Oracle® Banking Originations Cloud Service

Certificate of Deposit Origination User Guide (US Regionalization)

Release 14.8.2.0.0
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Oracle Banking Originations Cloud Service Certificate of Deposit Origination User Guide (US Regionalization), Release 14.8.2.0.0

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Contents

Preface

This topic contains the following sub-topics:

Purpose

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

Access to Oracle Support

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

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which 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
AER	Annual Equivalent Rate
APR	Annual Percentage Rate

Table 1 (Cont.) Acronyms and Abbreviations

Acronyms and Abbreviations	Description
ATIN	Adoption Tax Identification Number
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

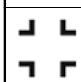
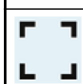
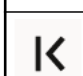
Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record

Table 2 (Cont.) Icons - Common

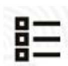
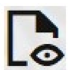
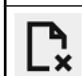
Icon	Function
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts
	Unlock Option
	View Option
	New
	Enter query
	Execute query
	Copy
	Delete
	Save
	Search

Table 2 (Cont.) Icons - Common

Icon	Function
	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
	Authorized status
	Modification Number

Module Post requisite

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

1 Overview

This topic describes the features of the entire module.

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

It enables banks to deliver improved user experience for various bank persons handling defined functions in the life cycle of the various product origination.

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

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

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

2

Certificate of Deposit Origination

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

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

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

- Application Entry
  This topic provides the detailed information about the application entry stage.
- Application Documents
  This topic describes the process of the documents that are uploaded related to application.
- Debit Assessment
  The topic describes the debit assessment process.
- Manual Debit Assessment
  The topic describes the manual debit assessment process.
- Account Funding Stage
  This topic provides the detailed information about the account funding stage data segments.
- Global Actions
  This topic provides details on the actions that can be performed in all stages.

2.1 Application Entry

This topic provides the detailed information about the application entry stage.

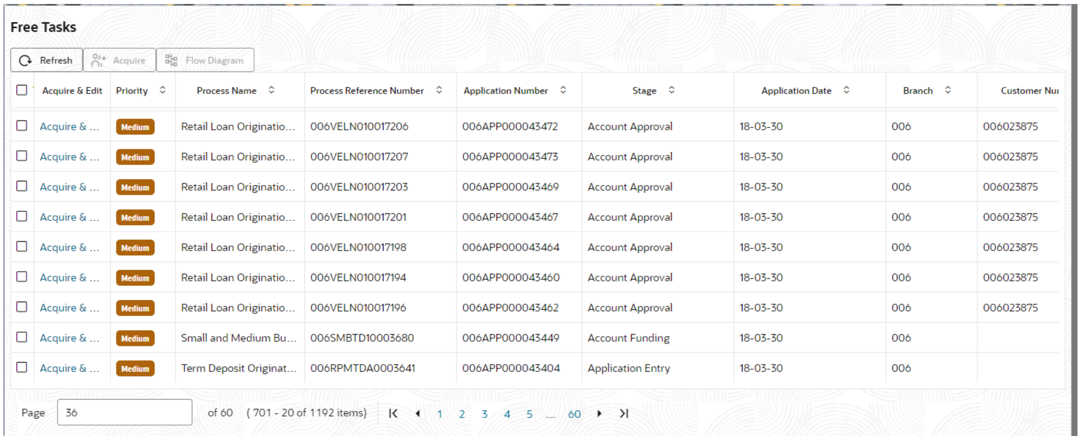
Based on the access configuration, user can view the records in Free Task. In this stage user can capture the details that are required to open a certificate of deposit account. This stage is automatically submitted on below conditions:

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

To acquire and edit respective stage:

1. On **Home** screen, click **Tasks**.
2. Under **Tasks**, click **Free Tasks**.

Figure 2-1 Free Task



Acquire & Edit	Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch	Customer Nu
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017206	006APP000043472	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017207	006APP000043473	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017203	006APP000043469	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017201	006APP000043467	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017198	006APP000043464	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017194	006APP000043460	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Retail Loan Originatio...	006VELN010017196	006APP000043462	Account Approval	18-03-30	006	006023875
Acquire & ...	Medium	Small and Medium Bu...	006SMBTD10003680	006APP000043449	Account Funding	18-03-30	006	
Acquire & ...	Medium	Term Deposit Originat...	006RPMTDA0003641	006APP000043404	Application Entry	18-03-30	006	

- Applicants
  This topic provides the systematic instruction to view the details captured for the customer in the **Application Initiation** stage.
- Account Details
  This topic provides the systematic instructions to capture the account related information for the application.
- Funding
  This topic provides the systematic instructions to capture the funding details of Certificate of Deposit account.
- Payout Instructions
  This topic provides the systematic instructions to capture the payout instructions details for Certificate of Deposit account.
- Stake Holder Details
  This topic provides the systematic instructions to capture the stake holder details related information for the application.
- Beneficiary Details
  This topic provides the systematic instructions to capture the nominee details related information for the application.
- 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 systematic instructions to view all the data segments in the Application Entry stage.

2.1.1 Applicants

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

The Applicants data segment displays the details captured for the customer in the Application Initiate stage and allows the user to update additional fields for supplementing the customer related information.

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

2.1.1.1 For Individual Customer Type

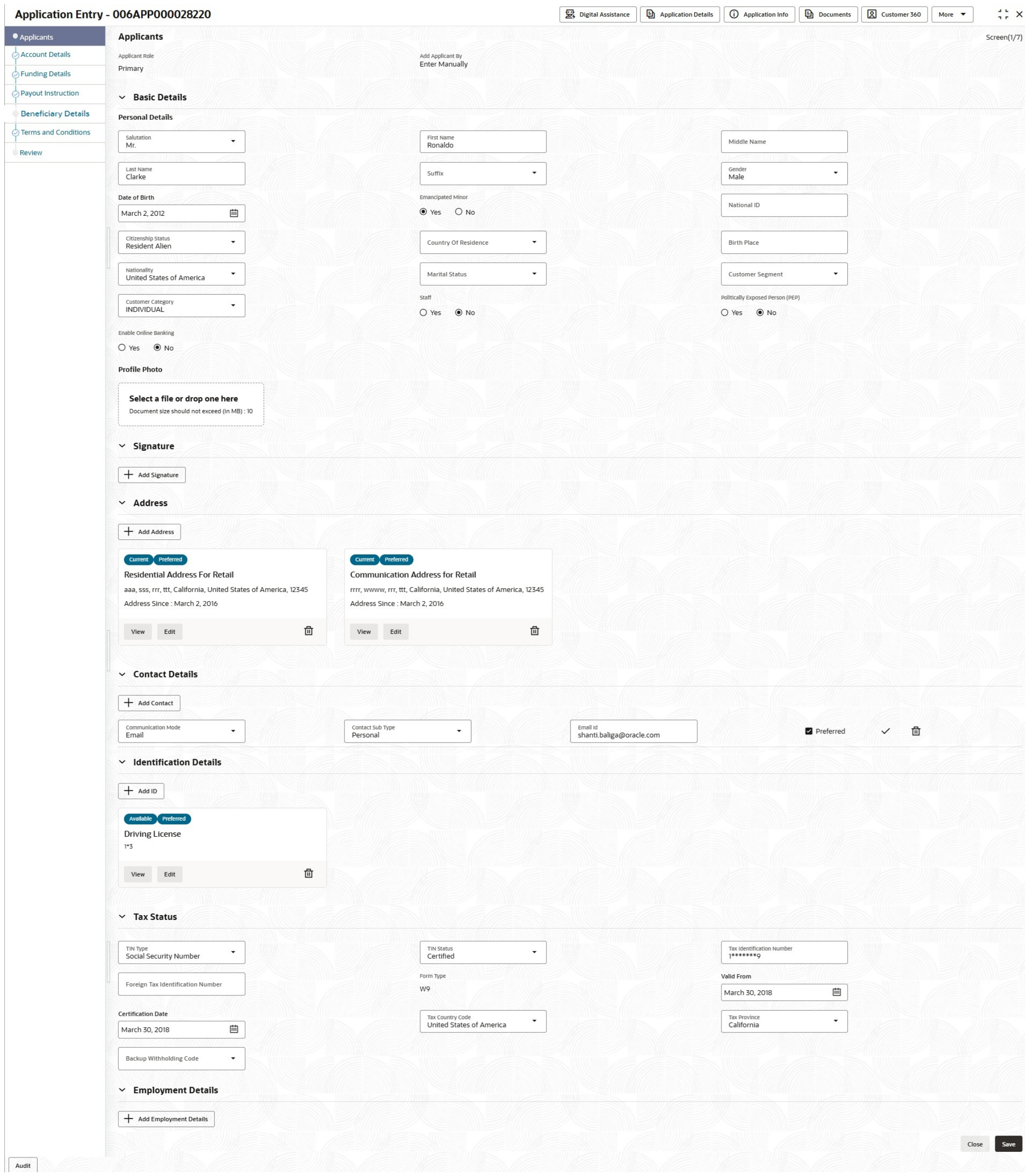
The topic describes the process to capture or edit customer information of Individual type of customer.

To capture applicants details:

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

   The **Applicants - Individual** screen displays.

Figure 2-2 Applicants - Individual



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 2-1 Applicant- Individual – Field Description

Field	Description
Applicant Role	Displays the applicant role. By default the Primary role appears in this field. Select the applicant role **(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: • **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: • **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 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Emancipated Minor	Select whether the customer is an emancipated minor. The available options are: • **Yes** • **No** This field will be displayed only after the applicant is identified as a minor. It can be accessed if the user returns to edit the applicant's details.
Citizenship Status	Select the citizenship status of the applicant from the drop-down list. Available options are: • **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: • **Married** • **Unmarried** • **Legally Separated** • **Widow** • **Registered Domestic Partnerships**
Customer Segment	Select the segment of the customer. Available options are: • **Emerging Affluent** • **High Net worth Individuals** • **Mass Affluent** • **Ultra HNI** • **Very HNI**
Customer Category	Select the category of the customer.
Staff	Select to indicate if the customer is employee of the bank. The available options are: • **Yes** • **No**
Politically Exposed Person	Select whether the customer is a politically exposed person. The available options are: • **Yes** • **No**
Enable Online Banking	Select whether the customer requires online banking. The available options are: • **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.

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

Field	Description
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: • 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 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	• Switch to display the fields for capturing the unstructured address. • Switch 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 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.

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

Field	Description
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	• Switch to display the fields for capturing the structured address. • Switch 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.
Action	Perform the following actions on the **Address** screen: • Click **Save** to save the applicant details. • Click **Cancel** to cancel the applicant details.

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

Field	Description
<Added record tile>	In this tile, user can view the added address details. Below details appears in the tile: • <Current status> this flag appears only if **Yes** option is selected. • <Preferred ID status> this flag appears only if **Yes** option is selected. • **Address Type** • **Address dates** • **Address line 1,2,3** • **Country** • **State** Click the **Edit** to edit the added address details. Click the **View** to view the added address details. Click to delete the added address details.
Contact Details	In this section, 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: • **Mobile Phone** • **Email**
Contact Sub Type	Select the contact type from the drop-down list. • If the **Mobile Phone** is selected, the following options are shown in the drop-down: – **Residence** – **Business** – **Mobile** – **Others** • If the **Email** is selected, the following options are shown in the drop-down: – **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 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Action	User can perform one of the following actions. • 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: • **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: • **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: • **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: • 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 2-1 (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: • **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: • **Certified** • **TIN Applied For** • **Missing TIN** • **Incorrect TIN** • **TIN Captured But Not Certified** **Note**: If the **Citizenship Status** is selected as **Resident Alien** or **Citizen**, the drop-down will appear. .The available options are: • **Certified** • **Certified - Due for Recertification** • **Uncertified - No W8-BEN Received** • **Uncertified - Recertification Past Due** **Note**: If the **Citizenship Status** is selected as **Non Resident Alien**, the drop-down will appear.
Tax Identification Number	Specify the tax identification number. **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 2-1 (Cont.) Applicant- Individual – Field Description

Field	Description
Backup Withholding Code	Select the option from the drop-down list. The available options are: • **Missing TIN (A Type)** • **Invalid Tin (B Type)** • **IRS Induced (C Type)** • **Customer Induced (D Type)** • **W-8 Expired** **Note**: This field is mandatory 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: • **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. • **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: • **Full Time** • **Part Time** • **Contract** • **Permanent** **Note**: This field is optional.

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

Field	Description
Industry Type	Select the industry type from the drop-down list. The available options are: • **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: • **Government** • **NGO** • **Private Limited**
Demographics	Select the demographics from the drop-down list. The available options are: • **Global** • **Domestic**
Current Employer	Select whether the applicant currently working in this company. The available options are: • **Yes** • **No**
Working Since	Select the employment start date.
Working Till	Select the employment last date.
Employee ID	Specify the employee ID.
Grade	Specify the grade.
Designation	Specify the designation.
Self Employed	Below field appears if the **Self Employed** option is selected from the **Employment Type** list. In this section user can capture self-employment or professional details of customer. Below fields appears if self-employment or professional details are already captured. • **Professional Name** • **Professional Description** • **Professional Email ID** • **Company /Firm Name** • **Registration Number of Company** • **Start Date** • **End Date** User can edit, view or delete already added details.
Professional Name	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 2-1 (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>	In this tile user can view the added employment details. Below details appears in the tile: • **Employment Type** • <Current Employer> this flag appears only if **Yes** option is selected. • **Employer Name** • **Working Dates** Click **Edit** to edit the added ID details. Click **View** to view the added ID details. Click to delete the added ID details.

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 2-3 Advanced Search - Individual

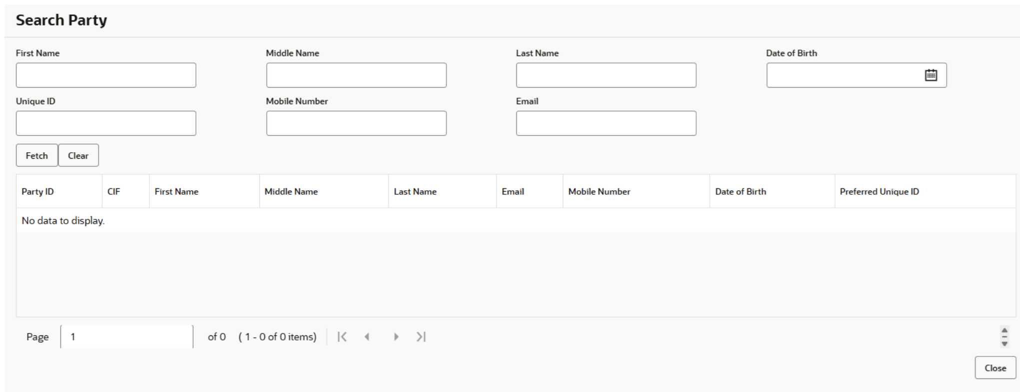
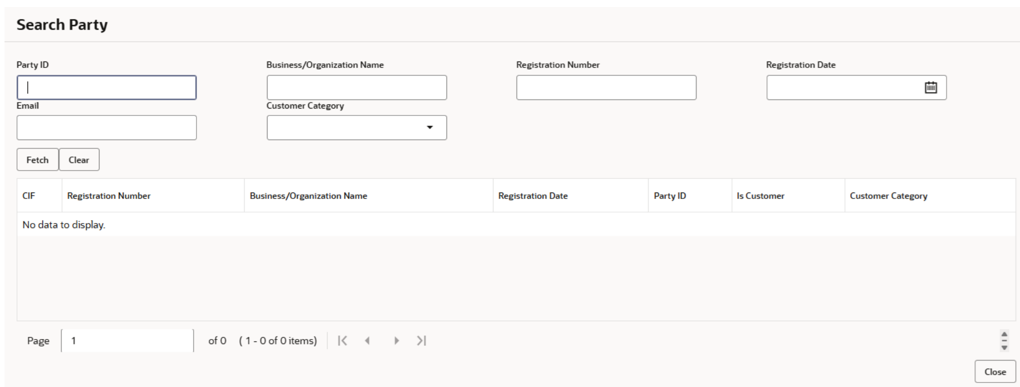


Figure 2-4 Advance Search - Small and Medium Business Products



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.

