

Retail Originations Application Tracker User Manual
Oracle Banking Digital Experience
Release 20.1.0.0.0

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Retail Originations Application Tracker User Manual
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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 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>.

1.3 Access to Oracle Support

Oracle customers 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.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Onboarding 14.4.0.0.0
1	Application Tracker	×	×	✓

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3. Application Tracker

The application tracker enables all applicants (existing customers of the bank as well as prospect customers) to track the applications that they have submitted and also to retrieve and continue applications that are in draft. Additionally, the application tracker will also list the applications that have been completely processed and those that have been cancelled by the customer.

All applications i.e. those that have been submitted, saved and also completely processed or cancelled by the applicant will be listed in the application tracker only for a certain duration as defined by the bank.

As a prospect customer of the bank, you can login to the application tracker by entering the mobile number that you had provided in the mobile verification step of the application form. You will receive an OTP as an SMS on this number and post successful verification, will be navigated to the application tracker landing page.

Existing customers can login by entering their online banking login credentials.

How to reach here:

Bank Portal page > Track your Applications > Let's Go

OR

Application Confirmation Page > Track your Application

OR

Click the application tracker link provided on the application submission alert

To access the application tracker from the bank portal page:

1. Click **Let's Go** under the **Track your Applications** section on the Bank Portal.
The application tracker login screen is displayed.

3.1 Application Tracker - Login

Application Tracker - Login

Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter your mobile number.

2. Based on whether you are an existing customer or a new user, do the following:
 - a. If you are a new/unregistered user:
 - i. In the **Mobile Number** field, select the applicable country code and enter your mobile number.
 - ii. Click **Track Application**. The **Enter OTP** page appears. The system will send an OTP to your mobile number.
 - b. If you are an existing online banking customer of the bank:
 - i. Click **Login as registered user**. The page on which you can enter your online banking login credentials appears. Once you enter your login credentials and click **Login**, the **Application Tracker** landing page will appear.

Application Tracker – Enter OTP

The screenshot displays the 'Enter OTP' interface within the Futura Bank application tracker. At the top, there is a navigation bar with 'ATM/Branch', 'English', and 'RPM 14.4'. Below this, the 'futura bank' logo and 'Application Tracker' title are visible. The main content area features an illustration of a person using a mobile phone, with a speech bubble containing three stars. The text 'Enter OTP' is prominently displayed, followed by the message 'We have sent you OTP on your mobile number'. The mobile number '+1 9880039333' is shown above a text input field that contains the digits '1111'. Below the input field, there are three links: 'Didn't receive the OTP?' (which links to 'Resend OTP'), 'Resend OTP', and 'Back'.

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

- ii. Enter the OTP (one time password). If you are accessing the application tracker via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
OR
Click **Resend Code** to resend new generated OTP to mobile number if have not received it earlier.
OR
Click **Back** to navigate back to the previous page.
- iii. The **Application Tracker landing** page appears. The system displays all the applications initiated by you from any channel.

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3.2 Application Tracker- List of applications

Your applications will be displayed as cards on this page and will be categorized as follows:

- **Your Submitted Applications:** This section will list down all the product applications that you have submitted to the bank. Only those applications that are currently being processed by the bank will be listed under this section.
- **Your Saved Applications:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. All these applications will be listed under the **Your Saved Applications** section and you can retrieve and complete any of these applications.
- **Your Processed Applications:** – This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

Additionally, you will also be able to initiate new product applications by clicking the **Start a new application** button provided on this page. On clicking on this button, you will be navigated to the **Product Showcase** which will list down all the product categories that are supported for online applications.

Note:

- 1) Each section on this page will be displayed only if there are applications that fall under the specific categories. E.g. if you do not have any existing applications in draft, the Your Saved Applications section will not be displayed.
- 2) Applications under any of the three categories will no longer be displayed after a certain time depending on the purging rule defined.

Application Tracker- List of applications

The screenshot shows the 'Application Tracker' page for user 'Hi Smith John'. The page is divided into three main sections:

- Your Submitted Applications (3):** This section contains three cards:
 - Premier Vehicle Loan** (ID: 000APP000018316) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020.
 - Premier Account** (ID: 000APP000018346) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020.
 - Bundle** (ID: 000APP000018010) - Status: Submitted - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020. It includes a '3 Products' link.
- Your Saved Applications (2):** This section contains two cards:
 - Small Personal Loan** (ID: 000APP000018331) - Status: In Draft - Saved On: 25 Mar 2020, Expired On: 23 Jun 2020.
 - Max. Savings Account** (ID: 000APP000017818) - Status: In Draft - Saved On: 25 Mar 2020, Expired On: 23 Jun 2020.
- Your Processed Applications (1):** This section contains one card:
 - Premier Account** (ID: 000APP000018350) - Status: Account Opened - Submitted On: 25 Mar 2020, Last Updated On: 25 Mar 2020.

