital Experience. In both the cases, once the offer is accepted Oracle Banking Originations Cloud Service initiates call and shares data to the host for creation of Instant Retail Loan Account.
 - If the customer response is reject, then the application is rejected by selecting the **Reject** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
 - If the bank reject the application, then the application is rejected by selecting the **Reject By Bank** option from the Outcome screen while submitting the stage. The rejection advice is sent to the applicant through email.
 6. **Account Approval:** This stage is only applicable to Instant Vehicle Loans. When the user submits the **Offer Accept/Reject** stage, the system automatically creates an **Account Approval** stage. In this stage, the user can review key application details across all stages. After verifying the information, the user approves the loan in the **Loan Summary Details** data segment. Once the **Account Approval** is submitted, the system initiates loan account opening in the host system.
 7. **Handoff Retry:** Application moves to this stage and appears in the Free Task only if the Instant Retail Loan Account creation has been rejected by Product Processor. The users with the necessary access rights can pick such task and can retry submission to Host after taking required actions on the Failure reason.

5

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.
 - **Relationship**: In this data segment user can capture the relationship details in case multiple applicants. Refer **Relationship** data segment from the **Application Entry** stage of this guide.
 - **Loan 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.
 - **Interest and Charges**: In this data segment user can view and edit the interest and charges that are applicable. Refer the **Interest and Charges** data segment from the **Application Enrichment** stage of this guide.

- **Financial Details:** In this data segment user can capture the financial details of all the applicants that are involved in the account opening application. Refer **Financial Details** data segment from the **Application Entry** stage of this guide.
 - **Loan Disbursement Details:** In this data segment user can capture the loan disbursement details. Refer the **Loan Disbursement Details** data segment from the **Application Enrichment** stage of this guide.
 - **Loan Repayment Details:** In this data segment user can capture the loan repayment details. Refer the **Loan Repayment Details** data segment from the **Application Enrichment** stage of this guide.
 - **Qualitative Scorecard:** In this data segment user can capture the qualitative scorecard details which appears based on configuration. Refer the **Qualitative Scorecard** data segment from the **Loan Assessment** 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.
 5. Below stages are generated in the process of account opening. Refer respective stage pages of this guide for detailed information.
 - a. **Application Document**
 - b. **Loan Assessment**
 - c. **Manual Credit Assessment**
 - d. **Manual Credit Decision**
 - e. **Account Parameter Setup**
 - f. **Supervisor Application Approval Stage**
 - g. **Offer Issue**
 - h. **Offer Accept / Reject**
 - i. **Post Offer Amendment**
 6. 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.
 7. An account is created on approving the application in the **Account Approval** stage.
 8. 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.

6

Quick Account Opening

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

What is Quick Account Opening?

Quick Account Opening is launched to simplify the account creation process, making it quicker and more efficient. When this feature is activated for a particular loan product, the system will automatically initiate the account opening process once the Quick Assessment is approved.

How to configure Quick Account Opening?

To streamline the account opening process, check the **Quick Account Opening** option in the **Business Product Preference** section of the **Business Product Configuration** screen.

After the product is set up for fast account opening, the user can align the business product with the factory-installed process for **Quick Account Opening** in the **Business Process Configuration**.

How to process the Quick Account Opening?

After configuring the product and process, the user can initiate a single-stage quick account opening application by completing the loan simulation and quick assessment process. Below is the detailed process for opening an account using a quick account opening.

To open an account using quick account opening process:

1. Refer to the [Loan Simulation and Quick Assessment](#) section.
2. Click Apply in the **Quick Assessment Stage** will automatically start the Quick Account Opening process if the **Quick Account Opening** option is activated for the business product.

Note

The Quick Account Opening process enables instant account openings only for auto-approved applications and prevents Manual/Rejected applications from proceeding forward.

The **Open Account** stage appears. The data segments in this stage appears based on the business process configuration.

- [Loan Disbursement Details](#)
This topic describes systematic instructions to configure loan disbursement details.
- [Loan Repayment Details](#)
This topic describes systematic instructions to enables the user to capture the loan repayment details..
- [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.

6.1 Loan Disbursement Details

This topic describes systematic instructions to configure loan disbursement details.

The **Loan Disbursement Details** are pushed into the host as a part of account opening pay load.. The **Loan Disbursement Details** enables the user to capture the various disbursement methods.

To add loan disbursement details:

1. In the Loan Disbursement stage, update the fields based on the disbursement mode as per the customer's choice..

The **Loan Disbursement** screen displays.

Figure 6-1 Loan Disbursement

The screenshot shows the 'Loan Disbursement Details' screen for 'Open Account - HELAPP000149627'. The interface includes a sidebar with navigation options: Loan Disbursement Det., Loan Repayment Details, Document Generation, Document Acceptance, and Summary. The main content area is titled 'Loan Disbursement Details' and contains several form fields:

- Settlement Required:** Radio buttons for 'Yes' (selected) and 'No'.
- Requested Loan Amount:** Currency dropdown set to 'GBP' and a value field showing '10,000.00'.
- Loan Amount:** Currency dropdown set to 'GBP' and a value field showing '10,000.00'.
- Split Disbursement:** Radio buttons for 'Yes' and 'No' (selected).
- First Disbursement Date:** A date field showing 'March 30, 2020'.
- Disbursement Mode:** A dropdown menu with 'Required' selected.
- Total Disbursement Amount:** Currency dropdown set to 'GBP' and a value field showing '10,000.00'.
- No of Disbursement:** A numeric input field with a value of '1'.

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:

Table 6-1 Loan Disbursement

Fields	Description
Settlement Required	Select to indicate whether the settlement required. The available options are: <ul style="list-style-type: none"> • Yes • No
Requested Loan Amount	Displays the loan amount that is requested to borrow.
Loan Amount	Displays the requested or approved loan amount.

Table 6-1 (Cont.) Loan Disbursement

Fields	Description
Number of Disbursement	Select the number of disbursements for disbursing the loan amount. The value one appears by default.
First Disbursement Date	Select the first disbursement date.
Split Disbursement	Select to indicate the loan amount should be disbursed in multiple modes. The available options are: <ul style="list-style-type: none"> Yes: If this option is selected then Add Mode button appears to add additional disbursement mode. No: This option indicates that the user wants to continue with the single disbursement mode.
Total Disbursement	Displays the total disbursement amount.
Disbursement Mode	Select the disbursement mode from the drop-down list. Available options are: <ul style="list-style-type: none"> Own Internal Account Other Internal Account External Account GL Account

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

6.2 Loan Repayment Details

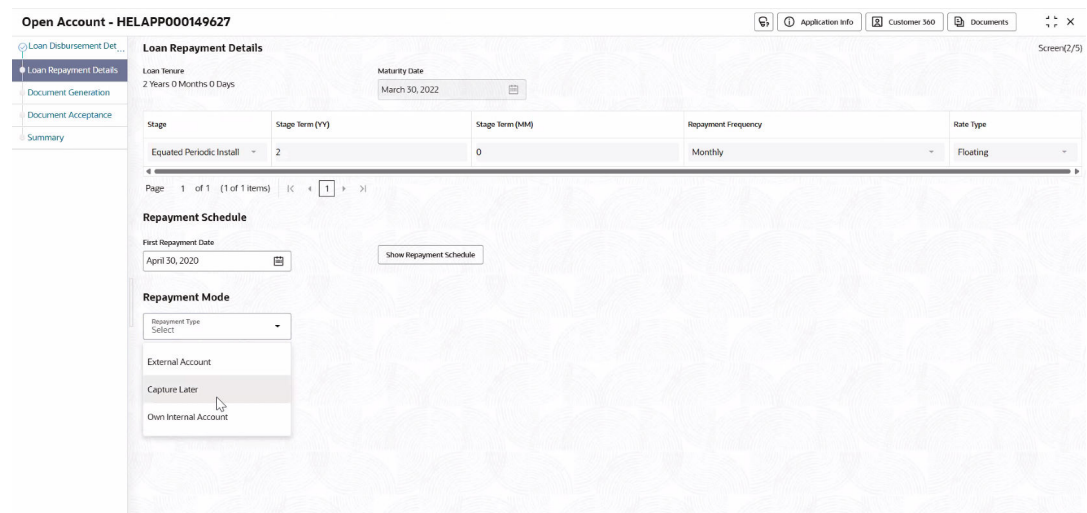
This topic describes systematic instructions to enables the user to capture the loan repayment details..