2.1.1.2 For Small and Medium Business (SMB) Customer Type

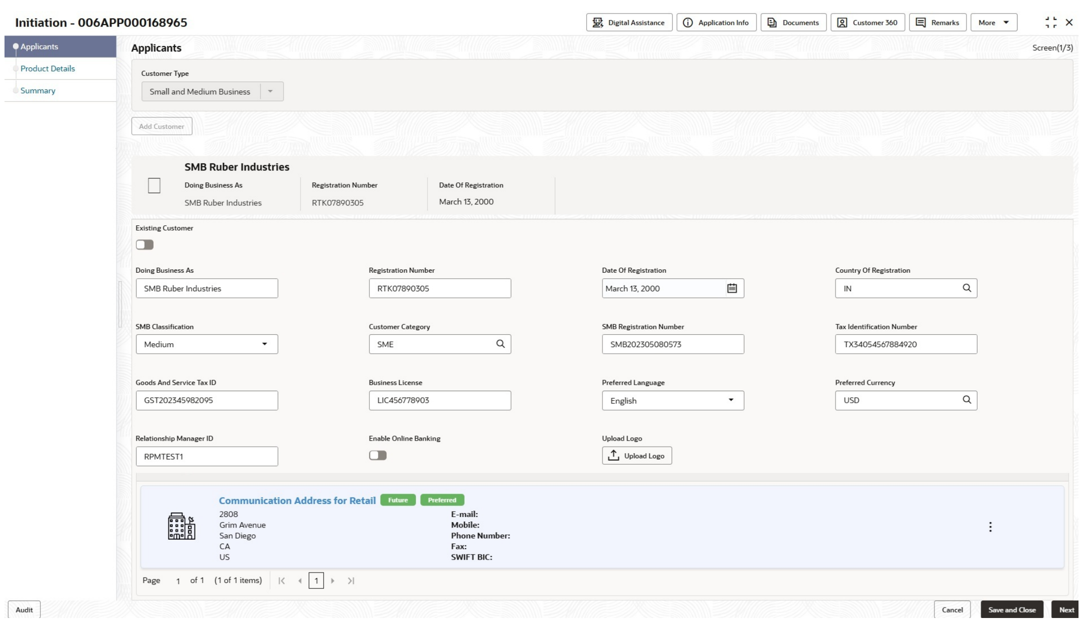
The topic describes the process to capture or edit customer information of Small and Medium Business type of customers.

To capture 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 is displayed.

   Figure 2-5   Applicants – Small and Medium Business (SMB)

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

   Table 2-2   Small and Medium Business – Field Description

Field	Description
Customer Type	Displays the customer type based on the product selected.
Doing Business As	Displays the business name of the SMB customer.
Registration Number	Displays the registration number of the business.
Date of Registration	Displays the registration date of the business.
Edit	Click **Edit** to modify the existing customer details and address details. Click **Save** to save the modified details and click **Cancel** to cancel the modifications. The **Edit** appears only for existing customers.
Existing Customer	Switch to indicate if customer is existing customer.

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

Field	Description
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: • **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 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, • Click **View** to view the address details. • Click **Edit** to edit the address details. • Click **Delete** to delete the 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 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.

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

Field	Description
Unstructured Address	• Switch to display the fields for capturing the unstructured address. • Switch 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	• Switch to display the fields for capturing the structured address. • Switch 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.

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

Field	Description
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: • **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. • 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:

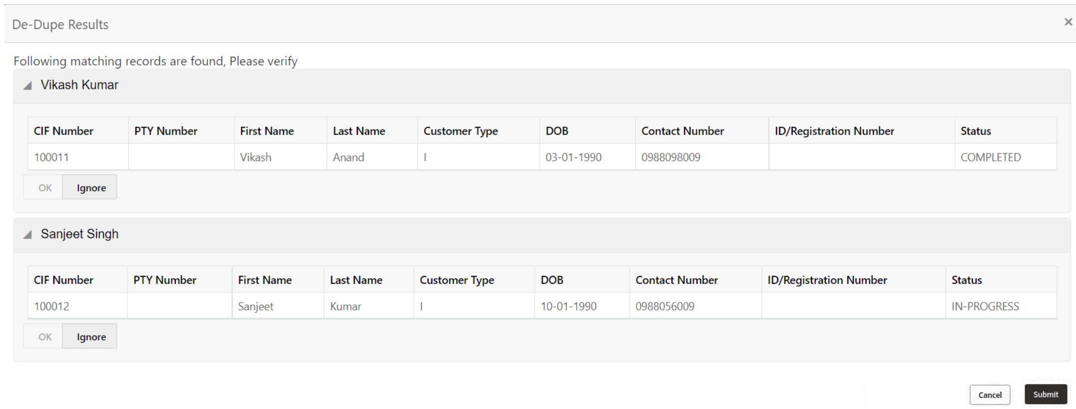
Based on the customer dedupe service is enabled in the **Origination Preference** screen. Once the new customer details is captured and click **Next** button on the **Applicants** screen, the system compares the same with the existing customers records. If there are any matching hits, the list of Duplicate 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).

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

   The **Dedupe Result** screen is displayed

Figure 2-6 Dedupe Results



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

Table 2-3 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.

2.1.2 Account Details

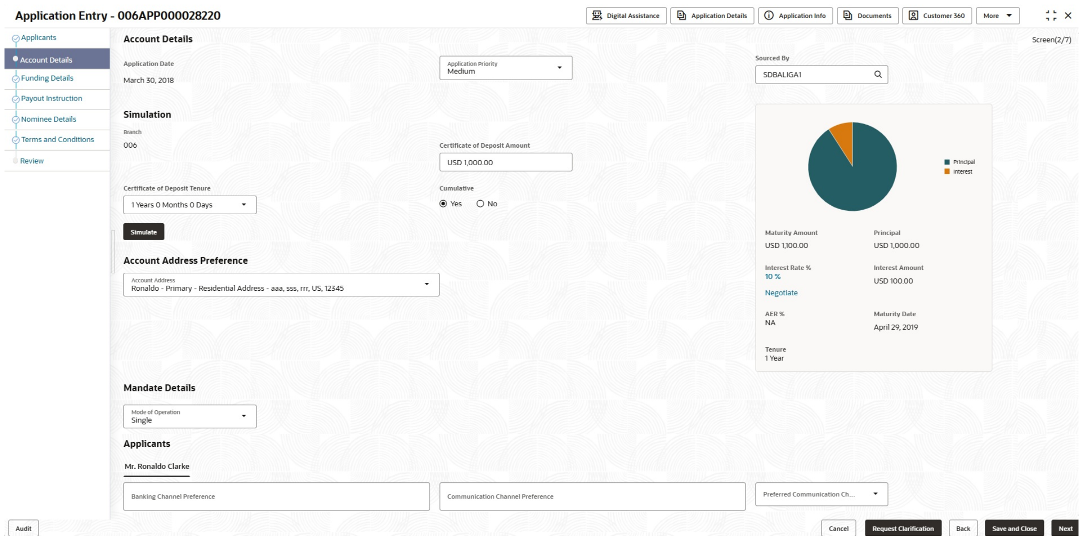
This topic provides the systematic instructions to capture the account related information for the application.

The **Account Details** data segment displays the account details.

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

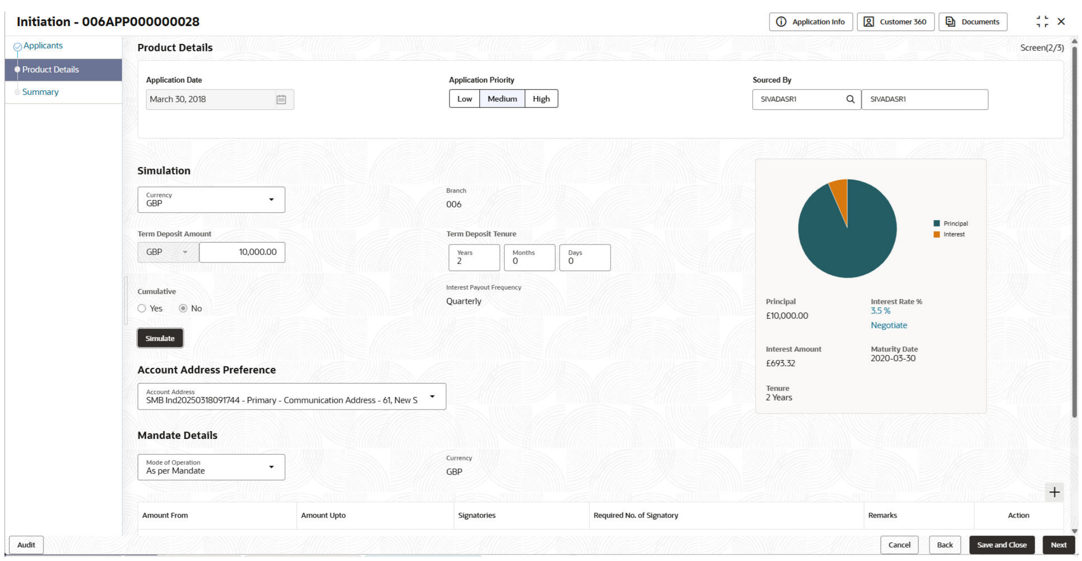
   The **Account Details** screen displays.
   Refer below screenshot if the customer type is selected as **Individual**:

Figure 2-7 Account Details - Individual



Refer below image if the customer type is selected as **Small and Medium Business (SMB)**:

Figure 2-8 Account Details - SMB



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

> ⓘ **Note**
>
> The fields marked as Required are mandatory.

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

Table 2-4 Account Details

Field Name	Description
Application Date	Displays the date on which the application was initiated.
Application Priority	Select the application priority level from drop-down list. The available options are: • **Low** • **Medium** • **High** Based on the selected option the applications appears in list of the logged in user
Sourced By	Specify or select the user ID who initiate this account opening application.
Simulation	In this section you simulate the certificate of deposit amount.
Branch	Specify the branch code of this account opening application.
Certificate of Deposit Amount	Choose the currency and state the term amount. The currency user select from the **Currency** list will be displayed by default.
Certificate of Deposit Tenure	The user can select the certificate of deposit tenure, specified in years, months, and days, as configured in the Host Product mapped on the Business Product Configuration screen. The user can choose the Certificate Deposit Tenure from the drop-down list if the mapped Host Product is Oracle Banking Accounts.
Cumulative	Select to indicate whether the amount is cumulative. The available options are: • **Yes** • **No** A cumulative certificate of deposit accrues interest over time and pays it out at maturity, while a non-cumulative certificate of deposit pays out interest at regular intervals throughout the term.
Interest Payout Frequency	Displays the interest payout frequency based on business product preferences. This field appears when **Cumulative** is selected as **No**.

Table 2-4 (Cont.) Account Details

Field Name	Description

Simulate	Click **Simulate** button to compute the value based on the entered details. The section displays the visual representations and fields with the computed details:
	• **Pie Chart**: The value of principal and interest is represented visually. User can hover to view the amount.
	• **Maturity Amount**
	• **Principal**
	• **Interest Rate %**: Click the interest rate percentage and it displays the pop-up list. User can view the interest rate of all the margin types.
	  – **Product Margin**
	  – **Discretionary Margin**
	• **Negotiate**: User can view the negotiated interest rates by clicking this link. The section for negotiated interest rates appears with the following fields:
	  – **Interest Description**
	  – **Interest Rate %**
	  – **Margin**
	  – **Effective Rate %**
	• **Interest Amount** : This amount is calculated based on the applied Effective Rate and Certificate of Deposit Amount.
	• **AER %** or **APY%**
	Displays the Annual Equivalent Rate (AER) or Annual Percentage Yield (APY) value based on the **Display Preferences** configured on the **Origination Preferences** screen.
	• **Maturity Date**
	• **Tenure**

Staff Benefits Applicable	Select to indicate whether staff benefits are applicable. The available options are: • **Yes**: Select this option to avail the staff benefits. • **No**: Select this option for not making use of any staff benefits. This field appears if the Staff Benefits is selected as **Yes** in the **Applicant** data segment. By default, the **Yes** option is selected in this field.
Account Address Preference	Select the address which is indicated as account address. The applicant data segment displays the addresses indicated as account addresses for selection. The drop-down list displays the address in the following format: <First Name> - <Applicant Role> - <Address Type> - <Address (Complete address separated by commas (**,**))> After the account address is selected: • 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.
Mandate Details	In this section, the user can capture the mode of operation for the account.

Table 2-4 (Cont.) Account Details

Field Name	Description
Mode of Operations	Select the appropriate option from the mode of operations list. The available options are: • **Single** • **Jointly** • **Anyone or Survivor** • **Either or Survivor** • **Former or Survivor** • **As per Mandate** • **Operated by Custodian** • **Operated by Guardian**
Mandate Details Section	In the Mandate Details section, below fields appear if the application is initiated with the customer type as **Small and Medium Business**. Click to add the operations as per mandate.
Amount From	Specify the amount from which the applicant is allowed to operate.
Amount To	Specify the amount till which the applicant is allowed to operate.
Signatories	Specify the applicants as signatory. The user can select multiple applicants. All applicants relevant to the application will be displayed for selection.
Required No. of Signatory	Specify the priority of the signatory for this mandate operation. The priority can be changed based on the number of applicants added in the application.
Remark	Specify the remarks.
Action	Select the option to perform actions on the added record. The available options are: • Click to edit the added record. • Click to delete the added record. • Click to save the added record. • Click to cancel the added record.
Applicants	In this section, user can set the communication preferences of the applicants involved in an account opening application. The separate tabs appears for each applicants involved in the application.
Banking Channel Preferences	Select the preferences for the banking channel. The channel options appears based on the Business Product Configuration.
Communication Channel Preferences	Select the preference of the communication channel. The channel options appears based on the Business Product Configuration. The available options are: • **EMAIL** • **POST** • **SMS**
Preferred Communication Channel	Select the preferred communication channel. The options in this drop down appears based on the selected options in the **Communication Channel Preferences** fields.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to

validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.3 Funding

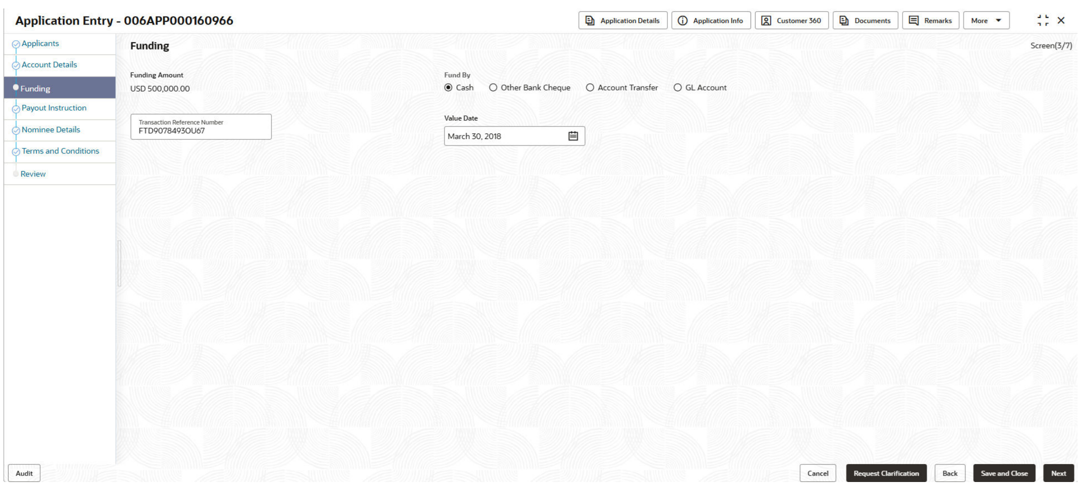
This topic provides the systematic instructions to capture the funding details of Certificate of Deposit account.