At the bottom of the page, there is a copyright notice: 'Copyright © 2016, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Applicant Name	Your name as you had entered in the application/s will be displayed.

Your Submitted Applications

All the applications that has been submitted by you to the bank will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information. On clicking on a submitted application card, the summary page of that specific application appears.

Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Current Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> Submitted <p>The status of bundled applications will not be displayed upfront on the cards. You can view the status of the individual product applications within the bundle, by clicking on the bundled application card.</p>
Number of Products	<p>The number of products that have been applied for within a bundled application will be listed on the card.</p> <p>This field appears only on bundled application cards.</p>
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.

Your Saved Applications

All your applications that are incomplete and in draft status will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information

Product Name	The name of the product application that has been saved.
---------------------	--

Field Name	Description
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> • In Draft
Number of Products	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
Saved On	The date on which the application was last saved.
Expiring On	The date on which the application will expire and will no longer be available for retrieval to complete.

Your Processed Applications

All the applications initiated by you that have been completely processed by the bank (either successfully or have been rejected) will be listed as cards under this section. Additionally, this section will also display those applications as cards that have been cancelled by you. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information

Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Status	The current status of the application. It can be: <ul style="list-style-type: none"> • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant.

Field Name	Description
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.

3. Click on a card under the **Your Submitted Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.
OR
Click on a card under the **Your Saved Applications** section. The respective application form will be opened for you to complete and submit.
OR
Click on a card under the **Your Processed Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.
OR
Click **Start a new application** to navigate to the Product Showcase page.

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3.3 Application Tracker Summary

On clicking on a card under the submitted or processed applications categories, the system will display the details of the application on the application summary page.

3.3.1 Application Tracker Summary- Submitted / Processed Applications

Application Tracker Summary

The screenshot displays the 'Application Tracker Summary' page for a 'Xpress Personal Loan'. At the top, it shows the 'futura bank' logo and user information: 'Welcome, Ramesh kumar' with a last login of '25 Feb 03:29 PM'. The main heading is 'Application Tracker' with a 'Cancel Application' link. A message reads: 'Hi Smith John, Here are the details of your Xpress Personal Loan. Offer Gen'. Below this, key details are listed: Application Reference Number (000APP000014605), Channel (OBDX), Submitted On (25 Mar 2020), and Last Updated On (25 Mar 2020). A 'Status History' timeline shows steps from 'Application Entry Completed' to 'Handoff Pending', with steps 5 and 7 marked as pending. An 'Action' section shows 'Offer Generated' with a red notification icon. The offer details include: Approved Loan Amount (GBP2,844.16), Interest (4.5%), Installment Amount (GBP2,844.16), Offer Expiry Date (10 Apr 2020), and Offer Document (Offer). 'Accept' and 'Reject' buttons are provided. The 'Application Overview' section contains two cards: 'Documents (3)' and 'Application Form'. A 'Back' link is at the bottom left, and a 'Help' icon is at the bottom right. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name as entered in the application form, along with the name of the product for which you have applied will be displayed.

