Oracle Banking Digital Experience

Retail Originations User Manual
Release 16.1.0.0.0

Part No. E71761-01

March 2016

Retail Originations User Manual

March 2016

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Table of Contents

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.

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 and theme.

- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.1.0.0.0, refer to the following documents:

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

2. Current and Saving Accounts Application

The current and saving accounts application allows you to apply for a savings account. Account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details: Basic details of the account holder.
- Confirmation: It is the agreement before starting the account opening application process
- Application: You have to specify the personal and professional details
- Review: Summary of the application
- Approval: Successful submission of the application

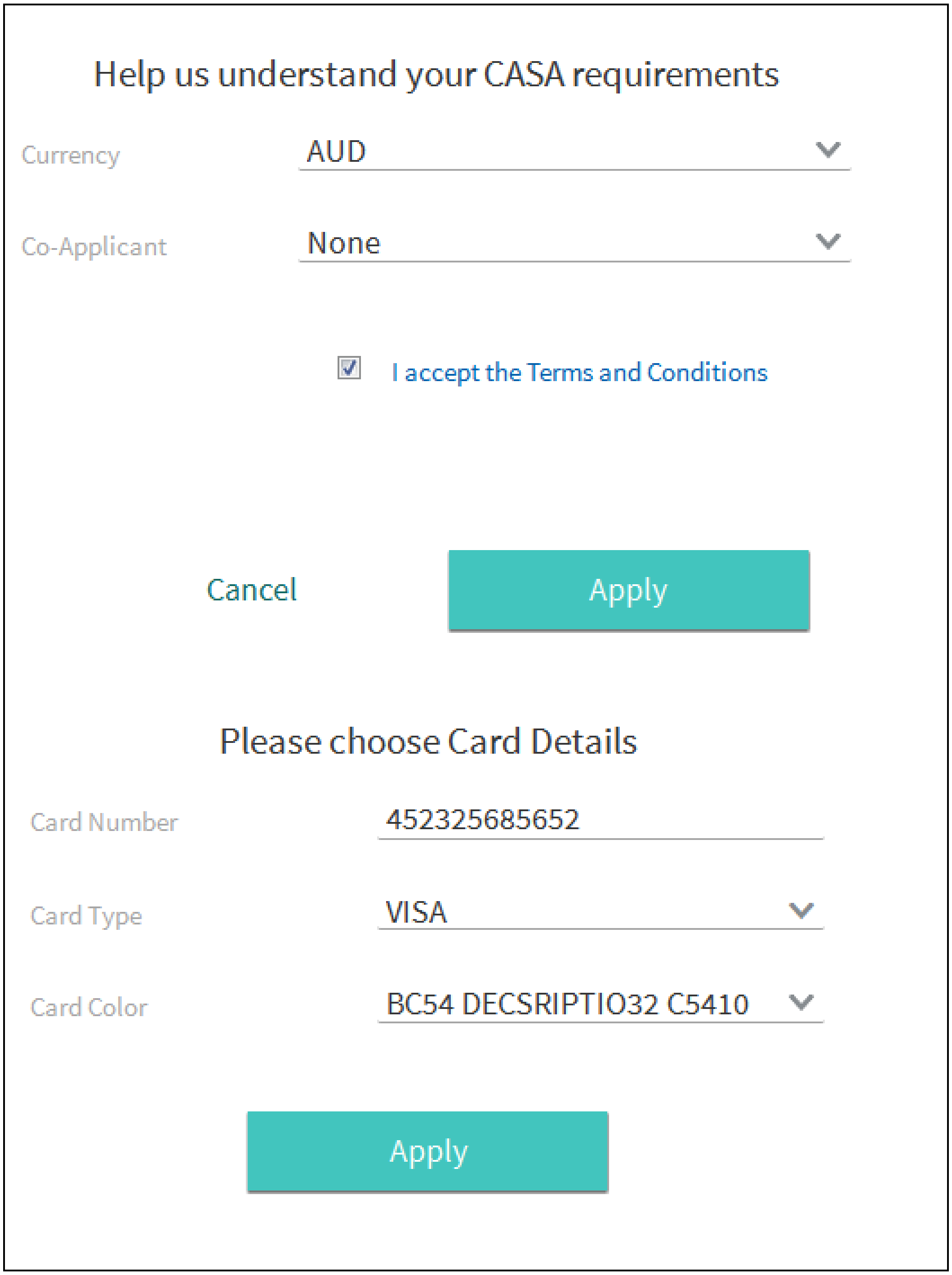
How to reach here:

Dashboard > New Accounts

To apply for a savings account:

1. From the product selection screen select the appropriate savings product.
2. Click **View Details**. The product details appear.
3. Click **Apply**. The **Orientation** screen appears.
   OR
   Click **Back** to navigate to the previous screen.
4. Click **I am Ready**.
5. The **Requirement** screen appears. From the **Currency** list, select the account currency.
6. From the **Co-applicant** list, select the number of applicants for the account. If you select one or more than one co-applicants:
   a. From the **Co-applicant Relationship** list, select relationship of the co-applicant with the primary account holder.
7. To accept the terms and conditions, select the **I accept the terms and conditions**, check box.
8. Click **Apply**.
9. The **Confirmation** screen appears. Verify the details, click **Confirm**.
   OR
   Click **Edit** to modify the applicants detail.
10. The **Application** screen appears. In the primary, contact, identity, and occupation information section enter the relevant details. For more information click here.
11. Click **Submit**.
12. The **Savings Account** screen appears. In the **Card Number** field, enter the debit card number.
13. From the **Card Type** list, select the type of card.
14. From the **Card Color** list, select the color of the card. Click **Apply**.

Savings


Help us understand your CASA requirements
Currency
AUD
Co-Applicant
None
I accept the Terms and Conditions
Cancel
Apply
Please choose Card Details
Card Number
452325685652
Card Type
VISA
Card Color
BC54 DECSRIPTIO32 C5410
Apply

Field Description

Field Name	Description
Applicants	
Currency	Currency of the account.
Co-applicant	Number of co-applicants.
I accept the Terms & Conditions	Terms and conditions for the account holder.

Primary

For more information on primary details click here.

Identity

For more information on identity click here.

Contact

For more information on identity click here.

Occupation

For more information on identity click here.

Card Number	Debit card number of the account holder.
Card Type	Card type of the account holder.
Card Color	Card color of the account holder.

15. The **Review** screen appears. Verify the details, click **Submit**. The submission approved message appears with the submission ID.
16. Click **Track Application** to track the application progress.

3. Account Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- Draft: These applications are saved for the time being and can be submitted at a future date.
- Application Approved:
- Processed: These applications are processed and completed successfully or canceled. There are no further pending actions

How to reach here:

Dashboard > Accounts > Application Tracker

To track application:

1. Click **Track Application**.
2. The **My Applications** screen appears. Click on the appropriate accounts application.
3. The **Application Dashboard** screen appears with details like status, application details, and status history.
4. Click **Pending Actions** to view the pending actions to be performed on the application.
   OR
   Click **Application** to view the application details. The application details consists of account type, interest rate, minimum balance, annual fees, and application form.
   OR
   Click **Status History** to view the application status, structure solution, and account opening status.

4. Credit Card Application

You can see the complete details / features of the selected credit card and proceed further with the credit card application process. The credit card origination process consists of the following steps:

- Orientation: It gives a broad level understanding of the steps involved in completing the application.
- Personal Details: Personal details are necessary to key in as it helps in registration. Personal details are classified as primary details, identity, contact, and occupation details.
- Financial Details: Financial details helps bank to understand the credit worthiness of the applicant. Financial details are classified as income, expense, asset, and liability.
- Additional Information: It involves the details like, card delivery preferences and fees charged, if any. The delivery preference could be, credit card delivery, PIN delivery, and statement delivery.
- Save Application: It allows to save the application and retrieve it at a later stage.
- Add-On Card Details: Add-on card is a supplementary card associated with the primary credit card. Add-on card limit is set by the customer and the limit is part of primary credit card limit.
- Review and Submit Application: You can review and make the necessary modifications before submitting the application.
- Application Tracker: You can track the progress of the application. The application tracker displays the status as, complete, incomplete, and draft.
- Pending Actions: It involves remaining tasks to be performed to complete the application. The pending actions could be additional preference and document upload.
- Application Summary: It is a brief overview of the application process. It includes details such as, credit card product details, primary card holder details, and add-on card details.
- Status History: It gives detail status of submitted application.