In this data segment you can capture the funding details to fund the Certificate of Deposit account.

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

   The **Funding** screen displays.

Figure 2-9 Funding



2. In the **Funding** screen, specify the required details.

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

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

Table 2-5 Funding

Field Name	Description
Funding Account	Displays the amount to be funded along with the currency.
Fund By	Select the mode from the drop-down list through which fund are collected. The available options are: • **Account Transfer** • **GL Account**

Table 2-5 (Cont.) Funding

Field Name	Description
Transaction Reference Number	Specify the transaction reference number. If you select the , **Account Transfer**, or **GL Account** option from the **Fund By** drop-down list, this field will become visible.
Value Date	Select the date on which the transaction is performed. By default the current business date is populated.
Account	Select the account number from the list. If you select the **GL Account** or **Account Transfer** option from the **Fund By** drop-down list, this field will become visible. The applicants' Savings and GL accounts are the only ones populated for those who are involved in the application process.

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

Table 2-6 Fund By

Fund By	Fund By Mode (In the Origination Preferences screen)	Applicability
Account Transfer	Host	Applicable
Account Transfer	Manual	Applicable

In Origination Preference, under Funding Parameters configuration for Certificate of Deposit, if the **Fund by** option is set to anything other than "Manual," the account funding stage in the Certificate of Deposit business process will be skipped, and the application will directly proceed to the Account Approval stage.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.4 Payout Instructions

This topic provides the systematic instructions to capture the payout instructions details for Certificate of Deposit account.

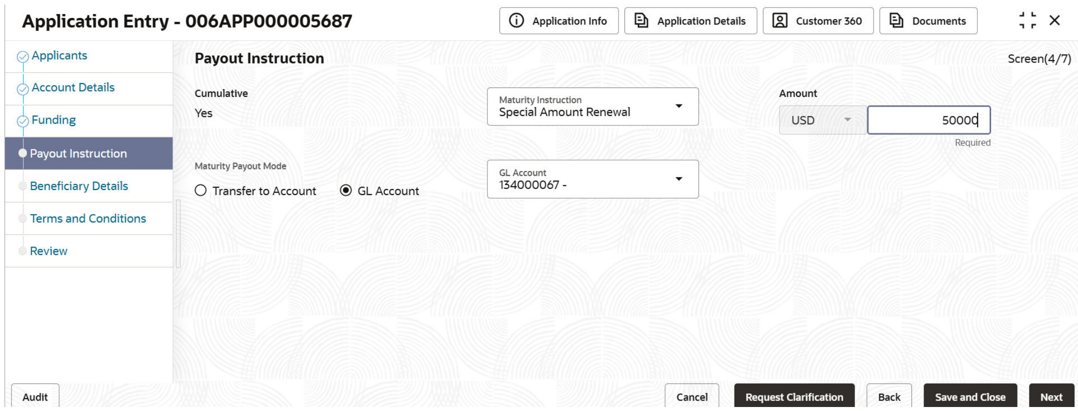
In this data segment you can capture the payout instructions after the maturity of the Certificate of Deposit account.

To capture the payout instructions:

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

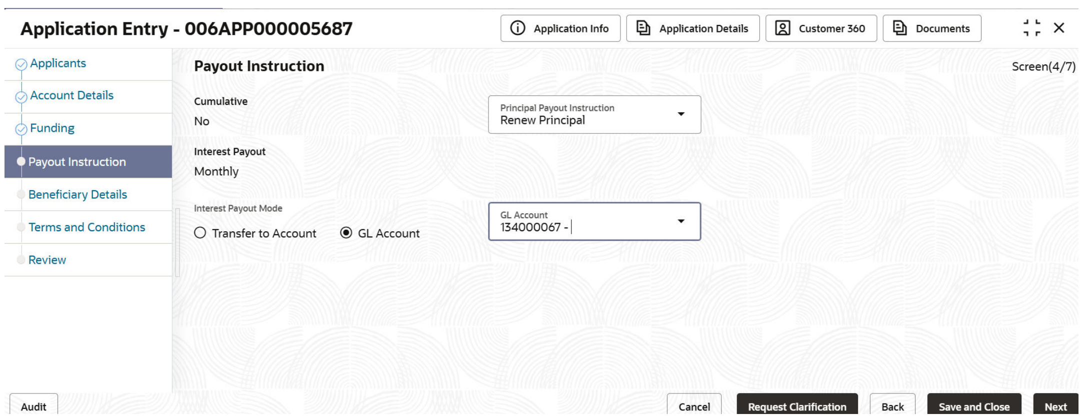
   If the **Cumulative** is selected as **Yes** in the **Account Details** data segment, the following **Payout Instruction** screen appears.

Figure 2-10 Payout Instruction



If the **Cumulative** is selected as **No** in the **Account Details** data segment, the following **Payout Instruction** screen appears.

Figure 2-11 Payout Instruction



2. In the **Payout Instructions** screen, specify the required details.

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

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

Table 2-7 Payout Instructions

Field Name	Description
Cumulative	Displays whether the account is cumulative. The value in this field appears based on the option selected in the **Account Details** data segment. If the **Cumulative** value is **Yes** then the user can set the payout instructions based on the selected maturity option in the below fields: • **Maturity Instruction** • **Maturity Payout Mode** If the **Cumulative** value is **No** then the user can set principal payout instructions based on the selected option in the below fields:. • **Principal Payout Instruction** • **Principal Payout Mode**
Maturity Instruction	Select the maturity type from the drop-down list. The available options are: • **Renew Principal and Interest** • **Special Amount Renewal** • **Renew Principal and Redeem Interest** • **Redeem Principal and Interest** This field appears if the **Cumulative** value is **Yes**.
Maturity Payout Mode	Select the maturity payout mode from the drop-down list. The available options are: • **Transfer to Account** • **GL Account** The options in this drop-down list appears based on seed maintenance. This field is not applicable if the **Renew Principal and Interest** is selected in the **Maturity Instruction** list. This field appears if the **Cumulative** value is **Yes**.
Principal Payout Instruction	Select the principal payout instruction type from the drop-down list. The available options are: • **Renew Principal** • **Special Amount Renewal** • **Redeem Principal** The options in this list appears based on the **Business Product Configuration** screen. This field appears if the **Cumulative** value is **No**.
Principal Payout Mode	Select the principal payout mode from the drop-down list. The available options are: • **Transfer to Account** • **GL Account** The options in this drop-down list appears based on the **Business Product Configuration** screen. This field is not applicable if the **Renew Principal** is selected in the **Principal Payout Instruction** list. This field appears if the **Cumulative** value is **No**.
Amount	Specify the amount for renewal. The default set currency appears in the list. This field appears if the **Special Amount Renewal** is selected in the Maturity Payout Instruction/Principal Payout Instruction drop-down list.

Table 2-7 (Cont.) Payout Instructions

Field Name	Description
Interest Payout	Displays the interest payout frequency configured at product level. This field appears if the **Cumulative** value is **No**.
Interest Payout Mode	Select the payout mode for the interest amount. The available options are: • **Transfer to Account** • **GL Account** The options in this drop-down list appears based on seed maintenance. This field appears if the **Cumulative** value is **No**. The interest amount is redeemed based on the selected payout mode and set frequency.
Amount	Specify the amount for renewal. The default set currency appears in the list. This field is appears if the **Special Amount Renewal** is selected in the **Maturity Instruction** list.
Account	Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as **Transfer to Account**. The list populates only the saving accounts of the applicants who are involved in the application.
GL Account	Select the account number in which the maturity amount should be transferred. This field appears only if the payout mode is selected as **GL Account**. The list populates only the Saving or GL accounts respectively of the existing applicants who are involved in the application.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.1.5 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:

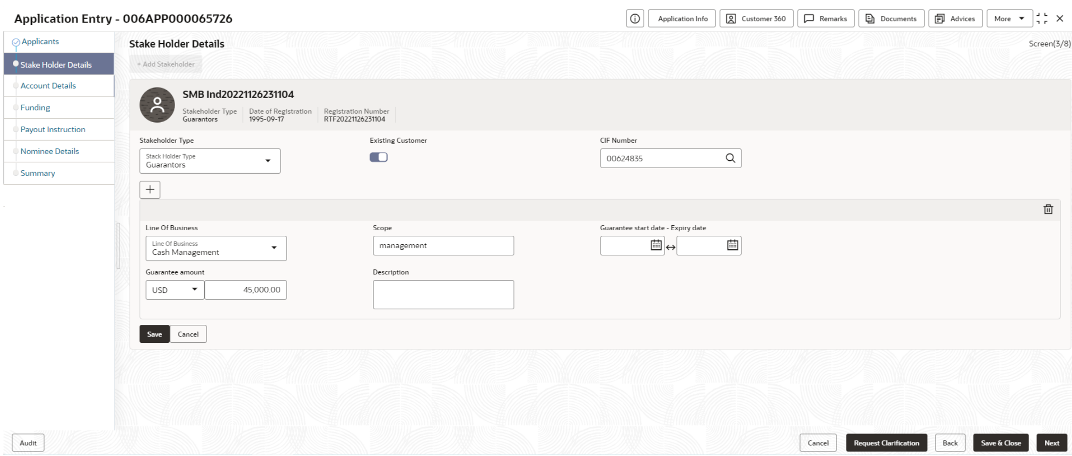
- If the added stakeholder is existing customer or non customer with CIF then user can **View** or **Delete** the added stakeholder details.
- If the added stakeholder is non customer without CIF then user can **Edit**, **View** or **Delete** the added stakeholer details.

To add stakeholder details:

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

   The **Stake Holder Details** screen displays.

Figure 2-12 Stake Holder Details



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

Table 2-8 Stakeholder - Field Description

Field	Description
Stake Holder Type	Select the Stakeholder type from the dropdown list. Available options are • **Owners** • **Authorized Signatories** • **Guarantors** • **Suppliers**
Existing Customer	Select the toggle to indicate if the customer is an existing customer or not.
CIF Number	Click **Search** icon and select the CIF number. This field appears only if the **Existing Customer** toggle is enabled.
Ownership Percentage	Specify the ownership percentage. This field is appears only if the **Owner** option is selected from the **Stake Holder Type** field.
Associated Since	Select the date from when the Stake Holder is associated with the business.

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

Field	Description
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.
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: • **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.

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

Field	Description
Line of Business	Select the line of business for the guarantor/supplier. Available options are: • **Facility** • **Supply Chain Finance** • **Trade** • **Lending** • **Cash Management** • **Liquidity Management** • **Virtual Account Management** • **Accounts**
Item Name	Specify the item name of the supplier.
Quantity	Specify the quantity of the item.
Supply Frequency	Specify the supply frequency.
Start Date – End Date	Select the start and end date for the supplier.

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

   The **Customer Onboarding** screen is displayed.

   Figure 2-13 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.

2.1.6 Beneficiary Details

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

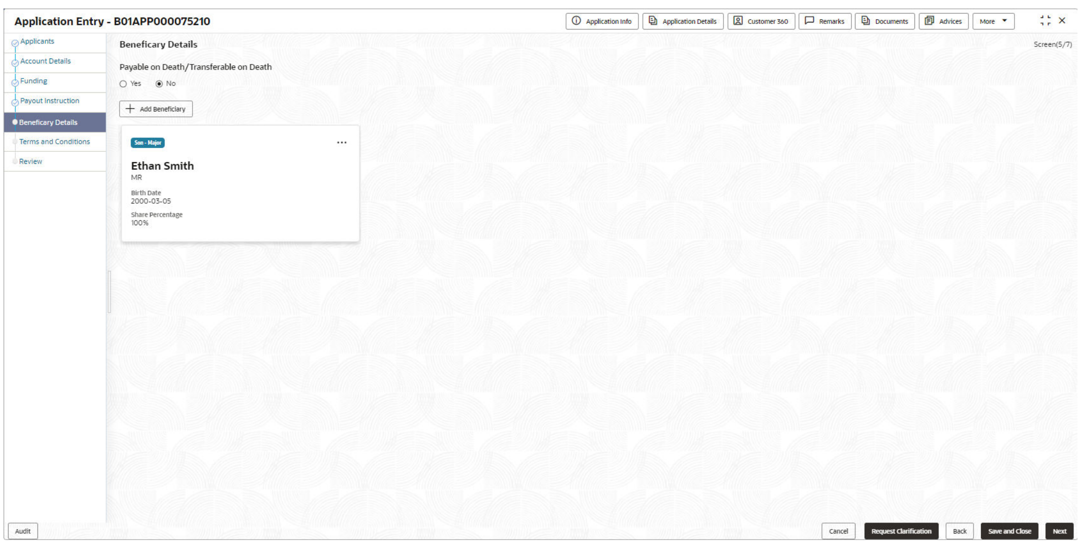
The Beneficiary Details is a non-mandatory data segment. If required, It allows capturing multiple nominees for the account. Beneficiary can be a minor, in that case, it is mandatory to provide details of the guardian. For SMB Customer, Beneficiary Details are allowed only for Proprietary type of Business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

To add beneficiary details:

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

   The **Beneficiary Details** screen displays.

   Figure 2-14 Beneficiary Details



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

   Table 2-9 Details - Field Description

Field	Description
Title	Select the title of the applicant.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant.
Last Name	Specify the last name of the applicant.

Table 2-9 (Cont.) Details - Field Description

Field	Description
Suffix	Specify the suffix for the applicant. This options in this list appears based on the configured entity code in the Oracle Banking Party product.
Date of Birth	Select the applicant's date of birth.
Minor	Select to indicate if beneficiary is minor.
Relationship	Select the relationship of the beneficiary with the applicant.
Percentage	Specify the percentage to be considered for distribution of the account balance in case of uneventful death of the applicant.
Address Details	In this section user can add address of the beneficiary. It is mandatory to add communication address of the applicant.
Same as Applicant	Select this checkbox to indicate the beneficiary shares the same address of the applicant. The system automatically fills the applicant's address into this section.
Address Type	Select the address type for the applicant from the drop-down list. Based on the configuration, the options are shown in the drop-down.
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.
Address Line 1	Specify the building name.
Address Line 2	Specify the street name.
Address Line 3	Specify the city or town name.
Country	Select and search the country code.
State/Country Sub Division	Specify the state or country sub division. This field appears based on the selected country code.
Zip Code/Post Code	Specify the zip or post code of the address.
Contact Details	In this section user can provide digital 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: • **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 the **Mobile Phone** option is selected as communication mode.
Mobile Number	Specify the mobile number.
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 2-9 (Cont.) Details - Field Description

Field	Description
Action	User can perform one of the following actions. • 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.

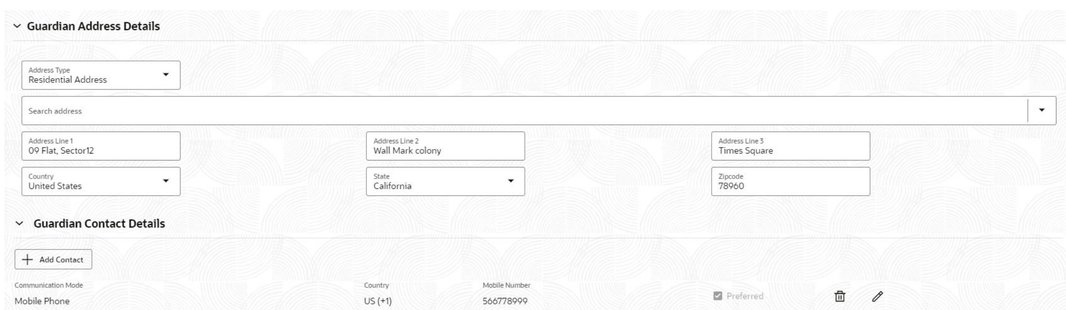
Guardian Details
This screen allows to capture details of the guardian of the minor beneficiary.