To capture the loan repayment details:

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

The **Loan Repayment** details screen displays.

Figure 6-2 Loan Repayment



- 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:

Table 6-2 Loan Repayment Details

Fields	Description
Loan Tenure	Displays the selected loan tenure that was captured during Loan Simulation
Maturity Date	Displays the maturity date based on the First Repayment Date and Loan Tenure .
Stage	Displays the Repayment Stage that was considered during Loan Simulation
Stage Term <Term Unit>	Displays the default stage term is captured during loan simulation The separate column appears for separate term units as years, months, and days as per Business product configuration.
Repayment Frequency	Select the repayment frequency from the drop-down list.
Show Repayment Schedule	Click this button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.
Repayment Mode	Select the repayment mode from the drop-down list. The available options are: <ul style="list-style-type: none"> Own Internal Account- If the mode selected as Internal Account, then the system enables the fields for Customer Account and Branch. By default, the system populates the internal account selected in Disbursement data segment. However, if user wishes to have a different account, he/she can select another customer account of the CIF and account branch displays in the branch field. External Account - If the mode selected is external account, the system creates a Periodic Instruction Maintenance, at host as a part of Loan Account opening process. Capture Later - If the mode selected is Capture Later, the system will allow to proceed with the loan origination flow without capturing the repayment details. <p>Note: The system defaults to the GL account in the absence of the repayment account.</p>

- Click the Show Repayment Schedule button to generate the repayment schedule which displays the details of installment amount with the principal and interest break up for the given tenure.
- Click **Next** to navigate to the next data segment, after successfully capturing the data. The system validates for all mandatory data segments and data fields. If mandatory details are not provided, the system displays an error message for the user to take an action. The user cannot proceed to the next data segment, without capturing the mandatory data.

6.3 Document Generation

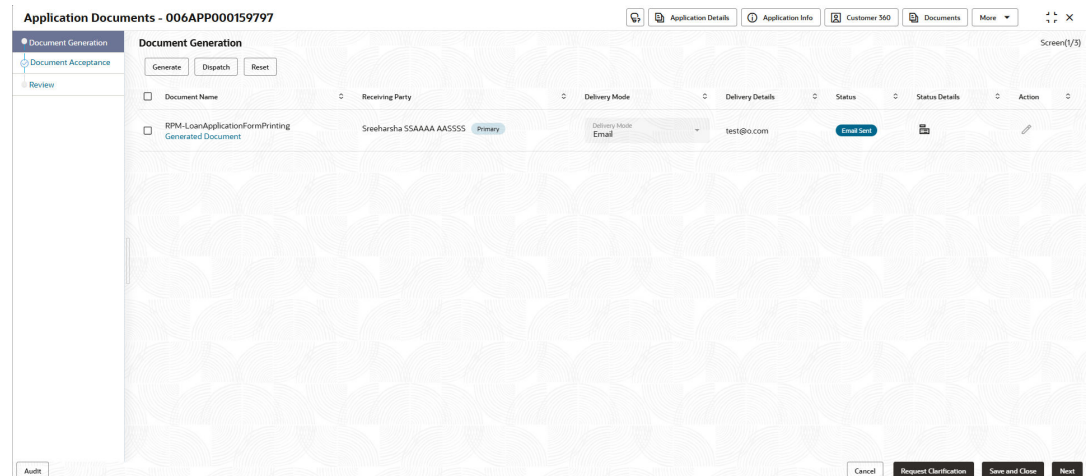
In this data segment you can generate and dispatch the documents that are configured.

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 separately to generate and dispatch.

To generate and dispatch the document:

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

Figure 6-3 Document Generation



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

The below actions can be performed on the selected document:



- **Generate:** 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 configured 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 Document column.
- **Dispatch:** Click this button to dispatch the selected generated documents. User can only dispatch those documents which are not already dispatched. 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:** Click this button to reset the action performed on the document.

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

Table 6-3 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. If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.

Table 6-3 (Cont.) Document Generation – Field Description

Field	Description
Delivery Mode	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> • Email • Post • Print • E-Sign Remote • E-Sign In-Person
Delivery Details	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status of the documents based on the actions performed on clicking Generate or Dispatch button.</p> <p>Once the dispatch process is initiated for the generated documents, the status appears based on the selected default mode of delivery.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation and dispatched details of document along with the date and time.</p>
Action	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> • Click  to edit the delivery mode. • Click  to save the edited delivery mode. This icon appears once edit the 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.

6.4 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:

1. 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 6-4 Document Acceptance

2. 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 6-4 Document Acceptance – Field Description

Field	Description
Refresh Status	Click Refresh Status button to refresh the status of the documents.
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. <ul style="list-style-type: none"> • Generated Document: This link appears only if the document is generated at least once. • Accepted Document: This link appears only if the E-Signed document is uploaded.

Table 6-4 (Cont.) Document Acceptance – Field Description

Field	Description
Receiving Party	<p>Displays the name of the applicant along with the role. The document is generated and dispatched to the applicants mentioned in this column.</p> <p>The name appears as captured in the Applicant data segment.</p> <p>If the primary or joint applicant is minor, the guardian or custodian name will display as the receiving party associated with the minor applicant.</p>
Delivery Mode	<p>Displays the default mode of delivery of the documents. This default mode of delivery is defined in the Advice Maintenance screen. The available options are:</p> <ul style="list-style-type: none"> • Email • Post • Print • E-Sign Remote • E-Sign In-Person
Delivery Details	<p>Displays the delivery details of the generated documents based on the default delivery mode.</p> <ul style="list-style-type: none"> • 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	<p>Displays the status details of the document.</p> <p>Click the icon to view the generation, dispatched and acceptance details of document along with the date and time.</p>
Action	<p>Select the appropriate icon to perform respective action.</p> <ul style="list-style-type: none"> • 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	<p>Select the customer response for the documents.</p> <p>The available options are:</p> <ul style="list-style-type: none"> • 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.
Reason	Select the reject reason from the drop-down list.

- 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.

6.5 Summary

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

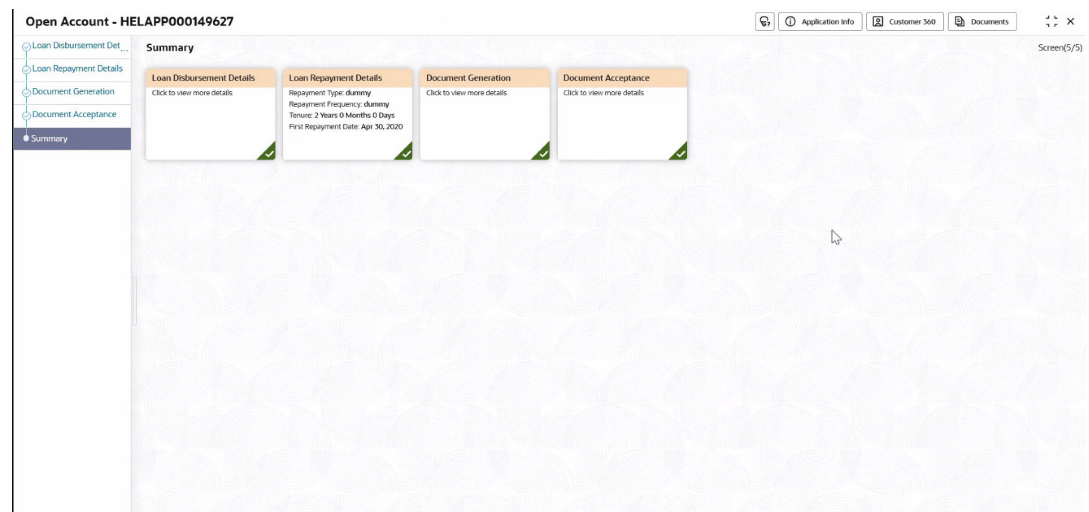
The system will display the summary of each of the data segments in as many tiles as the number of data segments in the given stage.