How to reach here:

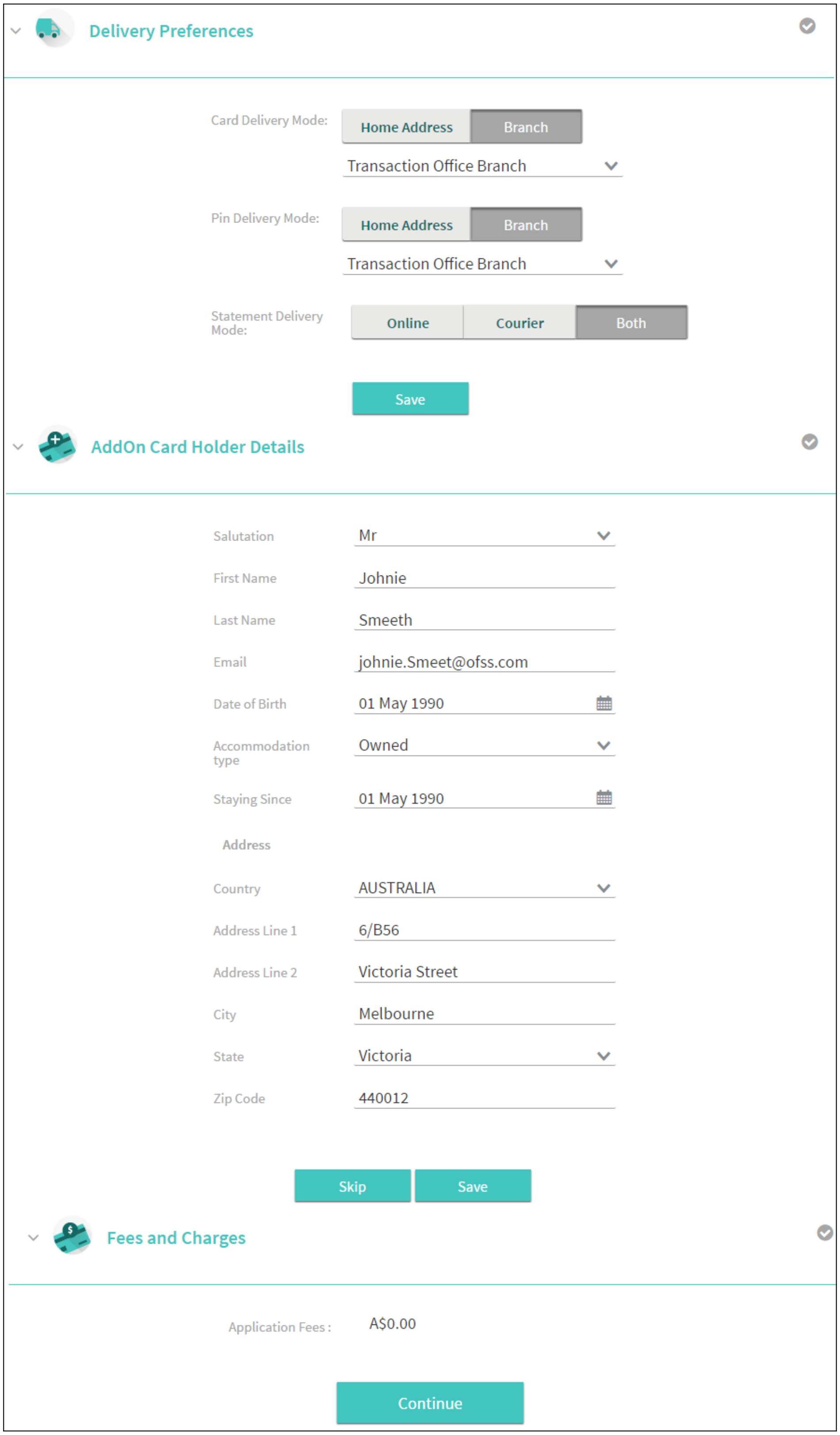
Dashboard > *New Credit Cards*

To apply for credit card:

1. From the product selection screen select the appropriate credit card product
2. Click **View Details**. The product details appear.
3. Click **Apply** to proceed with the credit card origination process.
4. The **Orientation** screen appears. Click **I am Ready**.
5. The **Personal Details** screen appears. In the primary, identity, contact, and occupation section enter the relevant details. For more information click here.
6. Click **Submit**.