To add guardian details:

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

   The **Guardian Details** screen is displayed

Figure 2-15 Guardian Details



5. Specify the details in the relevant data fields.

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

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

2.1.7 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 a few terms and conditions differ based on the selected products. They appear in questionnaire format based on the configurations. The questionnaire is mapped at product configuration level. It is mandatory to accept all terms and conditions to proceed with application.

This data segment comprises of below sections:

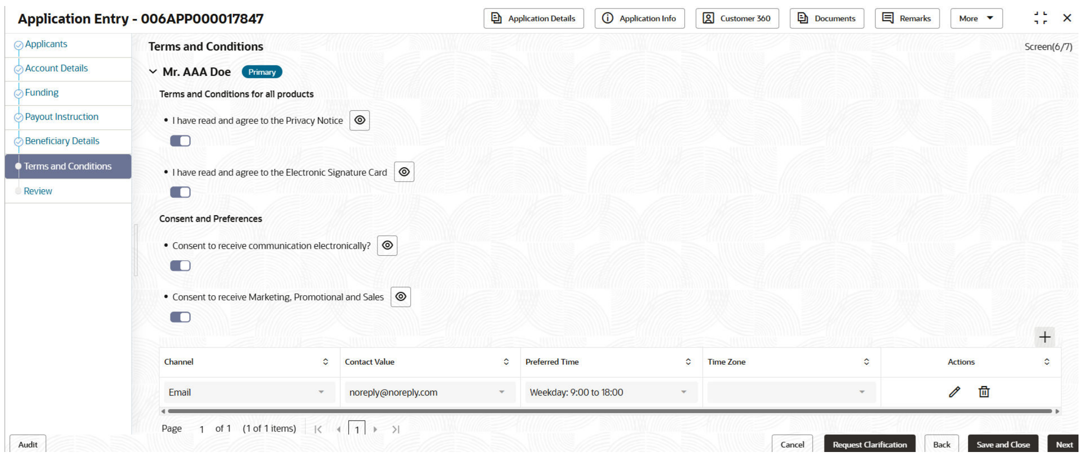
- **Terms and Conditions for all products -** In this section the terms and conditions which are applicable for all the products appears in the questionnaire format.
- **Terms and Conditions for <Selected Product> -** In this section the terms and conditions which are applicable for all the selected 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 2-16 Terms and Conditions

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

2.1.8 Review

This topic provides systematic instructions to view all the data segments in the Application Entry stage.

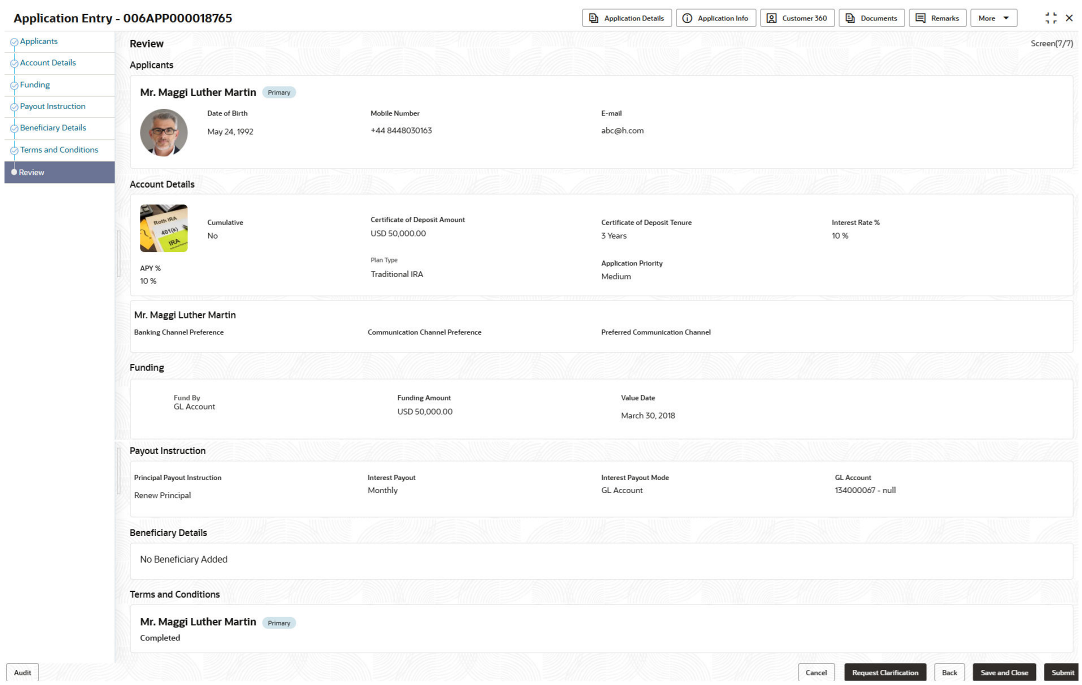
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-17 Review - Application Entry



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

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

Table 2-10 Review - Field Description

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

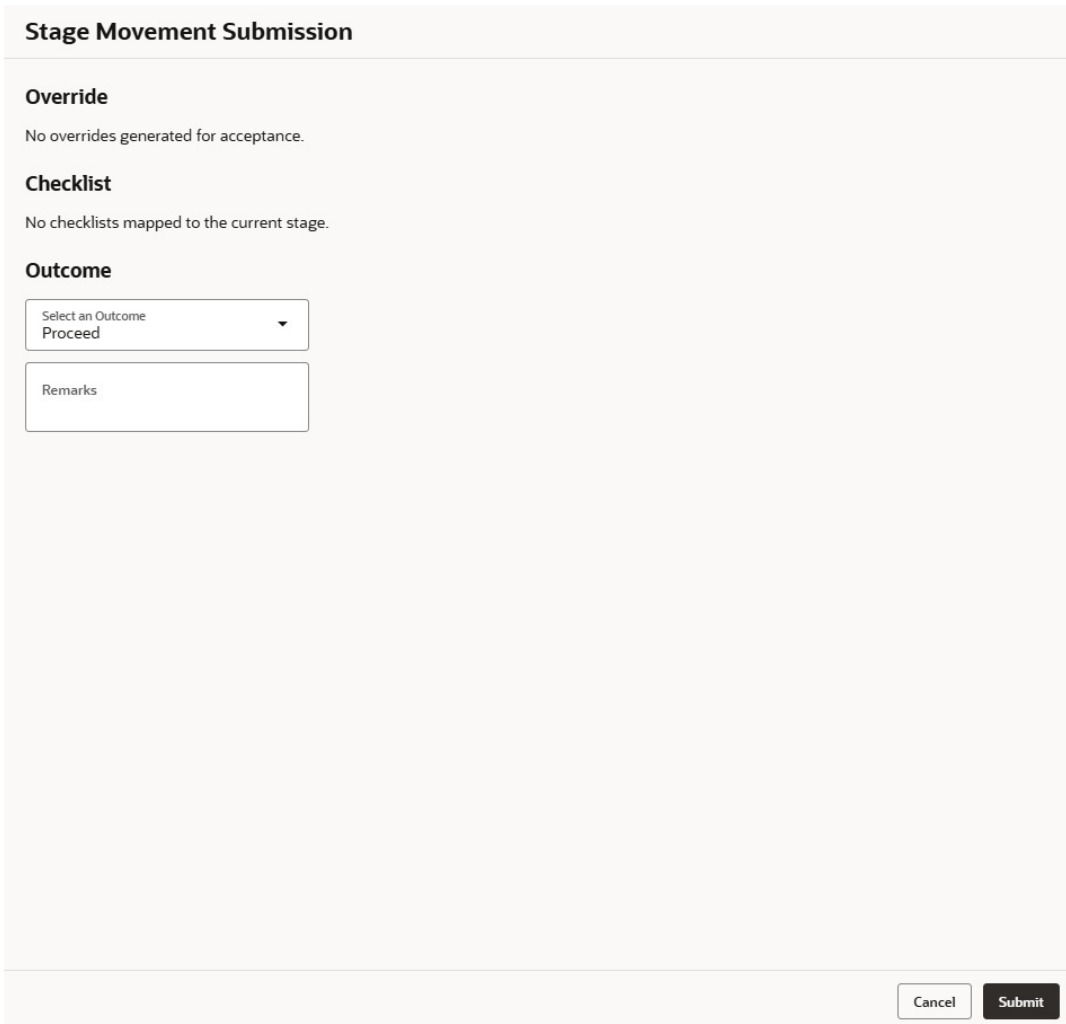
Table 2-10 (Cont.) Review - Field Description

Data Segment	Description
Payout Instruction	Displays the payout instruction.
Beneficiary Details	Displays the beneficiary details.
Terms and Conditions	Displays the terms and conditions 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 2-18 Stage Movement Submission



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 Certificate of Deposit 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 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 [Certificate of Deposit Account] to the other stages. This application will be available in the FREE TASKS list. The user who has the access rights will be able to acquire and proceed with the next processing stage of the application.

   Application De-Dupe:

   Based on the configuration 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 back to 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 party amendment request is rejected by Oracle Banking Party, the specified error message is shown to the user while submitting Application Entry stage. User has an option to go back and resolve the error or proceed with the stage submission by disregarding the amendment request.

2.2 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 invloved in the application.

To generate and disptach the outbond documents:

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

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

- Document Generation
  In this data segment user 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.

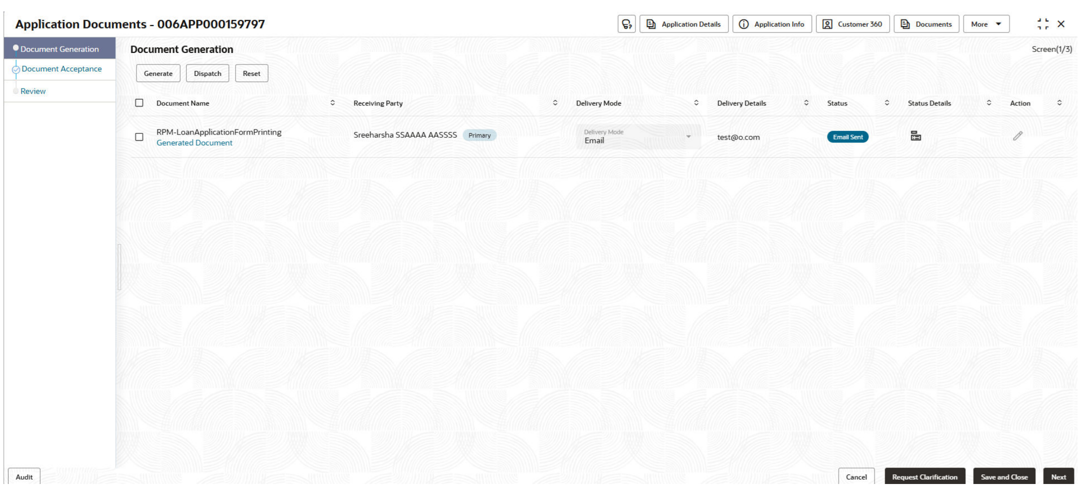
2.2.1 Document Generation

In this data segment user 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 2-19 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

   User can perform below actions 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 2-11 Document Generation – Field Description

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

Table 2-11 (Cont.) Document Generation – Field Description

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

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

2.2.2 Document Acceptance

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

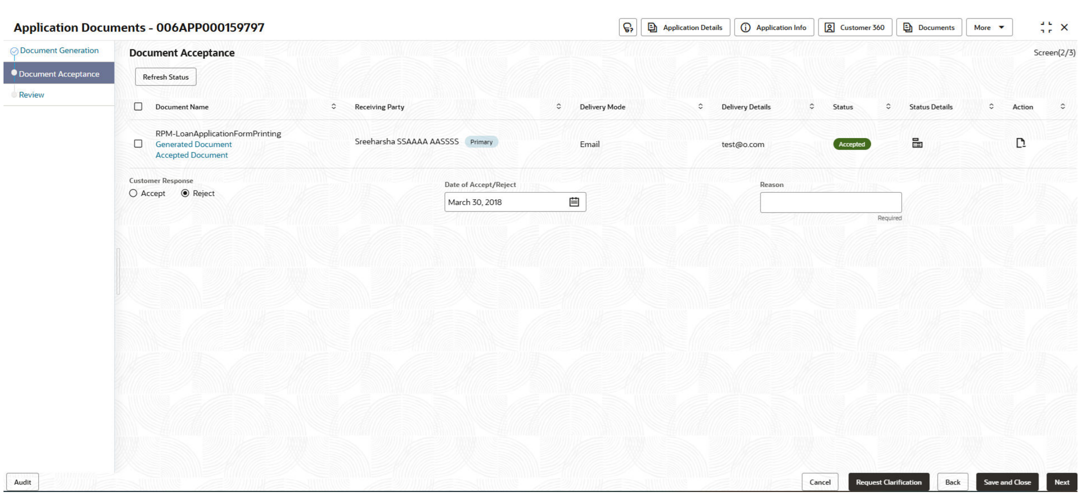
The Document Acceptance data segment populates the list of documents that appeared in the **Document Generation** data segment and are mark as **Yes** in the **Acceptance** field in the **Advice Maintenance** screen.
If the document is marked as No in the Acceptance field in the Advice Maintenance screen then the e-sign acceptance process in 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 2-20 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 2-12 Document Acceptance – Field Description

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

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The system will validate all mandatory data segments and data fields. If mandatory details are

not provided, the system displays an error message for the user to take action. User will not be able to proceed to the next data segment, without capturing the mandatory data.

2.2.3 Review

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

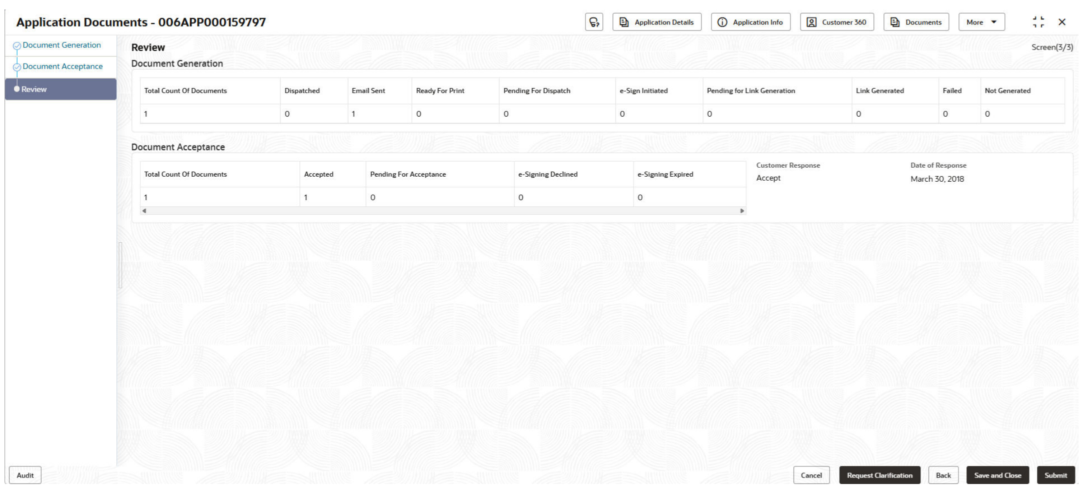
The system shows the summary of each data segment in the given stage.