To view the summary of all the data segments:

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

The **Summary** screen displays.

Figure 6-5 Summary



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

Table 6-5 Summary-Quick Account Opening

Field	Description
Loan Disbursement Details	Displays the asset details.
Loan Repayment Details	Displays the mandate details.
Document Generation	Displays the document generation.
Documents Acceptance	Displays the document acceptance.

- Click **Submit** to reach the **OUTCOME**, where the overrides, checklist and documents for this stage are verified. The **Overrides** screen is displayed.

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

OR

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

4. Click **Submit** to submit the Open Account stage. The confirmation screen appears with the submission status, the Application Reference Number and the Process Application Reference Number.
5. Click Close to close the window.

7

Buy Now Pay Later

This topic provides the detailed information about Buy Now Pay Later.

What is Buy Now Pay Later?

The **Buy Now Pay Later** option enables customers to start and obtain small loans directly from merchant websites, online banking platforms, and mobile applications. Banks and financial institutions providing this service can utilize the API from Oracle Banking Originations Cloud Service for easy integration. While origination Buy Now Pay Later loan additional features like quick eligibility assessment, risk-based pricing can also be enabled.

How to configure the Buy Now Pay Later?

To enable a **Buy Now Pay Later** opening process, select **E-Commerce** in channel allowed field of **Business Product Details** screen. Loan simulation, quick assessment, and quick account also needs to be enabled in business product. Additionally, it needs a tailored map for a business process designed specifically for BNPL.

Figure 7-1 Business Process

The screenshot shows the 'Business Process Definition' configuration screen. It contains the following fields and values:

Field	Value
Business Process Code	BNPLACCOPEN
Business Process Description	Buy Now Pay Later Origination
Lifecycle	LoanQaoOrig
Lifecycle Description	Loan Quick Account Opening Lifecy
Product Category	Individual
Process Code	QAOORG
Process Description	Loan Quick Account Opening Proce
Business Product Code	BNPL01
Business Product Name	Buy Now Pay Later
Factory Shipped	No

At the bottom right, there is a button labeled 'Process Full View' with a right-pointing arrow.

Buy Now Pay Later Flow:

- 1. Buy Now Pay Later Initiation** - A user requests Buy Now Pay Later through a merchant's website by providing applicant details, customer information, loan amount, tenure, currency, bureau call required flag, and schedule type (normal schedule).
- 2. Loan Eligibility and Pricing Decision** - Oracle Banking Originations Cloud Service checks product configuration, customer eligibility, triggers API calls like bureau score, decision, and risk-based pricing (if configured), and returns multi-term loan interest rates and installment amounts to merchant.
- 3. Confirm and Apply** - The user confirms loan terms, merchant send loan application. The system creates Customer ID (if it is a new customer), generates a Loan Simulation ID, and triggers a Quick Account Opening.
- 4. Account Opening and Disbursement** - Oracle Banking Originations Cloud Service initiates a Quick Account opening new loan account will be opened with disbursement and repayments as received from merchant.

Below BNPL API is are called in the sequence.

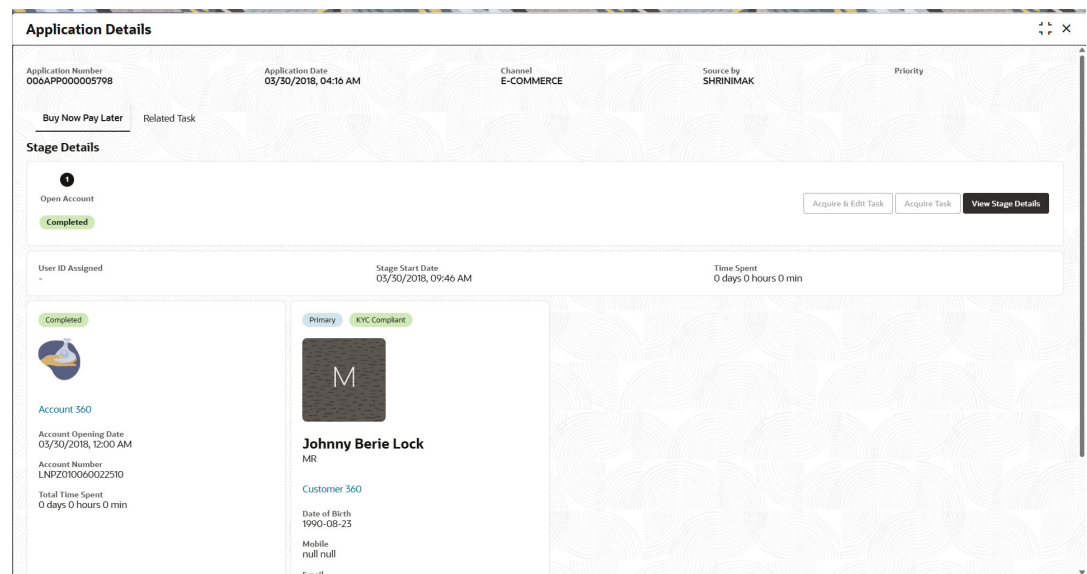
Table 7-1 API's Called

API's Called	Description
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl	It is used to fetch Interest and Installment for given terms.
obremo-rpm-lo-loanapplications/ob/obo/v1/loanapplications/bnpl/apply	It is used to initiate the account creation process.
obremo-rpm-projection-services/web/v1/inquiry/applicationsList?applicationNo=<APPLICATION_NUMBER>	It is used to Inquire the application, to fetch the newly created account number and other details.

- Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. Once the application is initiated, the user can inquire view of the completed application with the account number in Application Details dashboard. The dashboard will display all relevant information, including the status of the application, pending documents, and estimated processing times.

The Application Details screen is displayed.

Figure 7-2 Application Details



A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_001	Please provide valid value for Application Number
RPM_CMN_APL_002	Please provide valid value for Process Reference number
RPM_CMN_APL_003	Address list can not be null or empty
RPM_CMN_APL_004	Applicant details model list can not be null or empty
RPM_CMN_APL_005	Please provide valid value for Country
RPM_CMN_APL_006	Please provide a valid value for AddressLine1
RPM_CMN_APL_007	Please provide a valid value for PinCode
RPM_CMN_APL_008	Please provide a valid value for Email
RPM_CMN_APL_009	Please provide a valid value for MobileIcd
RPM_CMN_APL_010	Please provide a valid value for MobileNo
RPM_CMN_APL_011	Please provide a valid value for FirstName
RPM_CMN_APL_012	Please provide a valid value for LastName
RPM_CMN_APL_013	Please provide a valid value for DateOfBirth
RPM_CMN_APL_014	Please provide a valid value for Gender
RPM_CMN_APL_015	Please provide a valid value for Country of residence
RPM_CMN_APL_016	Please provide a valid value for Citizenship
RPM_CMN_APL_017	Empty Request Cannot be Send to Party
RPM_CMN_APL_018	Exception Occured while parsing Json Response
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka
RPM_CMN_APL_020	Please select one communication address for \$1
RPM_CMN_APL_021	Please provide valid value for Address Type of \$1
RPM_CMN_APL_022	Please provide valid value for Building Name of \$1
RPM_CMN_APL_023	Please provide valid value for State of \$1
RPM_CMN_APL_024	Please provide valid value for City of \$1
RPM_CMN_APL_025	Please provide valid value for Street Name of \$1
RPM_CMN_APL_026	Exception occured while fetching applicant count
RPM_TC_011	Error occured while getting uploaded Doc
RPM-AT-001	Failed in Updating Transaction Log
RPM-AT-002	Record not found
RPM-AT-005	Mandatory Datasegment(s) - \$1
RPM-AT-015	Pending Approval of Overrides
RPM-CA-001	Error occurred while parsing from Model to Entity
RPM-CM-FLDT-034	Total Income should not be negative
RPM-CM-FLDT-035	Total Expense should not be negative
RPM-CMN-000	Illegal State Exception
RPM-CMN-001	Exception Occurred while Executing Query