7. The **Financial Details** screen appears. In the income, expense, assets, and liabilities section enter the relevant details. For more information click here.
8. Click **Submit**.
9. The **Card Preferences** screen appears. In the **Delivery Preference** section, enter the credit card delivery details.

Delivery Preference / Add On Card Holder Details / Fees and Charges


Delivery Preferences
Card Delivery Mode:
Home Address
Branch
Transaction Office Branch
Pin Delivery Mode:
Home Address
Branch
Transaction Office Branch
Statement Delivery Mode:
Online
Courier
Both
Save
AddOn Card Holder Details
Salutation
Mr
First Name
Johnie
Last Name
Smeeth
Email
johnie.Smeet@ofss.com
Date of Birth
01 May 1990
Accommodation type
Owned
Staying Since
01 May 1990
Address
Country
AUSTRALIA
Address Line 1
6/B56
Address Line 2
Victoria Street
City
Melbourne
State
Victoria
Zip Code
440012
Skip
Save
Fees and Charges
Application Fees :
A$0.00
Continue

Field Description

Field Name	Description
Delivery Preferences	
Card Delivery Mode	Credit card delivery preference. The options are: • Home Address • Branch
PIN Delivery Mode	Credit card PIN delivery preference. The options are: • Home Address • Branch
Statement Delivery Mode	Credit card statement delivery preference. The options are: • Online • Courier • Both
Add On Card Holder Details	
Salutation	Applicant's salutation.
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Email	Email address of the applicant.
Date of Birth	Date of birth of the applicant.

Field Name	Description
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Staying Since	Date since when the applicant is staying at the current location.
Country	Residing country name of the applicant.
Address 1-2	Address details of the applicant.
City	City name of the applicant.
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Fees and Charges	
Application Fees	Fees charged for subscribing for the credit card.

10. Click **Save** to save the delivery preferences.
11. In the **Add-on Card Holder Details** section, enter the primary details for the add on card holder.
    OR
    Click **Skip** to cancel the add-on card details.
12. Click **Save** to save the add on card details.
    OR
    Click **Submit** to continue with the application
13. Click **Continue**.
14. The **Review** screen appears. Verify the details, and click **Submit**. The credit card submission approval message appears with the submission ID.
15. Click **Track Application** to track the application progress.

Note: To complete the credit card application process, follow the steps to configure the card and upload the document. For more information click here.

5. Credit Card Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- Draft: These applications are saved for the time being and can be submitted at the future date.
- Application Approved:
- Processed: These applications are processed and completed successfully or canceled. There are no further pending actions.