To view the summary of all the data segments:

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

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

   Figure 2-21 Review - Application Documents

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

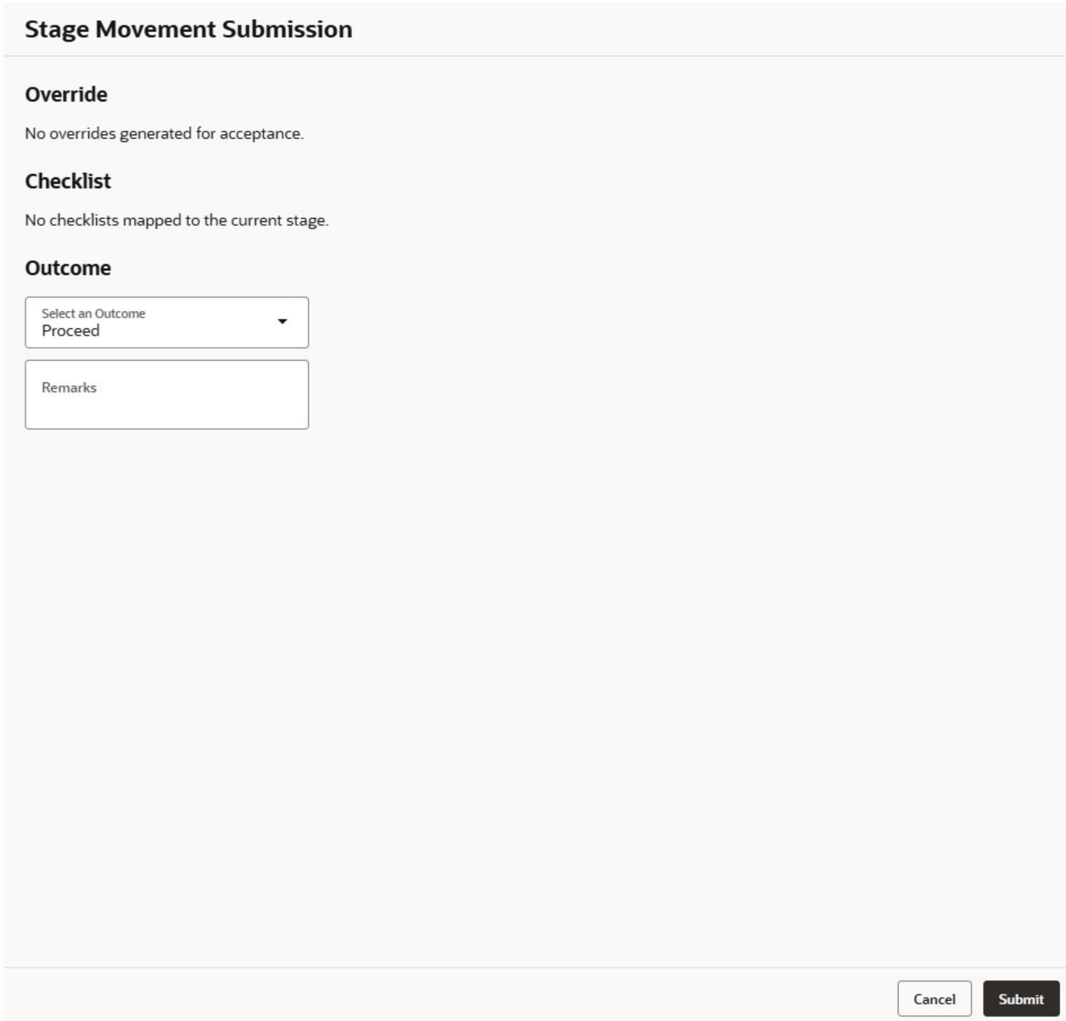
   Table 2-13 Review - Application Documents – Field Description

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.

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 2-22 Stage Movement Submission



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 Certificate of Deposit application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Debit 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 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 [Certificate of Deposit] to the Debit 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.

2.3 Debit Assessment

The topic describes the debit assessment process.

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

This stage appears in following conditions:

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

To open Debit Assessment task:

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

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

- Bureau Information
  This topic describes the bureau information details.
- Review
  This topic provides the systematic instructions to view the summary of each data segment in the Debit Assessment stage.

2.3.1 Bureau Information

This topic describes the bureau information details.

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

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

   The **Bureau Information** screen appears.

Figure 2-23 Bureau Information

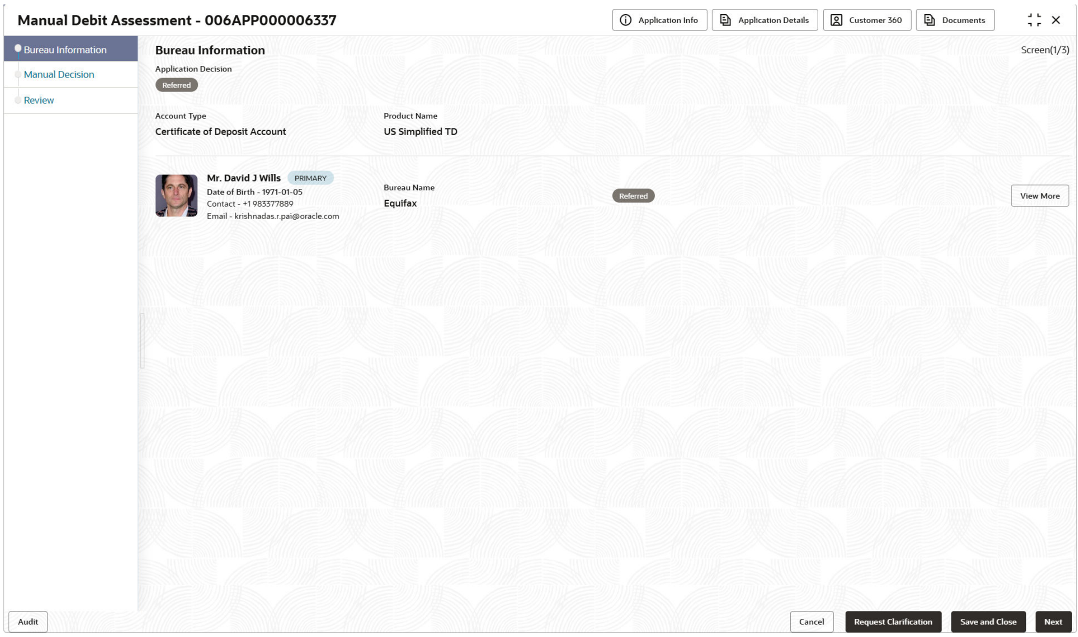


Table 2-14 Abbreviation

Field Name	Description
Application Decision	Displays the application decision status. This status appears based on the debit assessment of the applicants as below: • **Referred** – If KYC status of any applicant is **Referred**. • **Approved**: - If KYC status of all the applicants are **Approved**. • **Declined**: - If KYC status of any applicant is **Declined** • **Not Initiated**: If KYC status of any applicants is **KYC Non Compliant.** This status appears for new applicants.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Decision as Approved, Referred or Declined • Reason for the decision

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

2.3.2 Review

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

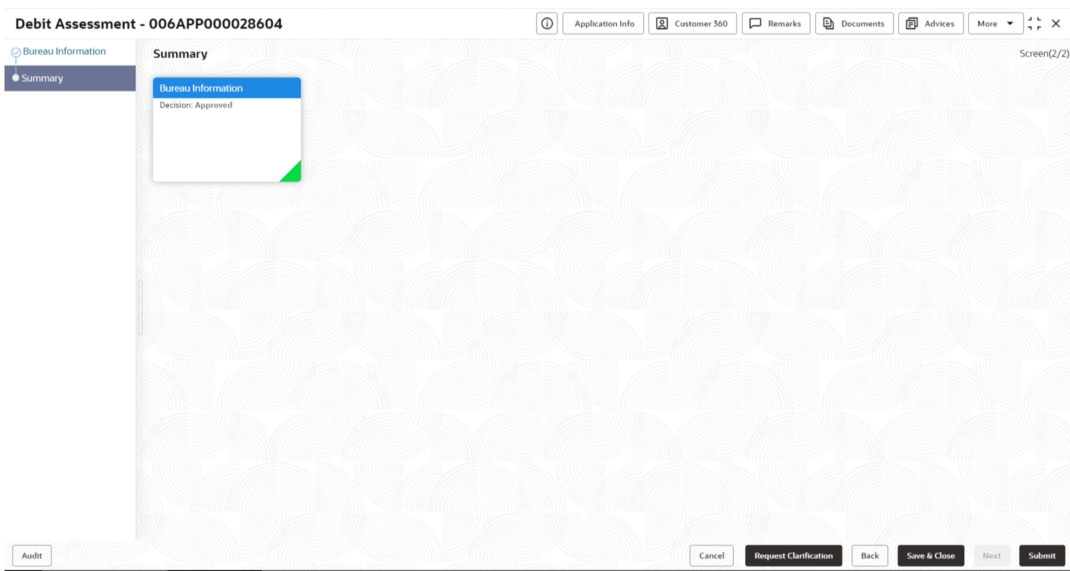
The system shows the summary of each data segment in the given stage.

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 2-24 Review - Debit Assessment

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

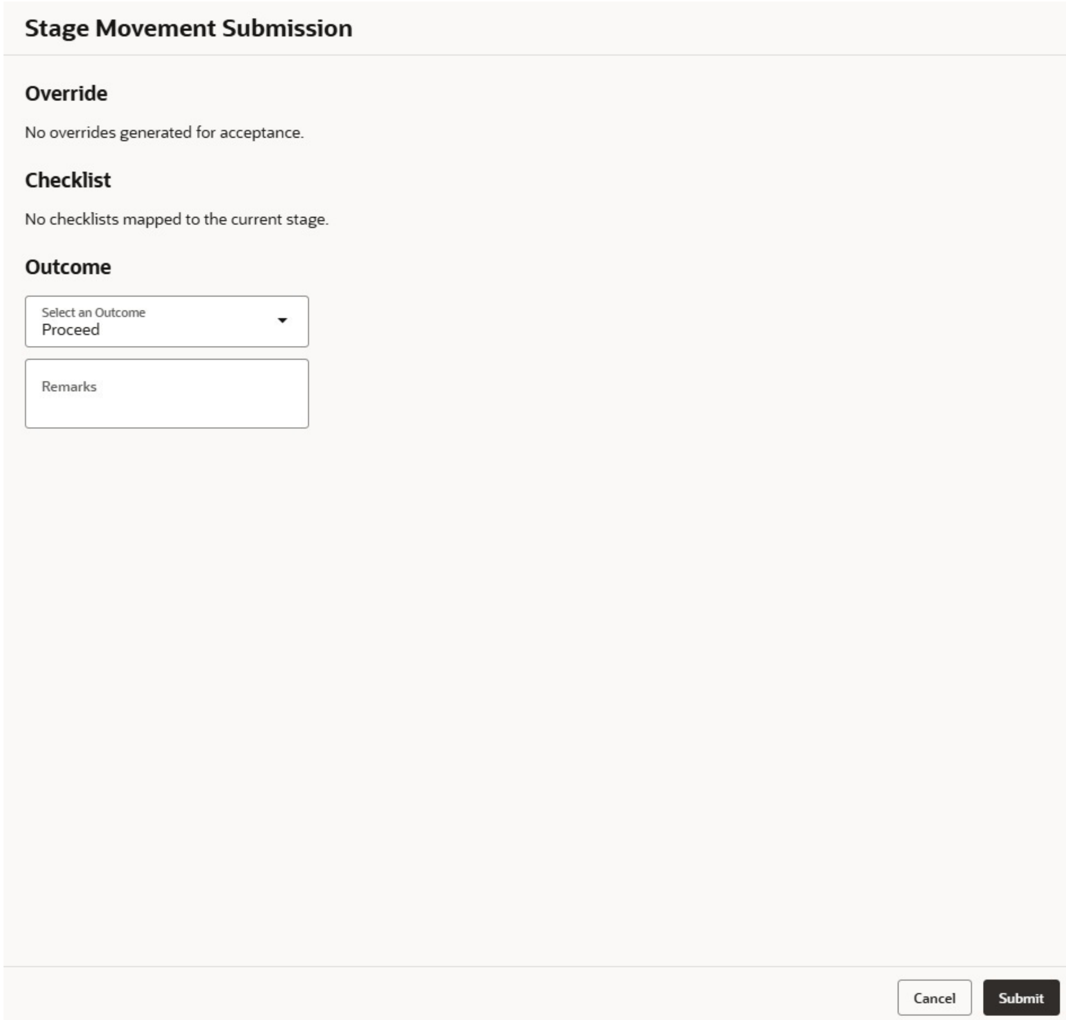
   Table 2-15 Abbreviation

Data Segment	Description
Bureau Information	Displays the bureau information 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 2-25 Stage Movement Submission



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 **Debit Assessment** stage for the Certificate of Deposit application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Manual Debit 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 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 [Certificate of Deposit] to the Debit 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.

2.4 Manual Debit Assessment

The topic describes the manual debit assessment process.

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

To open manual debit assessment task:

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

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

- Bureau Information
  This topic describes the bureau information details.
- Manual Decision
  This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.
- Review
  This topic provides the systematic instructions to view the summary of each data segment in the Manual Debit Assessment stage.

2.4.1 Bureau Information

This topic describes the bureau information details.

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

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

   The **Bureau Information** screen appears.

   Figure 2-26 Bureau Information

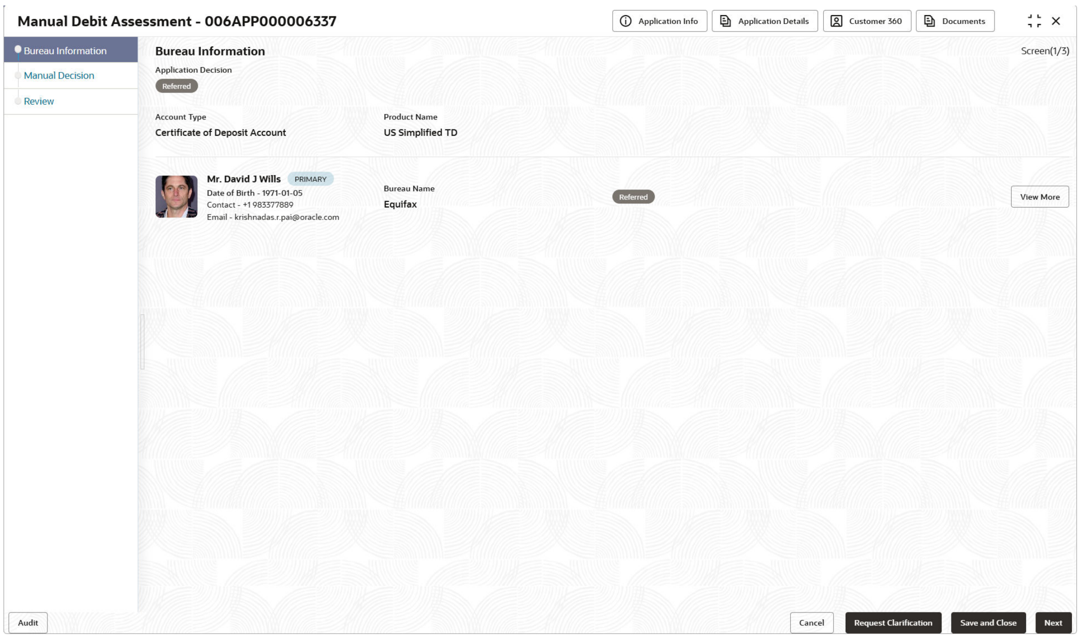
   

   Table 2-16 Abbreviation

Field Name	Description
Application Decision	Displays the application decision status. This status appears based on the debit assessment of the applicants as below: • **Referred** – If KYC status of any applicant is **Referred**. • **Approved**: - If KYC status of all the applicants are **Approved**. • **Declined**: - If KYC status of any applicant is **Declined** • **Not Initiated**: If KYC status of any applicants is **KYC Non Compliant.** This status appears for new applicants.
Applicants tile	In this section below fields appear with the captured information in the **Application Entry** stage: • <Name of applicant> • Date of Birth <yyyy/mm/dd> • Mobile Number, Email ID and Phone Number as Contact details • Decision as Approved, Referred or Declined • Reason for the decision