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

Error Code	Messages
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
RPM-CMN-APL-031	Please provide valid value for Last Name
RPM-CMN-APL-032	Please provide valid value for Gender of \$1
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of \$1
RPM-CMN-APL-034	Please provide valid value for Resident Status of \$1
RPM-CMN-APL-035	Please provide valid value for Citizenship By of \$1
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of \$1
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of \$1
RPM-CMN-APL-038	Customer age should be more than \$1 for \$2 Product.
RPM-CMN-APL-039	Customer age should be less than \$1 for \$2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for \$1
RPM-CMN-APL-042	Please provide valid value for Short Name for \$1
RPM-CMN-APL-043	Please provide valid value for Birth Country for \$1
RPM-CMN-APL-044	\$1
RPM-CMN-APL-045	\$1
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of \$1
RPM-CMN-APL-048	Please provide valid value for Nationality of \$1
RPM-CMN-APL-049	Please provide valid value for Preferred Language of \$1
RPM-CMN-APL-050	Please provide valid value for Preferred Currency of \$1
RPM-CMN-APL-051	Please provide valid value for Customer SubType for \$1
RPM-CMN-APL-052	Please provide valid value for Customer Segment for \$1 .
RPM-CMN-APL-053	Please provide valid value for Marital Status of \$1 .
RPM-COM-001	JSONException occured
RPM-CR-001	Error occured while adding the product to cart
RPM-CR-002	Error occured while deleting the product from cart
RPM-CR-003	Error occured while getting the cart details
RPM-LO-ACDT-001	Start Date cannot be before the First Repayment Date
RPM-LO-ACDT-002	Please provide a valid value for Start Date
RPM-LO-ACDT-003	Please provide a valid value for Statement Type
RPM-LO-ACDT-004	Please provide a valid value for Statement Cycle

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

Error Code	Messages
RPM-LO-ACDT-005	Please provide a valid value for Account Services Model
RPM-LO-ACDT-006	Please select a valid drop-down value for Statement Type
RPM-LO-ACDT-007	Please select a valid drop-down value for Statement Cycle
RPM-LO-ACDT-008	Please select a valid drop-down value for Holiday Check
RPM-LO-ACDT-009	Please select a valid value for Holiday Preferences
RPM-LO-ADDT-001	Please enter a valid value for Scholarship/Bursaries Eligible Amount
RPM-LO-ADDT-002	Scholarship/Bursaries Eligible Amount should be greater than zero
RPM-LO-ADDT-003	Cost Of Course Amount should not be negative
RPM-LO-ADDT-004	Source Amount should not be negative
RPM-LO-ADDT-005	Total Cost Of Course is not equal to Individual Cost Of Courses
RPM-LO-ADDT-006	Total Source is not equal to Individual Sources
RPM-LO-ADDT-007	Please provide a valid value for Total Cost Of Course
RPM-LO-ADDT-009	Total Cost Of Course should be greater than zero
RPM-LO-ADDT-010	Please provide a valid value for Loan Requested For
RPM-LO-ADDT-011	Please provide a valid value for Admission Status
RPM-LO-ADDT-012	Please provide a valid value for Mode Of Study
RPM-LO-ADDT-013	Please provide a valid value for Proposed Course Of Study
RPM-LO-ADDT-014	Please provide a valid value for Institution
RPM-LO-ADDT-015	Please provide a valid value for University/School
RPM-LO-ADDT-016	Please provide a valid value for Institution Ranking
RPM-LO-ADDT-017	Please provide a valid value for Specialization
RPM-LO-ADDT-018	Please provide a valid value for Course Commencement Date
RPM-LO-ADDT-019	Please provide a valid value for Employment Potential
RPM-LO-ADDT-020	Please provide a valid value for Scholarship/Bursaries Eligible
RPM-LO-ADDT-021	Please provide a valid value for Cost Of Course
RPM-LO-ADDT-022	Please provide a valid value for Source
RPM-LO-ADDT-023	Please enter a valid value for Scholarship Or Bursaries Amount Currency Code
RPM-LO-ADDT-024	Scholarship Or Bursaries Amount Currency should be same as Loan Currency
RPM-LO-ADDT-025	Please provide a valid value for Cost Of Course present in list
RPM-LO-ADDT-026	Please provide a valid value for Source present in list
RPM-LO-ADDT-027	Please select a valid drop-down value for Loan Requested For
RPM-LO-ADDT-028	Please select a valid drop-down value for Admission Status
RPM-LO-ADDT-029	Please select a valid drop-down value for Mode Of Study
RPM-LO-ADDT-030	Projected Earnings Currency should be same as Loan Currency
RPM-LO-ADDT-031	Cost Of Course Currency should be same as Loan Currency
RPM-LO-ADDT-032	Source Currency should be same as Loan Currency
RPM-LO-ADDT-033	Scholarship Details not provided
RPM-LO-ADRS-001	Please provide a valid value for Building
RPM-LO-ADRS-002	Please provide a valid value for Street
RPM-LO-ADRS-004	Please provide a valid value for City
RPM-LO-ADRS-005	Please provide a valid value for State

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

Error Code	Messages
RPM-LO-ADRS-006	Please provide a valid value for Zip Code
RPM-LO-APDS-001	Please provide a valid value for User Recommendation
RPM-LO-APDS-002	Please select a valid drop-down value for User Recommendation
RPM-LO-APDS-003	Please provide a valid value for Assessment Calculation Mode
RPM-LO-APDT-001	For Applicant Type Single, the Number of Applicants should be equal to 1
RPM-LO-APDT-002	For Applicant Type Joint, the Number of Applicants should be more than 1
RPM-LO-APDT-003	Applicant cannot be a minor. Age should be more than 18years
RPM-LO-APDT-004	At least one Applicant should be a Primary Applicant
RPM-LO-APDT-005	Only one Applicant can be a primary Applicant
RPM-LO-ASDT-001	Dimension should be greater than zero
RPM-LO-ASDT-002	Market Value should be greater than zero
RPM-LO-ASDT-003	Market Value equal to Loan Amount or Less than Loan Amount
RPM-LO-ASDT-004	Please provide a valid value for Mortgaged Branch
RPM-LO-ASDT-005	Please select a valid drop-down value for Mortgaged Branch
RPM-LO-ASDT-006	Please provide a valid value for Market Value Currency Code
RPM-LO-ASDT-007	Please select a valid drop-down value for Market Value Currency Code
RPM-LO-ASDT-008	Please provide a valid value for Home Type
RPM-LO-ASDT-009	Please select a valid drop-down value for Home Type
RPM-LO-ASDT-010	Please provide a valid value for Dimension Measure Type
RPM-LO-ASDT-011	Please select a valid drop-down value for Dimension Measure Type
RPM-LO-ASDT-012	Please provide a valid value for Asset Status
RPM-LO-ASDT-013	Please select a valid drop-down value for Asset Status
RPM-LO-ASDT-014	Please provide a valid value for Dimensions
RPM-LO-ASDT-015	Please provide a valid value for Market Value
RPM-LO-ASST-001	Either Calculated or Overwritten value must be selected to Continue
RPM-LO-ASST-002	Please provide a valid value for Reason For Change
RPM-LO-ASST-003	Please provide a valid value for Revised Approved Amount
RPM-LO-ASST-004	Please provide a valid value for Revised Approved Amount Currency Code
RPM-LO-ASST-005	Please provide a valid value for Revised Loan Tenure
RPM-LO-ASST-006	Revised Loan Tenure should be greater than zero
RPM-LO-ASST-007	Please provide a valid value for Revised Interest Rate
RPM-LO-ASST-008	Please provide a valid value for Revised Effective Rate On Loan
RPM-LO-ASST-009	Revised Approved Amount should not be greater than Requested Loan Amount
RPM-LO-ASST-010	Please provide a valid value for User Recommendation
RPM-LO-ASST-011	Please select a valid drop-down value for User Recommendation
RPM-LO-ASST-012	Please provide a valid value for Approved Loan Amount Currency Code
RPM-LO-ASST-013	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-ASST-014	Revised Approved Amount Currency should be same as Requested Loan Amount Currency