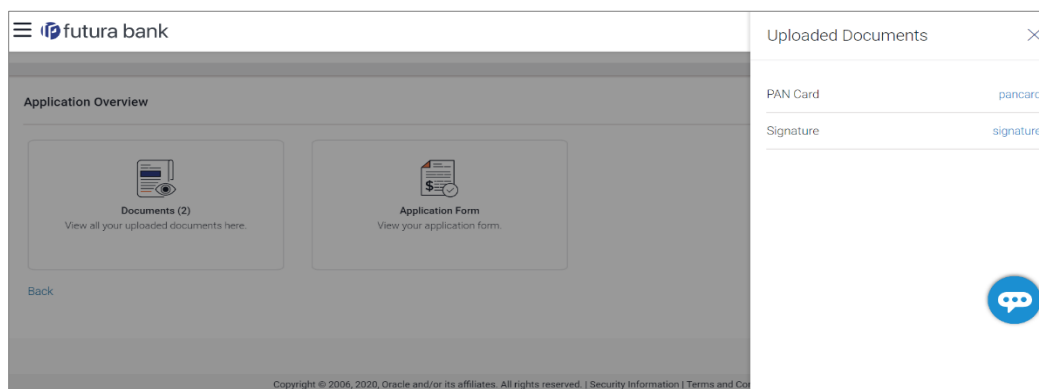
Field Name	Description
Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> • Submitted – This status will be displayed once the application has been submitted and is being processed by the bank. • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant. <p>In case of bundled applications, no status will be displayed here.</p>
Application Reference Number	<p>The application reference number as generated by the bank at the time of application submission.</p>
Channel	<p>The channel through which the application was submitted.</p> <p>The options can be:</p> <ul style="list-style-type: none"> • OBDX • RPM
Submitted On	<p>The date on which the application was submitted.</p>
Last Updated On	<p>The date on which the application was last updated.</p>
Status History	<p>This section displays the status history of submitted applications as a train stop.</p>
Stages in application	<p>Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.</p> <p>Stages and current status maintained at the mid-office are fetched here.</p>
Products in this bundle	<p>This section will be displayed only in case of bundled applications. Each card will contain the following information.</p>
Product Name	<p>The name of the product that has been applied for as part of the bundled application.</p>

Field Name	Description
Application Reference Number	The application reference number as generated by the bank, for the individual product application, at the time of application submission.
Current Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> • Submitted – This status will be displayed once the application has been submitted and is being processed by the bank. • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant.
Status History	
This section displays the status history of all the applications within submitted bundled application. Each product application that is within the bundled application will have its own status history. The status history of all product applications will be available under tabs.	
Stages in each application	<p>Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.</p> <p>Stages and status information is fetched from the mid-office application</p> <hr/> <hr/>
Actions	
This section displays the all actions that are pending to be taken by applicant along with the number of actions pending.	
<hr/> <p>Note: This section will be listed only if there is atleast one action pending against the application.</p> <hr/>	
Offer Acceptance or Rejection	This gets enabled in case of Loan Applications (also applicable to bundled applications that comprise of loan products).
Application Overview	

Field Name	Description
Documents card	Click on this card to view all the documents uploaded by you. The number of documents that have been uploaded will be displayed upfront on the card. Displays the status of the offer i.e. whether it was accepted or rejected should also be displayed alongside.
Application Form card	Click on this card to view and download the application form.

- In **Actions** section,
In case of Loan Applications or bundled applications that comprise of loan products, click **Accept** to accept the offer generated by bank. The success message of offer acceptance is displayed.
OR
Click **Reject** to reject the offer. The **Reject** popup window appears. State the reason to reject the offer from the given options, and click **Confirm**. The success message of offer rejection is displayed.
- Click on the **Documents** card under the **Application Overview** section. The **Uploaded Documents** overlay window appears containing links of all the documents uploaded by you.
OR
Click on the **Application Form** card under the **Application Overview** section. The page containing details of the application form will appear.
OR
Click **Cancel** to cancel the application. For more information on cancelling an application, refer the **Cancel Application** section.
OR
Click **Back** to navigate back to the previous screen.


Uploaded Documents



Field Description

Field Name	Description
Document Category	Displays the document category to which the uploaded document is mapped.

Field Name	Description
Document Name	Displays the name of the uploaded document. A link will be provided one each document name.

- a. Click on a document name link to view and download the document.
OR
Click the  icon to close the overlay layer.

Application Form

The details as entered in the application form will be displayed on this page. You can download these details as a PDF document by clicking on the provided link.

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3.3.2 Application Tracker Summary – Saved Applications

If you click on a card under **Your Saved Applications** section, the system will display the details of the application on the application summary page. You can click on **Resume** to retrieve the application so as to complete and submit it.

Application Tracker Summary

Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name, if entered in the application form, along with the name of the product for which you have initiated the application will be displayed.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> In Draft
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Channel	The channel through which the application was initiated. It can be: <ul style="list-style-type: none"> OBDX RPM
Last Updated On	The date on which the application was updated.

6. Click **Resume** to retrieve and complete the application.
OR
Click on the **Cancel** link to withdraw the application. For more information on cancelling an application, refer the **Cancel Application** section.
OR
Click **Back** to navigate back to the previous screen.