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

2.4.2 Manual Decision

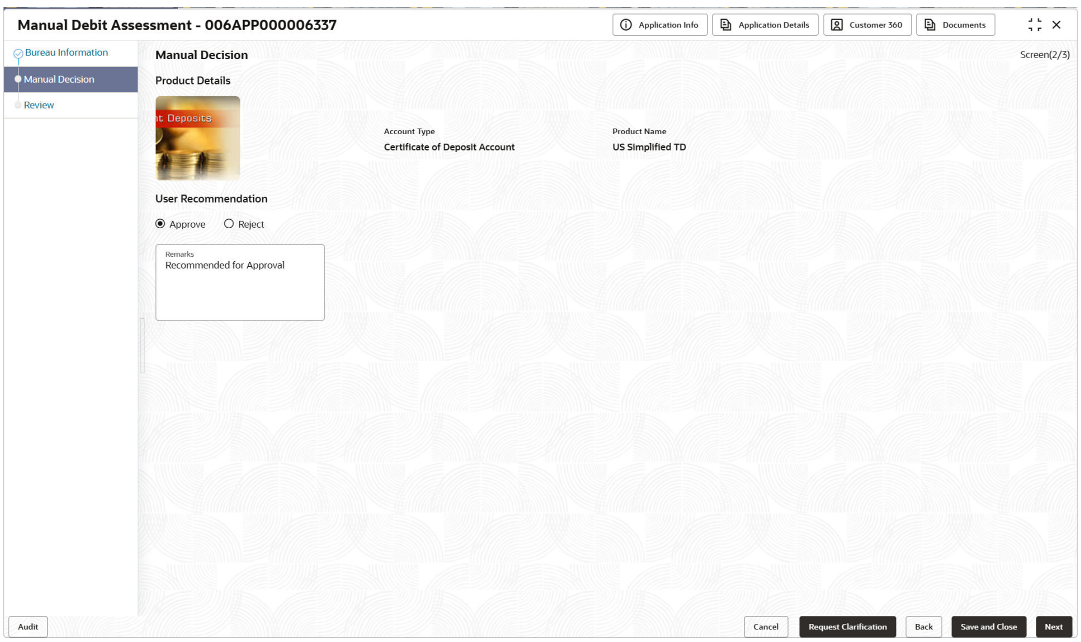
This topic provides the systematic instructions to review and approve the application manually in manual credit decision stage.

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

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

   The **Manual Decision** screen displays.

   Figure 2-27 Manual Decision

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

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

   Table 2-17 Manual Decision - Field and Description

Field	Description
Product Details	Displays the product details.
Account Type	Displays the Account type.
Product Name	Dispalys the name of the selected product.
User Recomendation	Select the user recommendation. The available options are: • **Approve** • **Reject**

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

2.4.3 Review

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

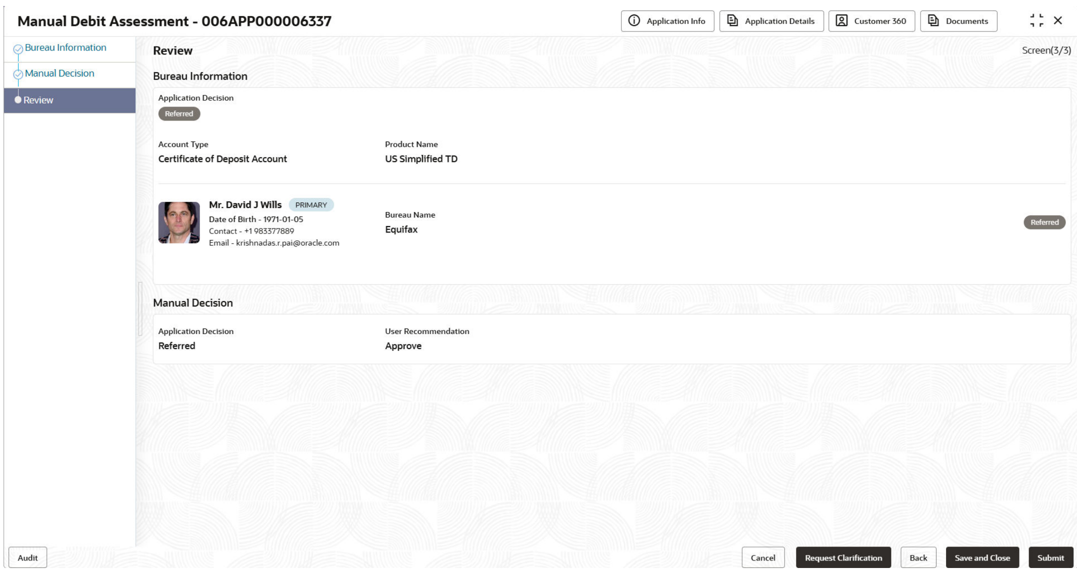
The system shows the summary of each data segment in the given stage.

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 2-28 Review - Manual Debit Assessment



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

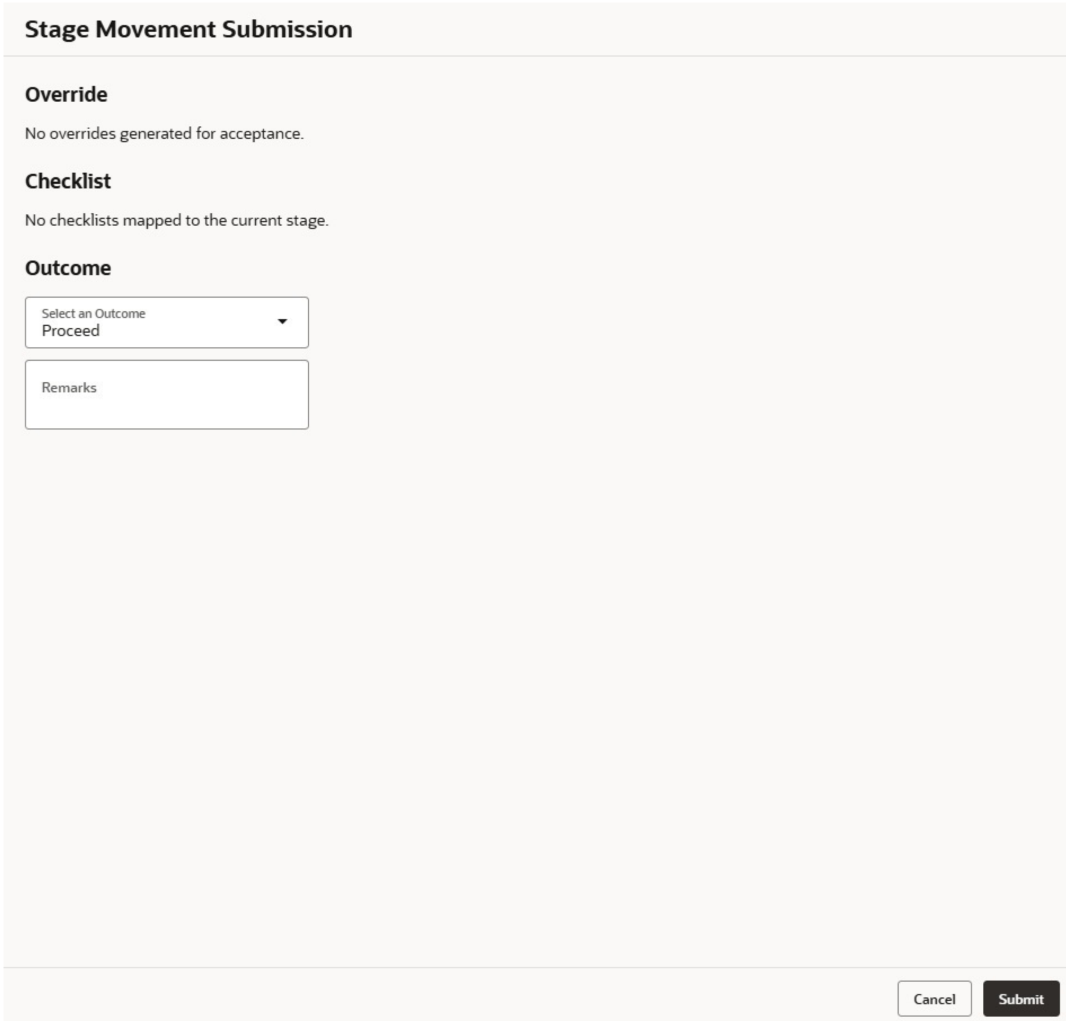
Table 2-18 Review - Manual Debit Assessment

Data Segment	Description
Bureau Information	Displays the bureau information 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 2-29 Stage Movement Submission



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 Debit Assessment** stage for the Certificate of Deposit application. The Workflow Orchestrator will automatically move this application to the next processing stage, **Account Funding**. 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 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 [Certificate of Deposit] to the Account Funding 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.

2.5 Account Funding Stage

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

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

To add funding details:

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

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

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

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

- Funding
  This topic provides the systematic instruction to view the details captured for the Funding in the Account Funding stage.
- Review
  This topic provides systematic instructions to view all the data segments in the Account Funding stage.

2.5.1 Funding

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

In the **Application Entry** stage, funding details are captured and displayed in the **Funding** data segment. Upon submission, the **Account Funding** stage is generated only when the Origination Preferences configuration is set to **Manual**; it is not generated for Host/Automatic processing. The Transaction Reference Number and Transaction Status in the **Account Funding** stage are either auto-populated or manually captured based on the configuration. Accordingly, **Account Transfer** triggers it in manual mode and skips it in host-based processing, and **GL Account** (host only) does not generate the stage as funding is handled by the host.

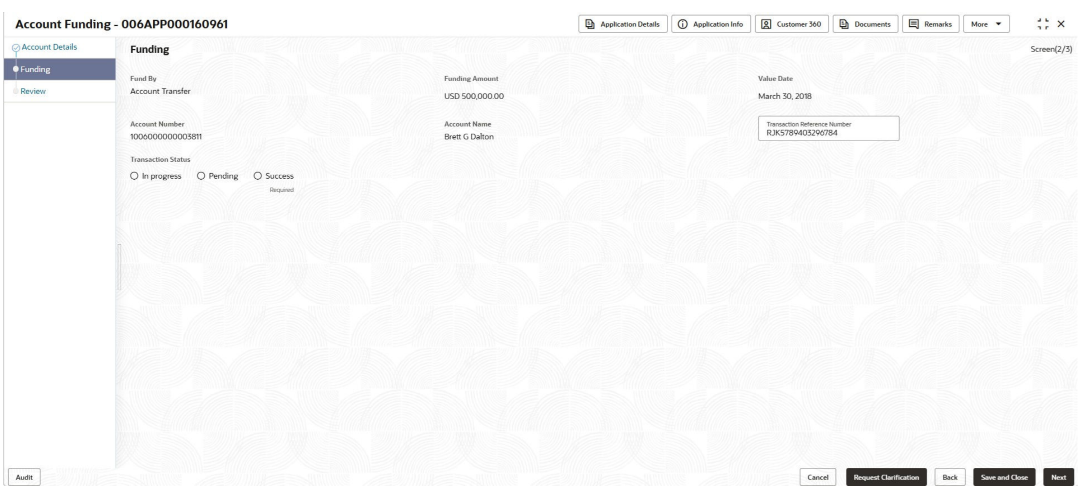
> **Note**
>
> For more details on the Modes and the Manual/Automatic Process configuration, refer to the **Configurations Guide**.

During the **Application Entry** stage, the initial funding transaction triggers a teller transaction reference number and its status.

1. User can acquire the Account Funding task from the FREE task screen.

   The **Funding** screen displays.

Figure 2-30 Funding



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

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

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

Table 2-19 Funding - Field Description

Field	Description
Fund By	Displays the Fund by option selected in the **Account Details** data segment in **Application Entry** stage.
Funding Amount	At the **Application Entry** stage, the **Account Details** data segment updates the amount of initial funding displayed.
Value Date	At the **Application Entry** stage, the **Account Details** data segment displays the value date of the initial funding update.
Account	Displays the account number. This field appears if the **GL Account** or **Account Transfer** option selected as the funding by mode.
Account Name	Displays the account name. This field displays only if **Account Transfer** is selected as the funding by mode.
Check Number	Displays the check number. This field displays if **Account Transfer** or **Other Bank Check** is selected as the funding mode. During the funding details capture in the **Account Details** data segment, the cheque number is displayed for **Account Transfer**.
Check Date	Displays the cheque date. This field displays if **Account Transfer** or **Other Bank Check** is selected as the funding by mode. During the funding details capture in the **Account Details** data segment, the cheque date is displayed for **Account Transfer**.

3. Click **Next** to navigate to the next data segment, after successfully capturing the data. The user is required to provide all mandatory data segments and data fields for the system to validate. If any mandatory details are missing, the system displays an error message for the user to correct the information. Users must capture the mandatory data before they can proceed to the next data segment.

2.5.2 Review

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

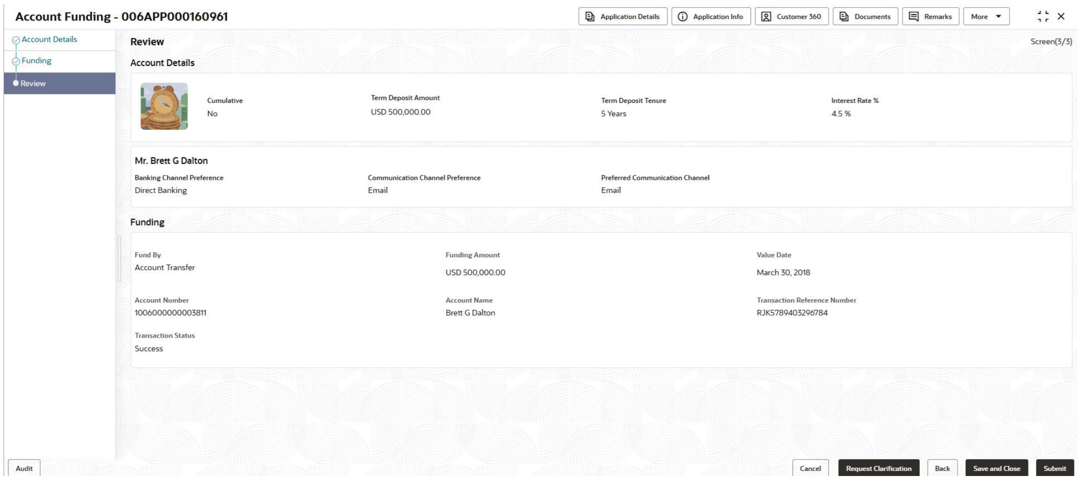
The system displays the summary of each of the data segments in the given stage.

To view the summary of all the data segments:

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

   The **Review** screen displays.