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

Error Code	Messages
RPM-LO-ASST-015	Min Amount is not configured in Product for Currency \$1
RPM-LO-ASST-016	Revised Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-017	Max Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-018	Min Tenure is not configured in Product for Currency \$1
RPM-LO-ASST-019	Revised Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-ASST-020	Effective Rate cannot be negative
RPM-LO-ASST-021	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-ASST-022	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-ASST-023	Revised Effective Rate should be same as Revised Interest Rate as Tolerance Margin configured is 0
RPM-LO-ASST-024	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-ASST-025	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-BPER-001	Multiple Disbursement is not configured in Product
RPM-LO-BPER-002	Moratorium is not configured in Product
RPM-LO-BPER-003	Offer Amendment is not configured in Product
RPM-LO-BPER-004	Offer Expiry is not configured in Product
RPM-LO-BPER-005	Margin to be Considered is not configured in Business Product
RPM-LO-BPER-006	Account Currency is not Configured from Product
RPM-LO-BPER-007	Type of Repayment is not Configured from Product
RPM-LO-BPER-008	Account Branch is not Configured from Product
RPM-LO-BPLC-001	Host Product Code is not configured as part of Business Product
RPM-LO-BPLC-002	Host Product Description is not configured as part of Business Product
RPM-LO-BPLC-003	Interest and Charge components are not configured as part of Business Product
RPM-LO-BPLC-004	Component Type is not configured for components as part of Business Product
RPM-LO-BPLC-005	Display Name is not configured for \$1 as part of Business Product
RPM-LO-BPLC-006	Ude Type is not configured for \$1 as part of Business Product
RPM-LO-BPLC-007	Atleast one Charge component as to be configured as part of Business Product
RPM-LO-BPLC-008	Atleast one Interest component as to be configured as part of Business Product
RPM-LO-BPLC-009	Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-010	Ude list for Main Interest Component is not configured as part of Business Product
RPM-LO-BPLC-011	Margin to be Considered as to be configured as part of Business Product
RPM-LO-BPLC-012	Currency Configuration as to be configured as part of Business Product
RPM-LO-BPLC-013	Max Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-014	Max Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-015	Max Term Tenor Basis is not configured for Currency \$1 as part of Business Product

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

Error Code	Messages
RPM-LO-BPLC-016	Min Amount is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-017	Min Term is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-018	Min Term Tenor Basis is not configured for Currency \$1 as part of Business Product
RPM-LO-BPLC-019	Branch Allowed as to be configured as part of Business Product
RPM-LO-BPLC-020	Atleast one branch should be configured if Branch Allowed is selected in Business Product
RPM-LO-CHDT-001	If Waive All is selected, all charges should be waived off
RPM-LO-CHDT-002	For Payment Method "Cash", Transaction Reference Number should be mandatory
RPM-LO-CHDT-003	For Payment Method "Online Transfer", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-004	For Payment Method "Others", Bank Code and Account Number should be mandatory
RPM-LO-CHDT-005	Payment Method is Mandatory, if charges are not waived off
RPM-LO-CHDT-006	Charges waived
RPM-LO-CLDT-001	Collateral Value should be greater than zero
RPM-LO-CLDT-002	Dimension should be greater than zero
RPM-LO-CLDT-003	Total Collateral Value is not equal to sum of Individual Collaterals
RPM-LO-CLDT-004	Utilized Previously should not be negative
RPM-LO-CLDT-005	Cover Available is not equal to Total Collaterval Value minus Utilized Previously
RPM-LO-CLDT-006	Please provide a valid value for Utilized Previously
RPM-LO-CLDT-007	Please provide a valid value for Utilized Previously Currency Code
RPM-LO-CLDT-008	Please provide a valid value for Collateral Type
RPM-LO-CLDT-009	Please provide a valid value for Collateral Value
RPM-LO-CLDT-010	Please provide a valid value for Collateral Value Currency Code
RPM-LO-CLDT-012	Please provide a valid value for Make
RPM-LO-CLDT-013	Please provide a valid value for Model
RPM-LO-CLDT-014	Please provide a valid value for Investment Type
RPM-LO-CLDT-015	Please provide a valid value for Bank Name
RPM-LO-CLDT-016	Please provide a valid value for Branch Name
RPM-LO-CLDT-017	Please provide a valid value for Maturity Date
RPM-LO-CLDT-018	Please provide a valid value for Attributes
RPM-LO-CLDT-019	Please provide a valid value for Dimension
RPM-LO-CLDT-020	Please provide a valid value for Dimension Measure Type
RPM-LO-CLDT-021	Please provide a valid value for Address
RPM-LO-CLDT-022	Please provide a valid value for Secondary Charge Allowed
RPM-LO-CLDT-023	Please provide a valid value for Third Party Collateral
RPM-LO-CLDT-024	Please provide a valid value for Name
RPM-LO-CLDT-025	Please select a valid drop-down value for Utilized Previously Currency Code
RPM-LO-CLDT-026	Please provide a valid value for Cover Available Currency Code

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

Error Code	Messages
RPM-LO-CLDT-027	Please select a valid drop-down value for Cover Available Currency Code
RPM-LO-CLDT-028	Please provide a valid value for Total Collateral Value Currency Code
RPM-LO-CLDT-029	Please select a valid drop-down value for Total Collateral Value Currency Code
RPM-LO-CLDT-030	Please select a valid drop-down value for Collateral Type
RPM-LO-CLDT-031	Please select a valid drop-down value for Collateral Value Currency Code
RPM-LO-CLDT-032	Please select a valid drop-down value for Branch
RPM-LO-CLDT-033	Please select a valid drop-down value for Attributes
RPM-LO-CLDT-034	Please select a valid drop-down value for Dimension Measure Type
RPM-LO-CLDT-035	Secondary Charge Allowed
RPM-LO-CLDT-036	Third party only available collateral
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
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	KYC status update Pending
RPM-LO-CMDT-028	KYC Not Compliant - cannot proceed with Application
RPM-LO-CMDT-029	Please select a valid drop-down value for Country
RPM-LO-CMDT-030	Holiday Preference Not aligned to Host (back end) Product Default
RPM-LO-CMN-001	Process Reference Number cannot be null

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

Error Code	Messages
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-CMN-016	Please provide a valid value for Business Product Code
RPM-LO-CMN-017	Business Product Details is Empty
RPM-LO-CMN-018	UDE is not found for this component
RPM-LO-CMN-019	The flags are null from business product
RPM-LO-CMN-025	No Account Services are found for this process ref Number
RPM-LO-CMN-026	No Account Creation Details are found for this process ref Number
RPM-LO-CMN-027	Please provide a valid value for Branch code.
RPM-LO-CMN-028	The data from Common core is null.
RPM-LO-CMN-029	Final Hand-Off call to Customer Failed
RPM-LO-CMN-030	Customer is not yet created in Host
RPM-LO-CMN-031	Initiation Number or Business Product Code is null
RPM-LO-CMN-032	The data from Process Driver is null
RPM-LO-CMN-033	Please provide a valid value for Currency Code
RPM-LO-CMN-034	Please provide a valid value for Country Code
RPM-LO-CMN-035	JSON parser exception
RPM-LO-CMN-036	Customer number cannot be null
RPM-LO-CMN-037	No Vehicle Valuation details found for this Process Reference Number
RPM-LO-CMN-039	No Account Details are found for this Process Reference Number
RPM-LO-CMN-040	Approval Details not found for this Process Reference number
RPM-LO-CMN-041	Loan Summary Details not found for this Process Reference number
RPM-LO-CMN-042	The selected disbursement account is Dormant
RPM-LO-CMN-043	The selected disbursement account is Frozen
RPM-LO-CMN-044	The selected disbursement account is Blocked
RPM-LO-CMN-045	No credits allowed on selected disbursement account
RPM-LO-CMN-046	The selected repayment account is Dormant
RPM-LO-CMN-047	The selected repayment account is Frozen
RPM-LO-CMN-048	The selected repayment account is Blocked