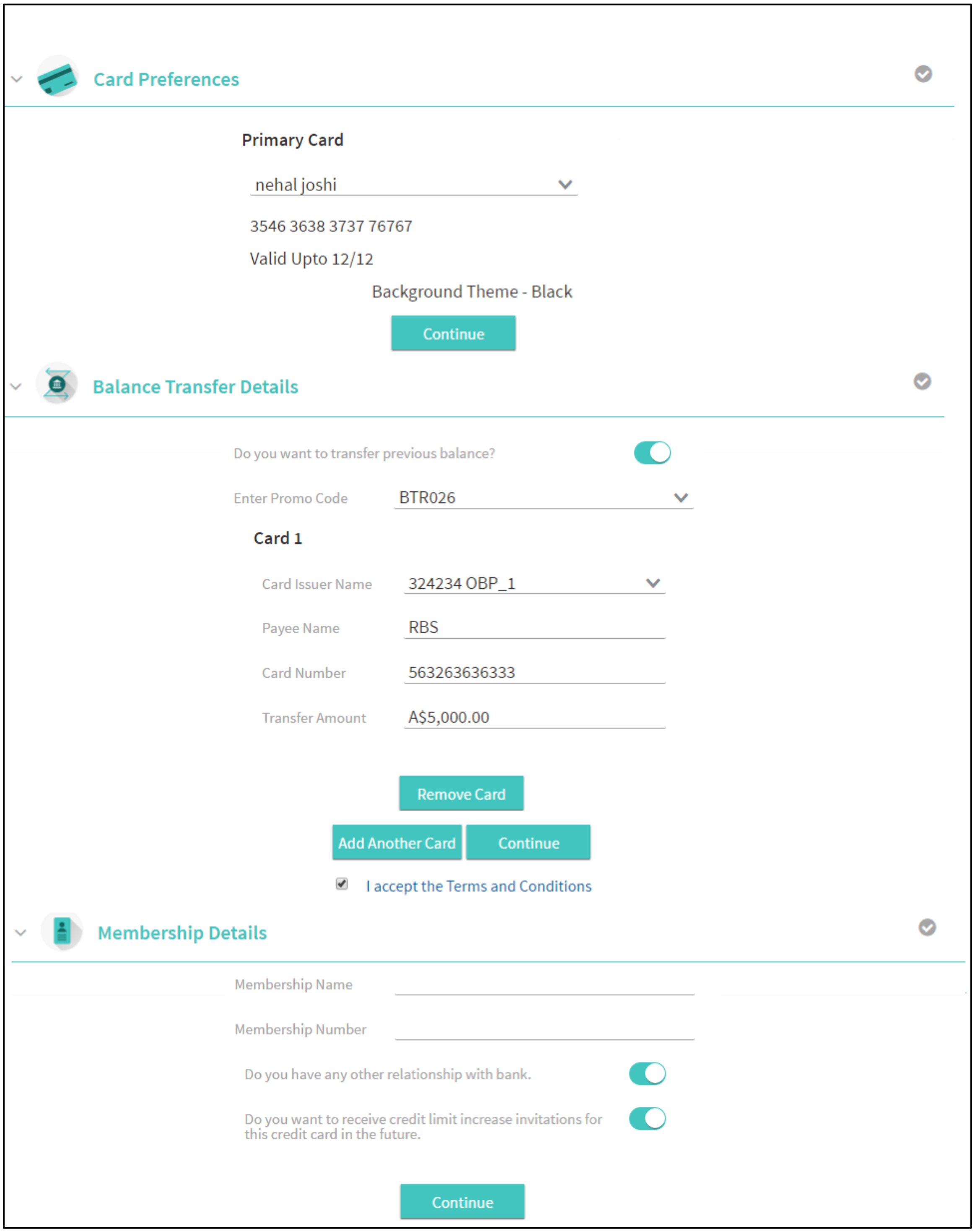
How to reach here:

Dashboard > Credit Card > Credit Card Application Tracker

To track credit card application:

1. Click **Track Application**.
2. The **My Applications** screen appears. Click on the appropriate credit card application.
3. The **Application Dashboard** screen appears with details like status, pending actions, application details, and status history.
4. Click **Pending Actions** to view the pending actions to be performed on the application.
   OR
   Click **Application** to view the application details. The application details consist of card details, applicant details, and account details.
   OR
   Click **Status History** to view the application status, structure solution, and account opening status.
   OR
   Click **Cancel Application**, to cancel the application.

Credit Card Application Tracker



Field Description

Field Name	Description
Card Preference	
Select Name on Card	Name to be embossed on the primary credit card.
Background Theme	Select the image for the card background.
Balance Transfer Details	
Do you want to transfer previous balance?	Enables you to specify whether balance transfer is needed.
Enter promo code	Promotional code to be entered for the card.
Card Issuer Name	Card issuer name. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field.
Payee Name	Payee name. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field.
Card Number	Credit card number. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field.
Transfer Amount	Balance transfer amount. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field.
I agree to the terms and conditions for balance transfer	Terms and conditions for the balance transfer.
Add Another Card	Add another card.
Membership Details	
Membership details section is enabled if it is a part of the product feature.	
Membership Name	Membership name as per the product offer.
Membership Number	Unique membership number pertaining to the membership type.
Do you want to receive credit limit increase invitations?	Consent given to receive / stop the notifications for increase in credit limit.

