|  |  |  |  |
| --- | --- | --- | --- |
| Product | Roles | | |
| Consumer Retail | Consumer PB | Consumer RDs |
| Credit Card | Applicant-NRA-Verify Information page(NRA Ineligible CC message) | Applicant-NRA-Verify Information page(NRA Ineligible CC message) | Logic already exist to stop NRA applicant with warning panel |
| Lines and loans | Consumer customer-NRA  Disable checkbox  Display message | Consumer customer-NRA  Disable checkbox  Display message | Logic already exist to stop NRA applicant with warning panel |

Business Customer:

Requirement says that Joint account holder -NRA-should not allow for CC and loans.

|  |  |  |  |
| --- | --- | --- | --- |
| Product | Roles | | |
| Business Retail | Business PB | Business RDs |
| Credit Card | Joint Account holder-NRA  Already has existing logic to stop application flow. | Joint Account holder-NRA  Already has existing logic to stop application flow. | Joint Account holder-NRA  Already has existing logic to stop application flow. |

Waiting confirmation on below clarifications:

1. Direct OCC flow(ACE-> OCC) should also considered as part of this requirement?
2. Do we need to implement same change for Co-applicant in Direct OCC flow?

Tasks to be performed:

1.Business RDs and Business PB flow does not show’s up “Joint account holder” ownership tag while unchecking checkbox due to ineligibility.[needs to be fixed]

2.Verify PB customer with Retail officer for credit or lending product submission.