Figure 2-31 Review



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

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

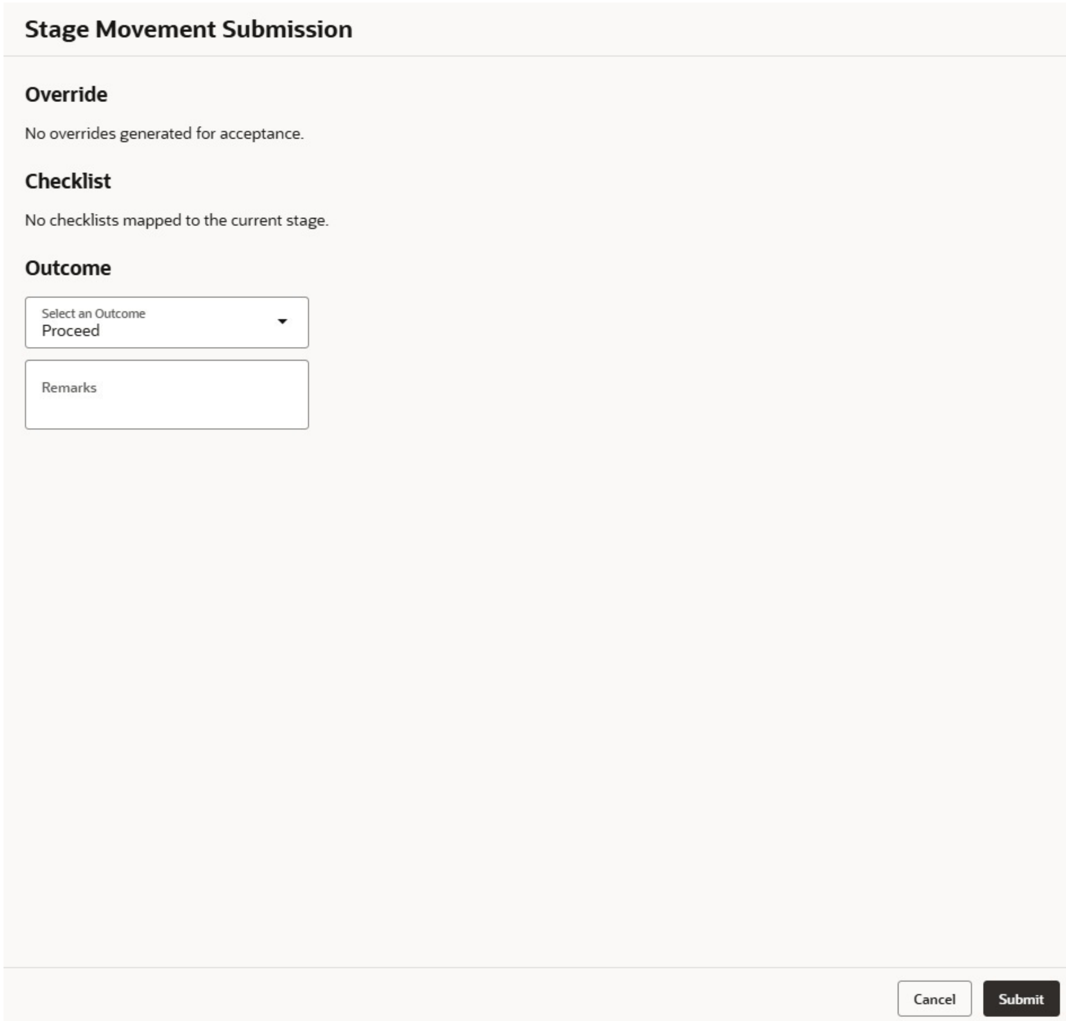
Table 2-20 Review - Field Description

Data Segment	Description
Account Details	Displays the account details.
Funding	Displays the initial funding 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 2-32 Stage Movement Submission



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** section, 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. By default this option is selected. If the Proceed option is selected, then the application proceeds based on the assessment decision.
   - Select the **Return to Application Entry** Stage to make application entry stage available in free task for edit.

- Select the **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 Funding** 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**.
   After the Host creates the Certificate of Deposit Account successfully, the response is sent back to the Oracle Banking Originations Cloud Service with the Certificate of Deposit Account Number.

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

   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.

2.6 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.
- Remarks
  This topic provide systematic instructions to view or post the remarks.
- Documents
  This topic provide systematic instructions to view, upload, or modify documents related to the applicant and product required for the application process.
- Advices
  This topic provide systematic instructions to view the generated advices using Advices action.
- Clarification Details
  This topic describes the detailed information to request for clarifications.

2.6.1 Application Details

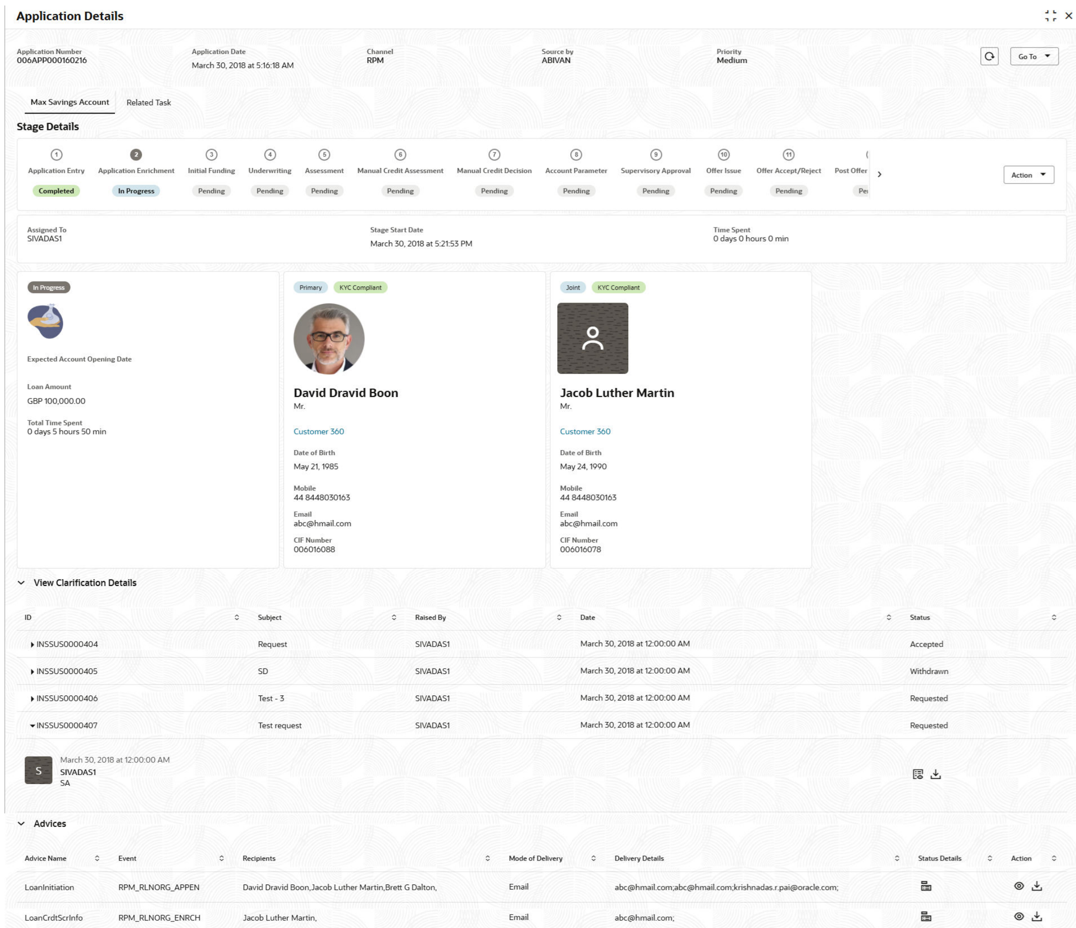
This topic provide systematic instructions to view the detailed information of an application, such as basic details, application status, applicant details that are involved, clarification details and advices details.

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 2-33 Application Details



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

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

Table 2-21 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. • **High** • **Medium** • **Low**
Refresh	Click to retrieve recent changes or updates made to the application.
<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: • **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**. • 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.

Table 2-21 (Cont.) Application Details – Field Description

Field	Description
<Application Tile>	In this tile, user can view the application specific details. Below field appears in this tile with respective details: • **<Status of the Application>**: Displays the current stage of the application • **Expected Account Opening Date**: Displays the date on which the account is opened. This field appears once the account opening process is completed. • **Account Number**: Displays the account number. This field appears once the account opening process is completed. • **Expected Account Opening Date**: Displays the date on which the account will be opened. • **<Amount>**: Displays the value based on the product. For example: – For the loan account opening application, the label of this field appears as **Loan Amount**. – For the saving, 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.
<Applicant Details Tile>	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: • **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**

Table 2-21 (Cont.) Application Details – Field Description

Field	Description

View Clarification Details	In this section, the user can view the clarification history.
	Below fields appear with the details:
	• **ID**
	• **Subject**
	• **Raised By**
	• **Date**
	• **Status**: User can view status based on user action done in **Clarification** screen.
	  – **Requested**
	  – **Responded**
	  – **Accepted**
	  – **Withdrawn**
	• **Status updated on**
	• **Request Subject**
	• **Actions**: User can **View** or **Download** the attached documents.
	On the click of the respective record the user can view the clarification content.

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

2. Click ✕ to close window.

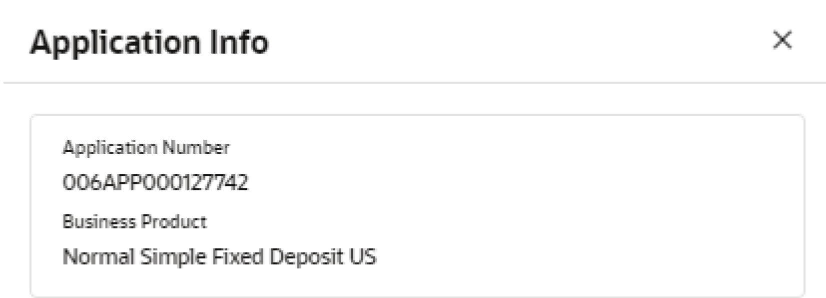
2.6.2 Application Info

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

- Click the **Application Info** button to view the details.

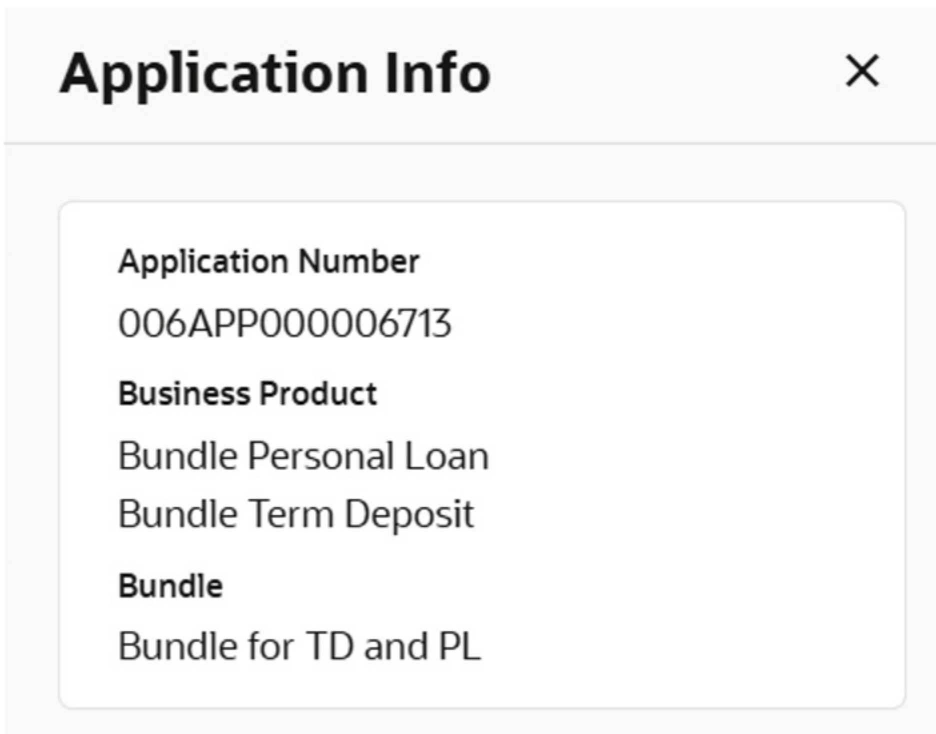
  The **Application Info** screen appears with the Application Number and Business Product fields.

Figure 2-34 Application Info



The **Application Info** screen also displays the bundle name if the application is the part of a bundle.

Figure 2-35 Application Info



2.6.3 Customer 360

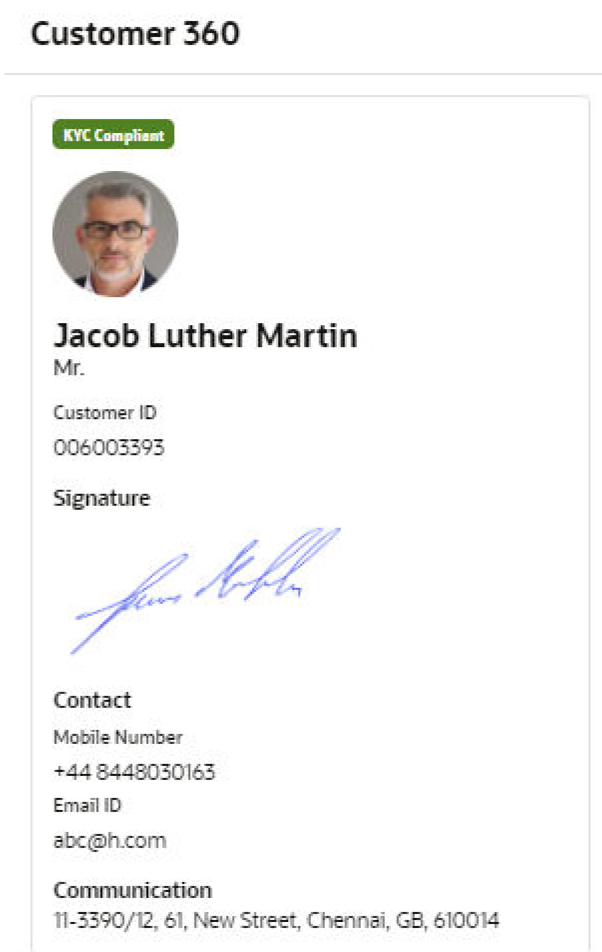
This topic provide systematic instructions to view the list of customers involved in the application.

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 2-36 Customer 360



The customer tile comprises of below details:

- <Applicant Role>
- <KYC Status>
- <Applicant Image>
- <First Name, Middle Name, Last Name>
- <Title>
- Customer ID
- Signature
- Contact
- Communication

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

2.6.4 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 2-37 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.

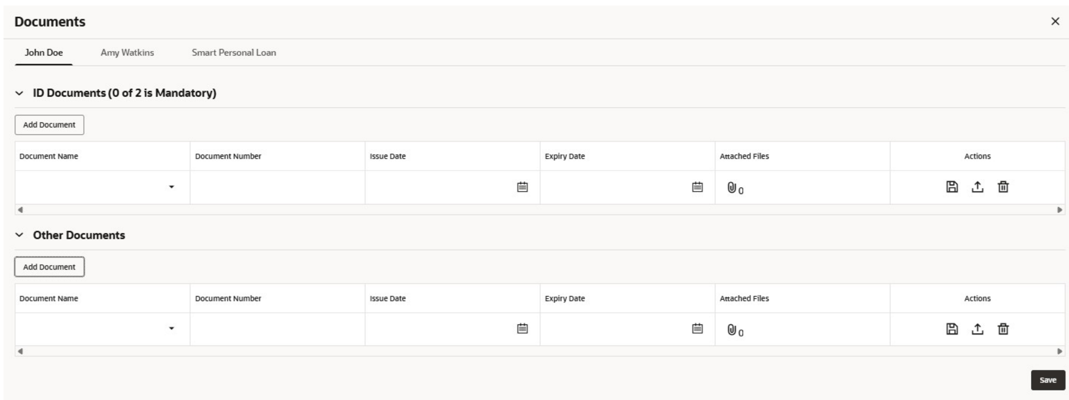
2.6.5 Documents

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 2-38 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 2-22 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.