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

Error Code	Messages
RPM-LO-CMN-049	No debits allowed from selected repayment account
RPM-LO-CRDS-001	Please provide a valid value for External Rating Agency
RPM-LO-CRDS-002	Please provide a valid value for External Rating
RPM-LO-CUDS-001	For Customer Response Accept, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-002	For Customer Response Reject, Date Of Offer Accept Or Reject is Mandatory
RPM-LO-CUDS-003	For Customer Response Amend, Offer Amend Date is Mandatory
RPM-LO-CUDS-004	Date Of Offer Accept Or Reject cannot be future date
RPM-LO-CUDS-005	Offer Amend Date cannot be future date
RPM-LO-CUDS-006	Please enter a valid value for Reason
RPM-LO-CUDS-007	Date Of Offer Accept Or Reject cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-008	Offer Amend Date cannot be after the Date Of Offer Expiry
RPM-LO-CUDS-009	Date Of Offer Accept Or Reject cannot be before the Loan Application Date
RPM-LO-CUDS-010	Offer Amend Date cannot be before the Loan Application Date
RPM-LO-CUDS-011	Please provide a valid value for Customer Response
RPM-LO-CUDS-012	Please select a valid drop-down value for Customer Response
RPM-LO-CUDS-013	Offer Amend is not supported as per the configuration in Business Product
RPM-LO-DDDS-001	First Disbursement Date cannot be past date
RPM-LO-DDDS-002	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-003	Total Disbursement should be greater than zero
RPM-LO-DDDS-004	Total Disbursement should be equal to the requested Loan Amount
RPM-LO-DDDS-005	For Frequency Based, Disbursement Frequency is mandatory
RPM-LO-DDDS-006	Please provide a valid value for Stage
RPM-LO-DDDS-007	Please provide a valid value for Date
RPM-LO-DDDS-008	Please provide a valid value for Amount Of Disbursement
RPM-LO-DDDS-009	Please provide a valid value for Total Disbursement
RPM-LO-DDDS-010	The First Disbursement Schedule Date should always be equal to First Disbursement Date
RPM-LO-DDDS-011	Amount Of Disbursement should be greater than zero
RPM-LO-DDDS-012	Total Amount Of Disbursement is not equal to requested Loan Amount
RPM-LO-DDDS-013	Date cannot be past date
RPM-LO-DDDS-014	Disbursement Dates should always be in Chronological order
RPM-LO-DDDS-015	Please provide a valid value for Disbursement Mode
RPM-LO-DDDS-016	Please select a valid drop-down value for Disbursement Mode
RPM-LO-DDDS-017	Please provide a valid value for Number Of Disbursement
RPM-LO-DDDS-018	Please provide a valid value for Disbursement Frequency
RPM-LO-DDDS-019	Please provide a valid value for Total Disbursement Currency Code
RPM-LO-DDDS-020	Total Disbursement Currency should be same as Loan Currency
RPM-LO-DDDS-021	Please select a valid drop-down value for Disbursement Frequency
RPM-LO-DDDS-022	For Multiple Disbursement, the Number Of Disbursement should be equal or greater than 2

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

Error Code	Messages
RPM-LO-DDDS-023	For Single Disbursement, the Number Of Disbursement should be equal to 1
RPM-LO-DDDS-024	Please provide a valid value for Customer Account
RPM-LO-DDDS-026	Please provide a valid Customer Account
RPM-LO-DDDS-027	First Disbursement Date cannot be future date
RPM-LO-DDDS-028	Please provide a valid value for First Disbursement Date
RPM-LO-DDDS-029	For Multiple Disbursement, Disbursement Details is Mandatory
RPM-LO-DDDS-030	Please provide a valid value for Issue Branch Code
RPM-LO-DDDS-031	Please provide a valid drop-down value for Issue Branch Code
RPM-LO-DDDS-032	Please provide a valid value for Payee Name
RPM-LO-DDDS-033	Please provide a valid value for Address 1
RPM-LO-DDDS-034	Please provide a valid value for Issue Branch Name
RPM-LO-DDDS-035	Please provide a valid value for Payee Branch Code
RPM-LO-DDDS-036	Please provide a valid drop-down value for Payee Branch Code
RPM-LO-DDDS-037	Please provide a valid value for Payee Branch Name
RPM-LO-DDDS-038	Please provide a valid value for Beneficiary Name
RPM-LO-DDDS-039	Please provide a valid value for External Account Number
RPM-LO-DDDS-040	Please provide a valid value for BIC Code
RPM-LO-DDDS-041	Please provide a valid value for Bank Name
RPM-LO-DDDS-042	Please provide a valid value for Branch Name
RPM-LO-DDDS-043	Please provide a valid value value for Branch Code
RPM-LO-DDDS-044	Please provide a valid value for Bank Code
RPM-LO-DDDS-045	The selected customer account is Dormant
RPM-LO-DDDS-046	The selected customer account is Frozen
RPM-LO-DDDS-047	The selected customer account is Blocked
RPM-LO-DDDS-048	No credits allowed on selected account
RPM-LO-EDDT-001	Total Income should not be negative
RPM-LO-EDDT-002	Total Expense should not be negative
RPM-LO-FLDT-001	Income Amount should not be negative
RPM-LO-FLDT-002	Expense Amount should not be negative
RPM-LO-FLDT-003	Total Income Amount is not equal to Individual Incomes
RPM-LO-FLDT-004	Total Expense Amount is not equal to Individual Expenses
RPM-LO-FLDT-005	Net Amount is not equal to Total Income Amount minus Total Expense Amount
RPM-LO-FLDT-006	Income should be greater than zero
RPM-LO-FLDT-007	Expense should be greater than zero
RPM-LO-FLDT-008	Asset Amount should be greater than zero
RPM-LO-FLDT-009	Liability Amount should be greater than zero
RPM-LO-FLDT-010	Total Asset Amount is not equal to Individual Assets
RPM-LO-FLDT-011	Total Liability Amount is not equal to Individual Liabilities
RPM-LO-FLDT-012	Please provide a valid value for Parent Or Guardian Details
RPM-LO-FLDT-013	Please provide a valid value for Basic Details
RPM-LO-FLDT-014	Please provide a valid value for Income Details

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

Error Code	Messages
RPM-LO-FLDT-016	Please provide a valid value for Expense Details
RPM-LO-FLDT-018	Please provide a valid value for Income Type
RPM-LO-FLDT-019	Please provide a valid value for Total Income Amount
RPM-LO-FLDT-020	Please provide a valid value for Expense Type
RPM-LO-FLDT-021	Please provide a valid value for Total Expense Amount
RPM-LO-FLDT-022	Please provide a valid value for Asset Type
RPM-LO-FLDT-023	Please provide a valid value for Net Amount
RPM-LO-FLDT-024	Please provide a valid value for Liability Type
RPM-LO-FLDT-026	Please provide a valid value for Seq Income No
RPM-LO-FLDT-027	Please provide a valid value for Seq Expense No
RPM-LO-FLDT-028	Please provide a valid value for Seq Asset No
RPM-LO-FLDT-029	Please provide a valid value for Seq Liability No
RPM-LO-FLDT-030	Please provide a valid value for Seq Basic Details No
RPM-LO-FLDT-031	Please provide a valid value for Seq Parent Details No
RPM-LO-FLDT-036	Net Amount should be greater than zero
RPM-LO-GTDT-002	Guarantor cannot be a minor. Age should be more than 18years
RPM-LO-GTDT-004	Please provide a valid value for Relationship With Customer
RPM-LO-GTDT-006	Please provide a valid value for Existing Customer
RPM-LO-GTDT-007	Please provide a valid value for Cif Number
RPM-LO-GTDT-008	Please select a valid drop-down value for Title
RPM-LO-GTDT-009	Please select a valid drop-down value for Relationship With Customer
RPM-LO-INDT-001	Effective Rate On Loan should be equal to Interest Rate minus Customer Margin
RPM-LO-INDT-002	Effective Rate cannot be negative
RPM-LO-INDT-003	Margin exceeds the tolerance limit allowed (+/- \$1) for \$2
RPM-LO-INDT-004	Min and Max values are not configured for \$1 in product
RPM-LO-INDT-005	Effective Rate should be in between \$1% and \$2% for \$3 as per Min and Max values in Product
RPM-LO-INDT-006	Effective Rate should be same as Interest Rate as Tolerance Margin configured is 0
RPM-LO-INDT-007	Margin exceeds the tolerance limit allowed (+ \$1) for \$2
RPM-LO-IODT-001	Please provide a valid value for Offer Issue Date
RPM-LO-IODT-002	Offer Issue Date cannot be future date
RPM-LO-IODT-003	Offer Issue Date cannot be past date
RPM-LO-LNDT-001	Loan Amount should be greater than zero
RPM-LO-LNDT-002	Please enter a valid value for Loan Tenure
RPM-LO-LNDT-003	Loan Tenure should be greater than zero
RPM-LO-LNDT-004	Please provide a valid value for Loan Currency Code
RPM-LO-LNDT-005	Please provide a valid value for Loan Amount
RPM-LO-LNDT-006	Please provide a valid value for Product Name
RPM-LO-LNDT-007	Please provide a valid value for Purpose Of Loan
RPM-LO-LNDT-008	Max Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-009	Min Amount is not configured in Product for Currency \$1
RPM-LO-LNDT-010	Loan Amount should be in between \$2 and \$3 for Currency \$1