3.4 Cancel an Application

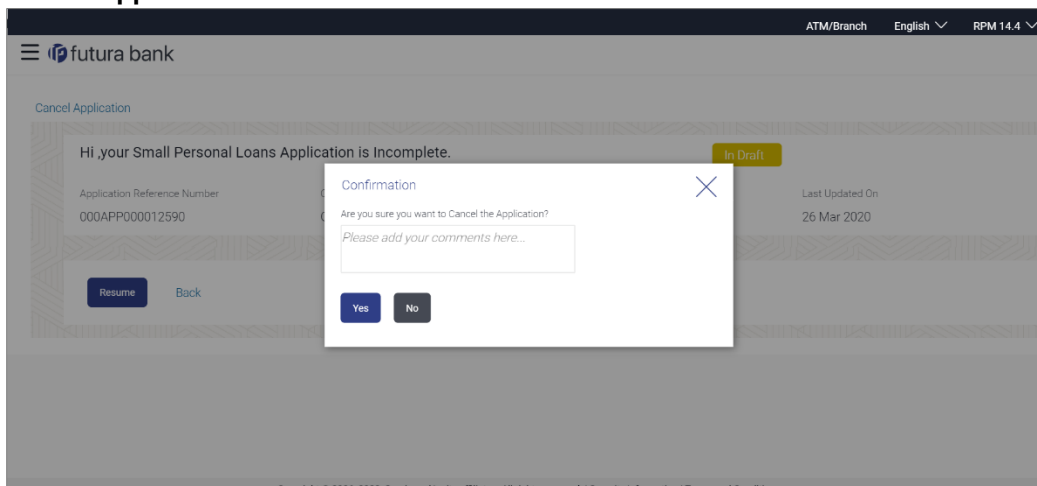
The option to cancel an application is provided on the Application Tracker Summary page. On clicking on the Cancel link, a modal window will appear on which you can provide the reason for cancellation and can confirm cancellation of the application.

In case of bundled applications, if you select the option to cancel the application, all the product applications will be cancelled. There is no option to cancel individual product applications in this release.

To cancel the application:

1. Navigate to **Application Tracker** listing screen.
2. Click on the card of the application that you wish to cancel.
3. Click on the **Cancel Application** link to cancel the application. The **Confirmation** modal window appears.

Cancel Application



Field Description

Field Name	Description
Are you sure you want to Cancel the Application?	Define the reason for which you are canceling the application. This is an optional step.

- In the **Are you sure you want to Cancel the Application?** field, enter the reason for which you are cancelling the application.
- Click **Yes** to cancel the application.
OR
Click **No** to return to the application summary screen.

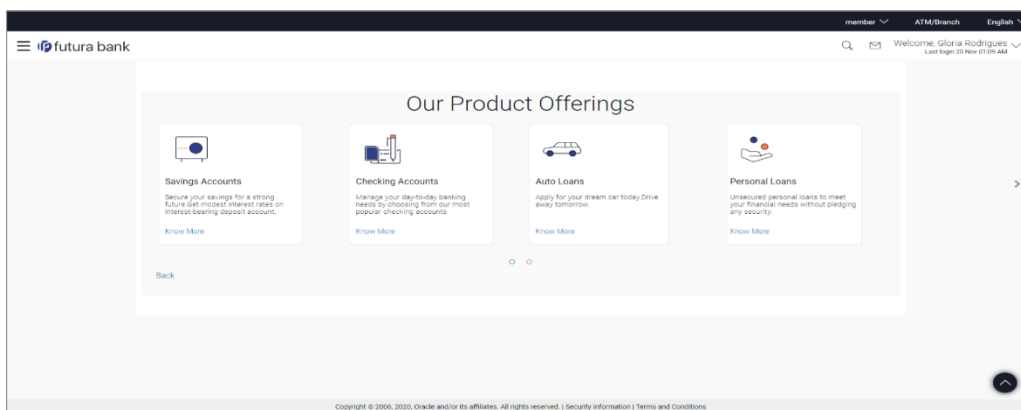
3.5 Product Showcase

You will be navigated to this page if you have clicked the **Start a new application** button on the Application Tracker Listing page. From this page you can apply for a new product by selecting the product category you are interest in followed by the product from the product listing page.

To arrive at the Product Showcase:

- Click **Start a new application** on the **Application Tracker Listing Page**. The Product Showcase page will appear.

Product Showcase



- Click **Back** to navigate back to the **Application Tracker Listing page**.

FAQ

- 1. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 2. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

- 3. Can I view the offer provided by the bank against my application?**

As of now, this option is not available on the digital platform.

- 4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

- 5. Can I negotiate with the Bank, if I am not happy with the offer provided by the Bank?**

No, offer negotiation is not allowed from the digital platform.

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