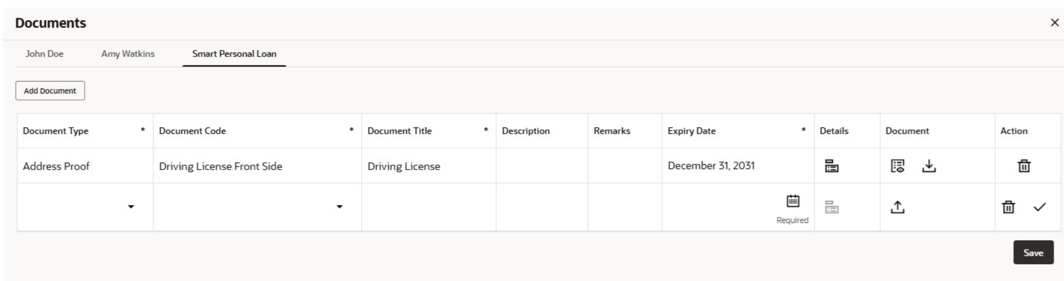
Table 2-22 (Cont.) Upload Document – Field Description

Field	Description
Actions	Perform the below actions on the added record: • 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.

3. Click on the <product type> tab.

   The **Documents - Application** screen displays.

Figure 2-39 Documents - Application



4. 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 2-23 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 2-23 (Cont.) Upload Application Document – Field Description

Field	Description
Details	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and mins. • **Uploaded By**: Displays the user name who uploaded the document . • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click to select the document from machine to upload. 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. Below actions are perform on the uploaded document • Click **Preview** icon to preview already uploaded document. • Click **Download** to download already uploaded document.
Actions	Perform the below actions on the added record: • Click to save the record. • Click to delete the record.

Note

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

2.6.6 Advices

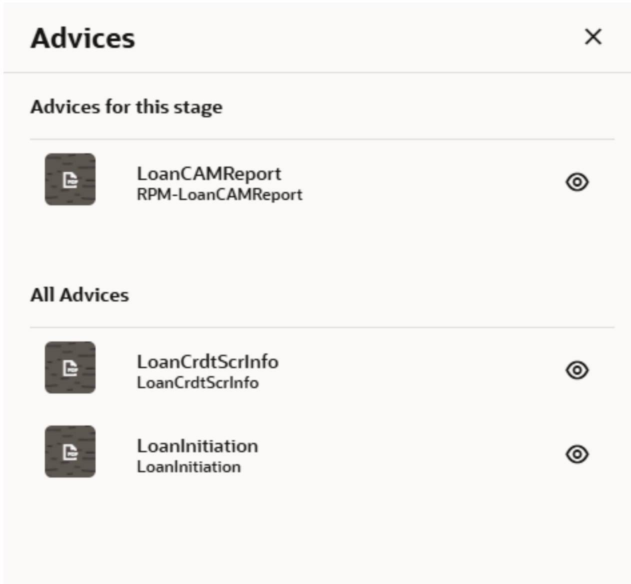
This topic provide systematic instructions to view the generated advices using Advices action.

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 2-40 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.

2.6.7 Clarification Details

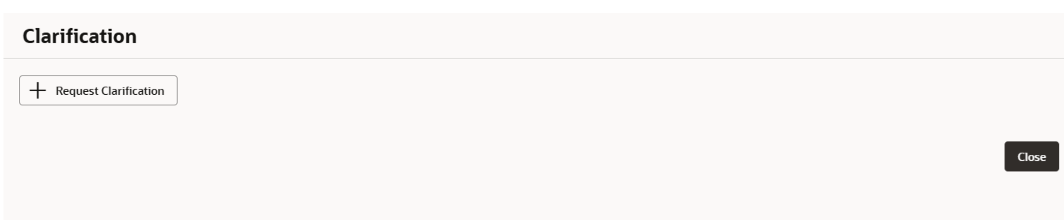
This topic describes the detailed information to request for clarifications.

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.

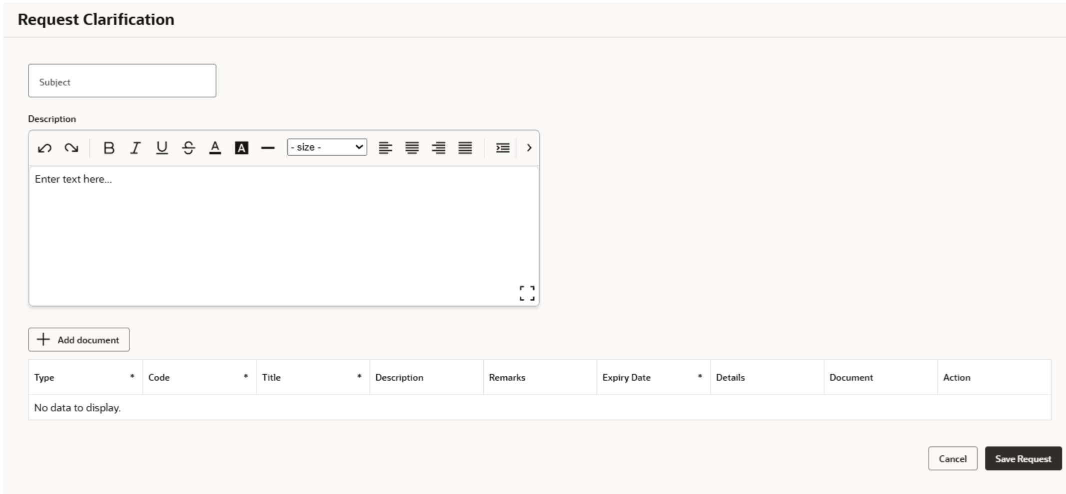
Figure 2-41 Clarification



2. Click **Request Clarification** button to request new clarification.

   The **Request Clarification** screen appears.

Figure 2-42 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 2-24 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	Click the details icon to view below details of the documents: • **Uploaded Time**: Displays the uploaded date and time of the document in hours and minutes. • **Uploaded By**: Displays the user name who uploaded the document. • **Stage Uploaded**: Displays the stage name on which the document is uploaded.
Document	Click  to select the document from machine to upload. 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. Below actions are perform on the uploaded document • Click **Preview** to view already uploaded document. • Click **Download** to download already uploaded document.

Table 2-24 (Cont.) Upload Document – Field Description

Field	Description
Actions	User can perform below actions on the added record: • Click ✓ to save the record. • Click 🗑 to delete the record.

6. Once the details are updated, click **Save**.

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

7. Select the application from the **Awaiting Customer Clarification** sub-menu available under the **Task** menu.
8. Click the **Clarification Details** from the header.
9. 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 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.

In the process of Simplified Application, the **Initiate** stage is bypassed and the **Application Entry** stage appears for capturing details.

How to process the simplified application?

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

To open an account using simplified application process:

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

- **Nominee Details**: In this data segment user can capture the nominee details. Refer the **Nominee Details** data segment from the **Application Entry** stage of this guide.
- **Term and Conditions**: In this data segment user can capture the term, conditions and consents of the customer. Refer the **Term and Conditions** data segment from the **Application Entry** stage of this guide.
- **Review**: In this data segment user can review all the details that are captured on clicking on each data segment tile.

4. On submitting the Application Entry stage, next stage is triggered based on the business process configuration.
   Below are the stages are auto-generated if the Know Your Customer (KYC) process is not successfully completed:
   - **Debit Assessment**: If the applicants involved in a simplified application have not completed the Know Your Customer (KYC) process, then the **Debit Assessment** stage appears in the application process. The user having the required access rights can pick this task and can retry submission after taking required actions on the KYC non-compliance. Refer the **Debit Assessment** stage of this guide.
   - **Manual Debit Assessment**: If the bureau status of any applicant is marked as **Referred** then this stage appears in an account opening process. Refer the **Manual Debit Assessment** stage of this guide.
5. After completing the Know Your Customer (KYC) process, the Account Approval stage is generated. All the data segments of the Application Entry stage appears. The user can only view those stages. The Approval Details data segment is enabled to capture account approval status. For more information refer the **Approval Details** data segment of th**e Account Approval** stage in this guide.
   - If the Rejected option is selected in the Approval Details data segment then this application is terminated.
   - If the Approved option is selected in the Approval Details data segment then the application's payload are proceed for account creation.
6. An account is created on approving the application in the **Account Approval** stage.
7. Below tasks are also generated in this process:
   - If the system fails, the Free Task generates the **Handoff Retry** task. With the necessary access rights, the user can pick up such tasks, take the necessary action on the Failure reason, and then resubmit to the Host.

A

Error Codes and Messages

This topic contains error codes and messages.

Table A-1 Error Codes and Messages

Error Code	Messages
RPM_CMN_APL_017	Empty Request Cannot be Send to Party.
RPM_CMN_APL_018	Exception Occured while parsing JSON Response.
RPM_CMN_APL_019	Exception Occured while Producing even for Kafka.
RPM_TC_011	Error occured while getting uploaded Doc.
RPM_ACC_DET_001	Initial funding is allowed but are not captured.
RPM_ACC_DET_002	Captured initial funding amount is less than minimum amount.
RPM_ACC_DET_003	Initial Funding is not allowed but still captured.
RPM_ACC_DET_004	Please provide valid value for currency.
RPM_ACC_DET_005	Please provide valid value for branch code.
RPM_ACC_DET_006	Currency $1 is not allowed for this product.
RPM_ACC_DET_007	Product code can not be null.
RPM-AT-001	Failed in Updating Transaction Log.
RPM-AT-002	Record not found.
RPM-AT-005	Mandatory Data segment(s) - $1.
RPM-AT-015	Pending Approval of Overrides.
RPM-ATR-001	Invalid Date Format. Expected yyyy-mm-dd.
RPM-CA-001	Error occurred while parsing from Model to Entity.
RPM-CMN-APL-027	Please provide valid value for Holding Pattern.
RPM-CMN-APL-028	Please provide valid value for Ownership.
RPM-CMN-APL-029	Please provide valid value for Salutation of $1.
RPM-CMN-APL-030	Please provide valid value for First Name.
RPM-CMN-APL-031	Please provide valid value for Last Name.
RPM-CMN-APL-032	Please provide valid value for Gender of $1.
RPM-CMN-APL-033	Please provide valid value for Date Of Birth of $1.
RPM-CMN-APL-034	Please provide valid value for Resident Status of $1.
RPM-CMN-APL-035	Please provide valid value for Citizenship By of $1.
RPM-CMN-APL-036	Please provide valid value for Unique Id Type of $1.
RPM-CMN-APL-037	Please provide valid value for Unique Id Number of $1.
RPM-CMN-APL-038	Customer age should be more than $1 for $2 Product.
RPM-CMN-APL-039	Customer age should be less than $1 for $2 Product.
RPM-CMN-APL-040	Same Customer cannot be added multiple times as Applicant.
RPM-CMN-APL-041	Please provide valid value for Party Id for $1.
RPM-CMN-APL-042	Please provide valid value for Short Name for $1.
RPM-CMN-APL-043	Please provide valid value for Birth Country for $1.
RPM-CMN-APL-044	$1
RPM-CMN-APL-045	$1

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

Error Code	Messages
RPM-CMN-APL-046	Click on 'Cancel' and correct the error or wait for the in-progress party amendment request to be complete to reinitiate the party amendment again. Alternately click on 'Proceed' to submit this stage without the amendment.
RPM-CMN-APL-047	Please provide valid value for Birth Country of $1.
RPM-CMN-APL-048	Please provide valid value for Nationality of $1.
RPM-CMN-APL-049	Please provide valid value for Prefered Language of $1.
RPM-CMN-APL-050	Please provide valid value for Prefered Currency of $1.
RPM-CMN-APL-051	Please provide valid value for Customer SubType for $1.
RPM-CMN-APL-052	Please provide valid value for Customer Segment for $1.
RPM-CMN-APL-053	Please provide valid value for Marital Status of $1.
RPM-CMN-000	Illegal State Exception.
RPM-CMN-001	Exception Occurred while Executing Query.
RPM-CMN-002	number format exception.
RPM-CMN-003	Server Error Occurred during API call.
RPM-CMN-004	Illegal State Exception.
RPM-CMN-005	JTA Transaction unexpectedly rolled back.
RPM-CMN-006	Exception Occurred while creating Bean.
RPM-CMN-007	Internal server error occurred.
RPM-COM-001	JSONException Occurred.
RPM-COM-003	Net interest Rate is incorrect.
RPM-COM-004	Application Number cannot be null.
RPM-COM-005	$1 is not valid.
RPM-COM-006	Currency cannot be null.
RPM-COM-007	Branch cannot be null.
RPM-COM-009	Currency $1 is invalid.
RPM-COM-012	Certificate of Deposit Amount can not be null.
RPM-COM-013	Please provide valid value for Fund By.
RPM-COM-014	Routing Number cannot be Null.
RPM-COM-015	Check Date cannot be Null.
RPM-COM-016	Check Number cannot be Null.
RPM-COM-017	Check Bank Name cannot be Null.
RPM-COM-018	Check Branch Name cannot be Null.
RPM-COM-019	Either Account Or Check Detail is Mandatory for Fund By Account Transfer.
RPM-COM-020	Routing Number cannot be more than 9 digit.
RPM-COM-021	Routing Number consist of Non Numeric values.
RPM-COM-022	Please enter a valid General Ledger code.
RPM-COM-023	Please provide a valid value for fund by Check flag.
RPM-COM-024	Please select a valid value for interest payout.
RPM-COM-025	Please select a valid value for interest payout mode.
RPM-COM-026	Please select a valid value for maturity instruction.
RPM-COM-027	Please select a valid value for maturity payout mode.
RPM-COM-028	Please provide valid value for fund the account.

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

Error Code	Messages
RPM-COM-029	Please provide valid value for value date.
RPM-CR-001	Error occurred while adding the product to cart.
RPM-CR-002	Error occurred while deleting the product from cart.
RPM-CR-003	Error occurred while getting the cart details.
RPM-INTR-001	Net Interest Rate is invalid.
RPM-INTRST-001	Overall percentage should be equal to 100%.
RPM-INTRST-002	Guardian details is required for minor $1.
RPM-MNDT-001	Amount_To should not be null if Amount_From is given.
RPM-MNDT-002	Amount_From should not be null if Amount_To is given.
RPM-MNDT-003	Amount_To should be greater than Amount_From.
RPM-MNDT-004	Invalid Mode of operation value.
RPM-MNDT-005	Amount From and Amount to both are required.
RPM-MNDT-006	Mandate Details list can not be empty for as per mandate.
RPM-MNDT-007	Required number of signatory should be greater than 0.
RPM-MNDT-008	Mode of operation can not be null.
RPM-PD-001	Generate Sequence Number : Entity cannot be null.
RPM-PD-002	Sequence Generator failed to generate the reference number.
RPM-PD-003	Business Product Code cannot be null.
RPM-PD-004	Error while fetching Business Process.
RPM-PD-005	Error while fetching 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	Application Number 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 occurred while submitting details to domain.
RPM-PD-015	Unable to update stages.
RPM-PD-016	Application Number, Process Code and Stage Code are mandatory.
RPM-PD-017	Unable to update task to complete.
RPM-PD-018	Error occurred while fetching Summary details.
RPM-PD-019	Data Segment is Mandatory.
RPM-PD-020	Error occurred while fetching Summary details.
RPM-PD-021	Error while getting data segments from TC.
RPM-PD-022	Error occured while acquiring the task.
RPM-PD-023	Process Reference Number cannot be null.
RPM-PD-024	Failed in domain save.
RPM-PD-025	Error occurred while releasing the task.
RPM-PD-026	Application submit/save failed for External System.
RPM-PD-027	Application fetch failed for External System.
RPM-PD-028	No Business Process maintained for the given Business Product.

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

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

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

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

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

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

B
Advices

This topic provides the information on the various advices supported in Certificate of Deposit 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
Account Creation	Account Creation
Adverse Action	Adverse Action Notice
Application Form	Application Form
Debit Check Decline	Debit Check Decline
Deposit Agreement	Deposit Agreement
E-Sign Agreement	E Sign Agreement
Privacy Notice	Privacy Note
Schedule of Fees	Schedule of Fees
W8 Tax Declaration	W8 Tax Declaration
W9 Tax Declaration	W9 Tax Declaration

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