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

Error Code	Messages
RPM-LO-LNDT-011	Please select a valid drop-down value for Account Currency
RPM-LO-LNDT-012	Please provide a valid value for Account Branch
RPM-LO-LNDT-013	Please select a valid drop-down value for Account Branch
RPM-LO-LNDT-014	Please provide a valid value for Account Type
RPM-LO-LNDT-015	Please provide a valid value for Application Date
RPM-LO-LNDT-016	Application Date cannot be past date
RPM-LO-LNDT-017	Application Date cannot be future date
RPM-LO-LNDT-018	Please provide a valid value for Estimated Cost
RPM-LO-LNDT-019	Please provide a valid value for Customer Contribution
RPM-LO-LNDT-020	Estimated Cost should be greater than zero
RPM-LO-LNDT-021	Customer Contribution should be equal or greater than zero
RPM-LO-LNDT-022	Loan Amount should be equal to Estimated Cost minus Customer Contribution
RPM-LO-LNDT-023	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-LNDT-024	Max Tenure is not configured in Product for Currency \$1
RPM-LO-LNDT-025	Min Tenure is not configured in Product for Currency \$1
RPM-LO-LODT-001	Opinion Date cannot be future Date
RPM-LO-LODT-002	Opinion Date cannot be before the Application Date"
RPM-LO-LODT-003	Please provide a valid value for Opinion
RPM-LO-LODT-004	Please select a valid drop-down value for Opinion
RPM-LO-LSDS-001	Please provide a valid value for User Recommendation
RPM-LO-LSDS-002	Please select a valid drop-down value for User Recommendation
RPM-LO-MNDT-001	Collateral Share cannot be negative
RPM-LO-MNDT-002	Repayment Share cannot be negative
RPM-LO-MNDT-003	Repayment Share for an Applicant should not be more than 100%
RPM-LO-MNDT-004	Sum of Individual Repayment Shares should be equal to 100%
RPM-LO-MNDT-005	Please provide a valid value for No Of Mandates
RPM-LO-MNDT-006	Please provide a valid value for Repayment Share
RPM-LO-MNDT-007	Please provide a valid value for Applicant Id
RPM-LO-MVDT-001	Actual Area Of Property should be greater than zero
RPM-LO-MVDT-002	Face Value Of Asset should be greater than zero
RPM-LO-MVDT-003	Market Value Of Asset should be greater than zero
RPM-LO-MVDT-004	Valuation Date cannot be future Date
RPM-LO-MVDT-005	Forced Sale Value should be greater than zero
RPM-LO-MVDT-006	Valuation Date cannot be before the Application Date
RPM-LO-MVDT-007	Forced Sale Value should be less than the Market Value Of Asset
RPM-LO-MVDT-008	Please provide a valid value for Bank Valuation
RPM-LO-MVDT-009	Please select a valid drop-down value for Bank Valuation
RPM-LO-MVDT-010	Please provide a valid value for Actual Area Of Property Measure Type
RPM-LO-MVDT-011	Please select a valid drop-down value for Actual Area Of Property Measure Type
RPM-LO-MVDT-012	Please provide a valid value for Market Value Of Asset Currency Code
RPM-LO-MVDT-013	Market Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency

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

Error Code	Messages
RPM-LO-MVDT-014	Please provide a valid value for Face Value Of Asset Currency Code
RPM-LO-MVDT-015	Face Value Of Asset Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-MVDT-016	Please provide a valid value for Forced Sale Value Currency Code
RPM-LO-MVDT-017	Forced Sale Value Currency should be same as Borrowers Market Value of Asset Currency
RPM-LO-PODT-001	Please provide a valid value for Offer Amend Date
RPM-LO-PODT-002	Offer Amend Date cannot be future date
RPM-LO-PODT-003	Offer Amend Date cannot be past date
RPM-LO-PODT-004	Please provide a valid value for Approved Loan Amount
RPM-LO-PODT-005	Please provide a valid value for Approved Loan Amount Currency
RPM-LO-PODT-006	Approved Loan Amount Currency should be same as Requested Loan Amount Currency
RPM-LO-PODT-007	Please provide a valid value for Loan Tenure
RPM-LO-PODT-008	Loan Tenure should be greater than zero
RPM-LO-PODT-009	Approved Loan Amount should not be greater than Requested Loan Amount
RPM-LO-PODT-010	The maximum value allowed for Loan Tenure Months is 11
RPM-LO-PODT-011	Min Amount is not configured in Product for Currency \$1
RPM-LO-PODT-012	Approved Loan Amount should not be less than \$2 for Currency \$1
RPM-LO-PODT-013	Max Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-014	Min Tenure is not configured in Product for Currency \$1
RPM-LO-PODT-015	Loan Tenure should be in between \$2 \$3 and \$4 \$5 for Currency \$1
RPM-LO-PODT-016	Please provide a valid value for Rate Of Interest
RPM-LO-PODT-017	Please provide a valid value for Effective Rate
RPM-LO-PODT-018	Effective Rate cannot be negative
RPM-LO-PODT-019	Margin exceeds the tolerance limit allowed (+/- \$1)
RPM-LO-PODT-020	Effective Rate should be in between \$1% and \$2% as per Min and Max values in Product
RPM-LO-PODT-021	Effective Rate should be same as Rate of Interest as Tolerance Margin configured is 0
RPM-LO-PODT-022	Margin exceeds the tolerance limit allowed (+ \$1)
RPM-LO-RPDT-001	Please provide a valid value for Type Of Repayment
RPM-LO-RPDT-002	Please provide a valid value for Repayment Frequency
RPM-LO-RPDT-003	Please provide a valid value for First Repayment Date
RPM-LO-RPDT-004	Please provide a valid value for Maturity Date
RPM-LO-RPDT-005	Please provide a valid value for Repayment Mode
RPM-LO-RPDT-006	Please provide a valid value for Moratorium Period
RPM-LO-RPDT-013	Moratorium Period should be not be less than zero
RPM-LO-RPDT-014	First Repayment Date cannot be past date
RPM-LO-RPDT-015	First Repayment Date cannot be before the First Disbursement Date
RPM-LO-RPDT-016	Please select a valid drop-down value for Type Of Repayment
RPM-LO-RPDT-017	Please select a valid drop-down value for Repayment Frequency
RPM-LO-RPDT-018	Please select a valid drop-down value for Repayment Mode

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

Error Code	Messages
RPM-LO-RPDT-019	Please provide a valid value for Customer Account
RPM-LO-RPDT-021	Please provide a valid Customer Account
RPM-LO-RPDT-022	The selected customer account is Dormant
RPM-LO-RPDT-023	The selected customer account is Frozen
RPM-LO-RPDT-024	The selected customer account is Blocked
RPM-LO-RPDT-025	No debits allowed from selected account
RPM-LO-RPDT-026	Please provide a valid value for Payee's Name
RPM-LO-RPSH-001	Please provide a valid value for Repayment Type
RPM-LO-RPSH-002	Please provide a valid value for First Repayment Date
RPM-LO-RPSH-003	Please provide a valid value for Repayment Frequency
RPM-LO-SUB-01	Applicant Details has been modified. Please update financial details accordingly
RPM-LO-SUB-02	Applicant Details has been modified. Please update mandate details accordingly
RPM-LO-VDDT-001	For Vehicle Class Used, Chasis Number is required
RPM-LO-VDDT-002	For Vehicle Class Used, Engine Number is required
RPM-LO-VDDT-003	For Vehicle Class Used, Registration Number is required
RPM-LO-VDDT-004	For Vehicle Class Used, Registered State is required
RPM-LO-VDDT-005	For Vehicle Class Used, Registered City is required
RPM-LO-VDDT-006	For Vehicle Class Used, Insurance Company is required
RPM-LO-VDDT-007	For Vehicle Class Used, Policy Number is required
RPM-LO-VDDT-008	For Vehicle Class Used, Policy Commencement Date is required
RPM-LO-VDDT-009	For Vehicle Class Used, Premium Amount is required
RPM-LO-VDDT-010	For Vehicle Class Used, Premium Frequency is required
RPM-LO-VDDT-011	For Vehicle Class Used, Policy Renewal Date is required
RPM-LO-VDDT-012	For Vehicle Class Used, Distance Run - Value is required
RPM-LO-VDDT-013	For Vehicle Class Used, Expected Selling Price is required
RPM-LO-VDDT-014	For Vehicle Class Used, Premium Amount should be greater than zero
RPM-LO-VDDT-015	For Vehicle Class Used, Expected Selling Price should be greater than zero
RPM-LO-VDDT-016	For Vehicle Class Used, Distance Run should be greater than zero
RPM-LO-VDDT-017	Please provide a valid value for Hypothecated Branch
RPM-LO-VDDT-018	Please provide a valid value for Make
RPM-LO-VDDT-019	Please provide a valid value for Model
RPM-LO-VDDT-020	Please provide a valid value for Vehicle Class
RPM-LO-VDDT-021	Please select a valid drop-down value for Hypothecated Branch
RPM-LO-VDDT-022	Please select a valid drop-down value for Vehicle Class
RPM-LO-VDDT-023	For Vehicle Class Used, Premium Amount Currency Code is required
RPM-LO-VDDT-024	Premium Amount Currency should be same as Loan Currency
RPM-LO-VDDT-025	Please select a valid drop-down value for Premium Frequency
RPM-LO-VDDT-026	Please select a valid drop-down value for Distance Run - Type
RPM-LO-VDDT-027	For Vehicle Class Used, Expected Selling Price Currency Code is required
RPM-LO-VDDT-028	Expected Selling Price Currency should be same as Loan Currency

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

Error Code	Messages
RPM-LO-VDDT-029	For Vehicle Class Used, Distance Run - Type is required
RPM-LO-VDDT-030	Comprehensive insurance not provided
RPM-LO-VDDT-031	Please provide a valid value for Make (MM/YYYY)
RPM-LO-VHDT-001	For Vehicle Class Used, Price As Per Valuation should be greater than zero
RPM-LO-VHDT-002	For Vehicle Class Used, Bank Valuation is required
RPM-LO-VHDT-003	For Vehicle Class Used, Fuel Type is required
RPM-LO-VHDT-004	For Vehicle Class Used, Distance During Valuation - Value is required
RPM-LO-VHDT-006	For Vehicle Class Used, Number Of Accidents is required
RPM-LO-VHDT-007	For Vehicle Class Used, Number Of Owners is required
RPM-LO-VHDT-008	For Vehicle Class Used, Price As Per Valuation is required
RPM-LO-VHDT-009	For Vehicle Class Used, Valuation Date is required
RPM-LO-VHDT-010	For Vehicle Class Used, Valuator is required
RPM-LO-VHDT-011	For Vehicle Class Used, Valuator Comments is required
RPM-LO-VHDT-012	For Vehicle Class Used, Valuation Date cannot be future Date
RPM-LO-VHDT-013	For Vehicle Class Used, Valuation Date cannot be before the Loan Application Date
RPM-LO-VHDT-014	For Vehicle Class Used, Distance During Valuation should be greater than zero
RPM-LO-VHDT-015	Please select a valid drop-down value for Bank Valuation
RPM-LO-VHDT-016	Please select a valid drop-down value for Fuel Type
RPM-LO-VHDT-017	For Vehicle Class Used, Distance During Valuation - Type is required
RPM-LO-VHDT-018	Please select a valid dropdown value for Distance During Valuation - Type
RPM-LO-VHDT-019	For Vehicle Class Used, Price As Per Valuation Currency Code is required
RPM-LO-VHDT-020	Price As Per Valuation Currency should be same as Loan Currency
RPM-PD-001	generateSequenceNumber : Entity cannot be null
RPM-PD-002	Sequence Generator failed to generate the reference number
RPM-PD-003	businessProductCode cannot be null
RPM-PD-004	Error while fetching Business Process
RPM-PD-005	Error while Fetching the Business Products
RPM-PD-006	Error occured while creating ATM Entity Model
RPM-PD-007	Unable to acquire task
RPM-PD-008	Error occurred while initiating workflow
RPM-PD-009	ApplicationNumber cannot be null
RPM-PD-010	Unable to save application in Transaction Controller
RPM-PD-011	Failed to persist comments
RPM-PD-012	Unable to update task to complete
RPM-PD-013	Process Code cannot be null for the lifecycle
RPM-PD-014	Error occured while submitting details to domain
RPM-PD-015	Unable to update stages
RPM-PD-016	Application Number, Process Code and Stagecode are mandatory
RPM-PD-017	Unable to update task to complete

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

Error Code	Messages
RPM-PD-018	Error occured while fetching Summary details
RPM-PD-019	Datasegment is Mandatory
RPM-PD-020	Error occured while fetching Summary details
RPM-PD-021	Error while getting datasegments from TC
RPM-PD-022	Error occured while acquiring the task
RPM-PD-023	ProcessRefNo cannot be null
RPM-PD-024	Failed in domain save
RPM-PD-025	Error occured while releasing the task
RPM-PD-026	Application submit/save failed for External System
RPM-PD-027	Application fetch failed for External System
RPM-PD-028	No Business Process maintained for the given Business Product
RPM-PD-029	\$1 is not valid
RPM-PD-030	The product \$1 cannot be selected multiple times
RPM-PD-031	Multiple products of the product type \$1 cannot be selected
RPM-PD-032	Cannot cancel the application as one or more process has crossed irrevocable stages
RPM-PD-033	Mandatory Datasegments \$1 are missing for the reference number \$2
RPM-PD-034	Datasegment Code(s) is missing for \$1 for the reference number \$2
RPM-PD-035	Loan offer accept/reject is not applicable for the given application
RPM-PD-036	Unable to proceed as the application is already being processed by the bank
RPM-PR-001	Error occured while getting the cart details
RPM-TO-001	Mandatory Checklist(s) - \$1
RPM-TO-020	Mandatory Document(s) - \$1

B

Advices

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

Note

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

Table B-1 Advices

Advices	Sample Files
Adverse Action Notice	Adverse Action Notice
Counter Offer	Counter Offer
Credit Score Information	Credit Score Information
E sign Agreement	E-Sign Agreement
Electronic Fund Transfer Agreement	Electronic Fund Transfer Agreement
Loan Approval	Loan Approval
Loan Initiation	Loan Initiation
Loan Initiation Reply	Loan Initiation Reply
Loan Rejection	Loan Rejection
Notice of Incompleteness	Notice of Incompleteness
Offer Issue with Schedule	Offer Issue with Schedule
Offer Issue without Schedule	Offer Issue Without Schedule
Personal Loan Agreement	Personal Loan Agreement
Privacy Notice	Privacy Note
Promissory Note	Promissory Note
TILA Disclosure	TILA Disclosure
W8 Tax Declaration	W8 Tax Declaration
W9 Tax Declaration	W9 Tax Declaration
Welcome Letter with APR	Welcome Letter with APR
Credit Appraisal Memorandum	Credit Appraisal Memorandum

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