Field Name	Description
Do you have any other relationship with the bank?	Indicates if you have business relations with any other bank.

5. The **Additional Information** screen appears. Click **Submit**.
6. In the **Card Preference** section, enter the name to be appeared on the credit card.
7. Click **Continue**.
8. In the **Balance Transfer Details** section, select to transfer the previous balance.
   a. From the **Promo Code** list, select the promotional code of the card.
   b. From the **Card Issuer Name** list, select the name of the card issuing authority.
   c. In the **Payee Name** field, enter the name of the payee.
   d. In the **Card Number** field, enter the card number.
   e. In the **Transfer Amount** field, enter the amount to be transferred.
   f. Click **Remove Card** to remove the card.
   OR
   Click **Add Another Card** to add additional card.
   g. Click **Continue**.
9. In the **Membership Name** section, enter the membership name.
10. In the **Membership Number** section, enter the membership name.
11. If you have any relationship bank, select **Do you have any other relationship with bank**.
12. If you want to receive notification about the increase in credit limit, select **Do you want to receive credit limit increase invitations for this credit card in the future**.
13. Click **Submit**.

6. Term Deposit Application

Term deposit application allows you to apply for a term deposit account. Term deposit account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details: basic details of the term deposit such as the deposit amount, interest payout frequency, and tenure
- Confirmation: displays all the details entered in the basic details screen, for the purpose of confirming these details before starting the application
- Application: The term deposit application form in which personal details of the applicant/s are entered
- Review: Summary of the term deposit application
- Approval: Successful submission of the term deposit application

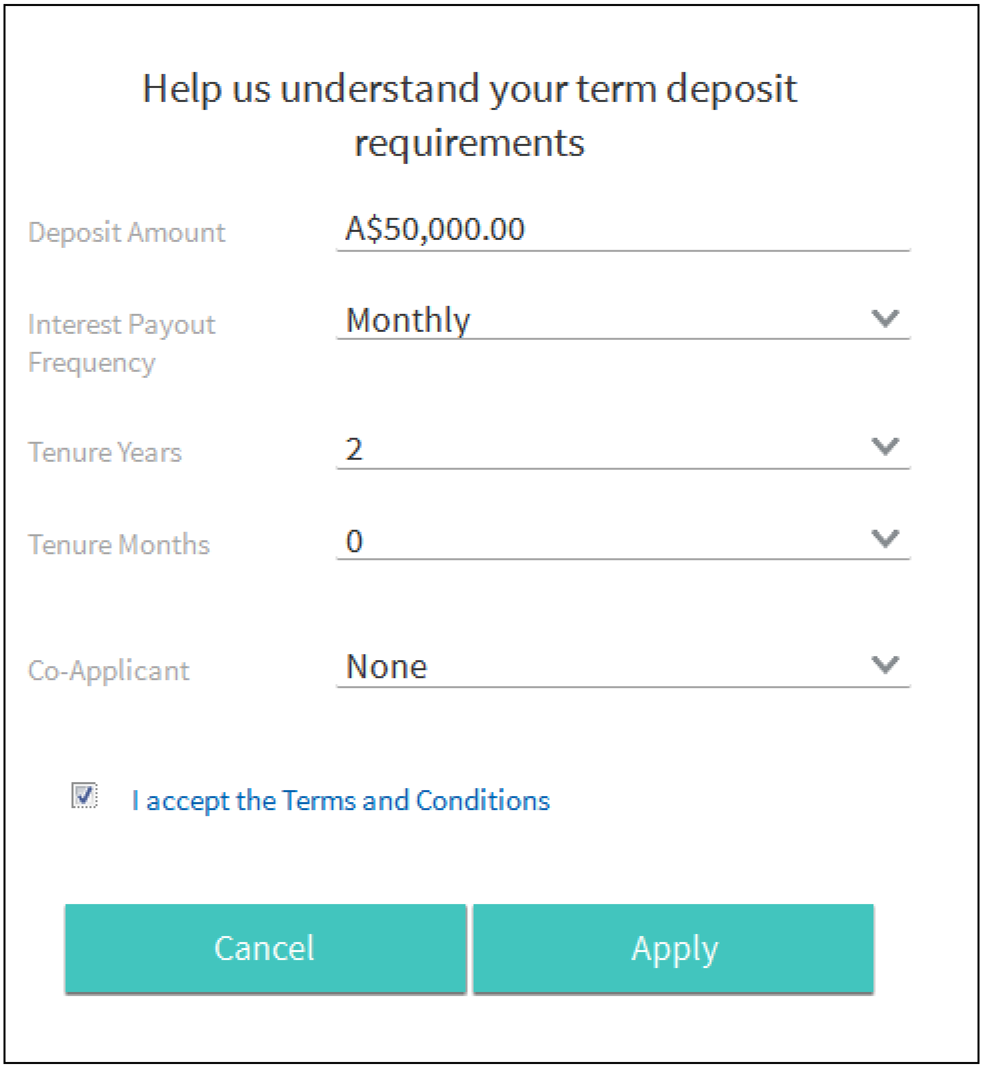
How to reach here:

Dashboard > New Term Deposit

To apply for a term deposit account:

1. From the product selection screen select the appropriate term deposit product.
2. Click **View Details**. The product details appear.
3. Click **Apply**. The **Orientation** screen appears.
   OR
   Click **Back** to navigate to the previous screen.
4. Click **I am Ready**.
5. The **Term Deposit Requirement** screen appears. In the **Deposit Amount** field, enter the amount to be deposited.
6. From the **Interest Payout Frequency** list, select the interest frequency to be paid out.
7. From the **Tenure Years** list, select the tenure in years of the term deposit.
8. From the **Months** list, select the tenure in months of the term deposit.
9. From the **Co-applicant** list, select the number of co-applicants for the term deposit.
10. If you select one or more than one co-applicants, from the **Co-applicant Relationship** list, select the relationship with the co-applicant.
11. To accept the terms and conditions, select the **I accept the Terms and Conditions** check box.
12. Click **Apply**.

Term Deposit



Field Description

Field Name	Description
Help us understand your term deposit requirements	
Deposit Amount	Amount to be deposited as term deposit.
Interest Payout Frequency	Frequency in which interest is to be paid.
Tenure Years	Tenure of the term deposit in years.
Tenure Months	Tenure of the term deposit in months.

Field Name	Description
Co-applicant	Number of co-applicants.

Primary

For more information on primary details click here.

Identity

For more information on identity click here.

Contact

For more information on identity click here.

Occupation

For more information on identity click here.

13. The **Confirmation** screen appears. Verify the details, click **Confirm**. The **Application** screen appears.
    OR
    Click **Edit** to modify the entered details.
14. In the primary information, contact information, identity information, and occupation information section, enter the appropriate details. For more information click here.

    Note: If there is one or more co-applicants repeat step 12 to enter the primary information, contact information, identity information, and occupation information.

15. Click **Submit**.
16. The **Review** screen appears. Click **Submit**.
    OR
    Click to edit details.
17. Click **Submit**.
18. The **Review** screen appears. Verify the details, click **Submit**. The submission approved message appears with the submission ID.
19. Click **Track Application** to track the application progress.

7. Term Deposit Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- Draft: These applications are saved for the time being and can be submitted at the future date.
- Application Approved:
- Processed: These applications are processed and completed successfully or canceled. There are no further pending actions

How to reach here:

Dashboard > Term Deposit > Term Deposit Application Tracker

To track term deposit application:

1. Click Track Application.
2. The My Applications screen appears. Click on the appropriate term deposit application.
3. The Application Dashboard screen appears with details like status, pending actions, application details, and status history.
4. Click Pending Actions to view the pending actions to be performed on the application.
   OR
   Click Application to view the application details. The application details consists of deposit amount, term, interest rate, interest payout, maturity date, and application form.
   OR
   Click Status History to view the application status, structure solution, and account opening status.

8. Common Screens

8.1 Financial Details

The personal details are the primary information about the account holder. It includes following details:

- Income
- Expense
- Assets
- Liabilities
- Current Assets
- Current Liabilities

To add asset / liability details:

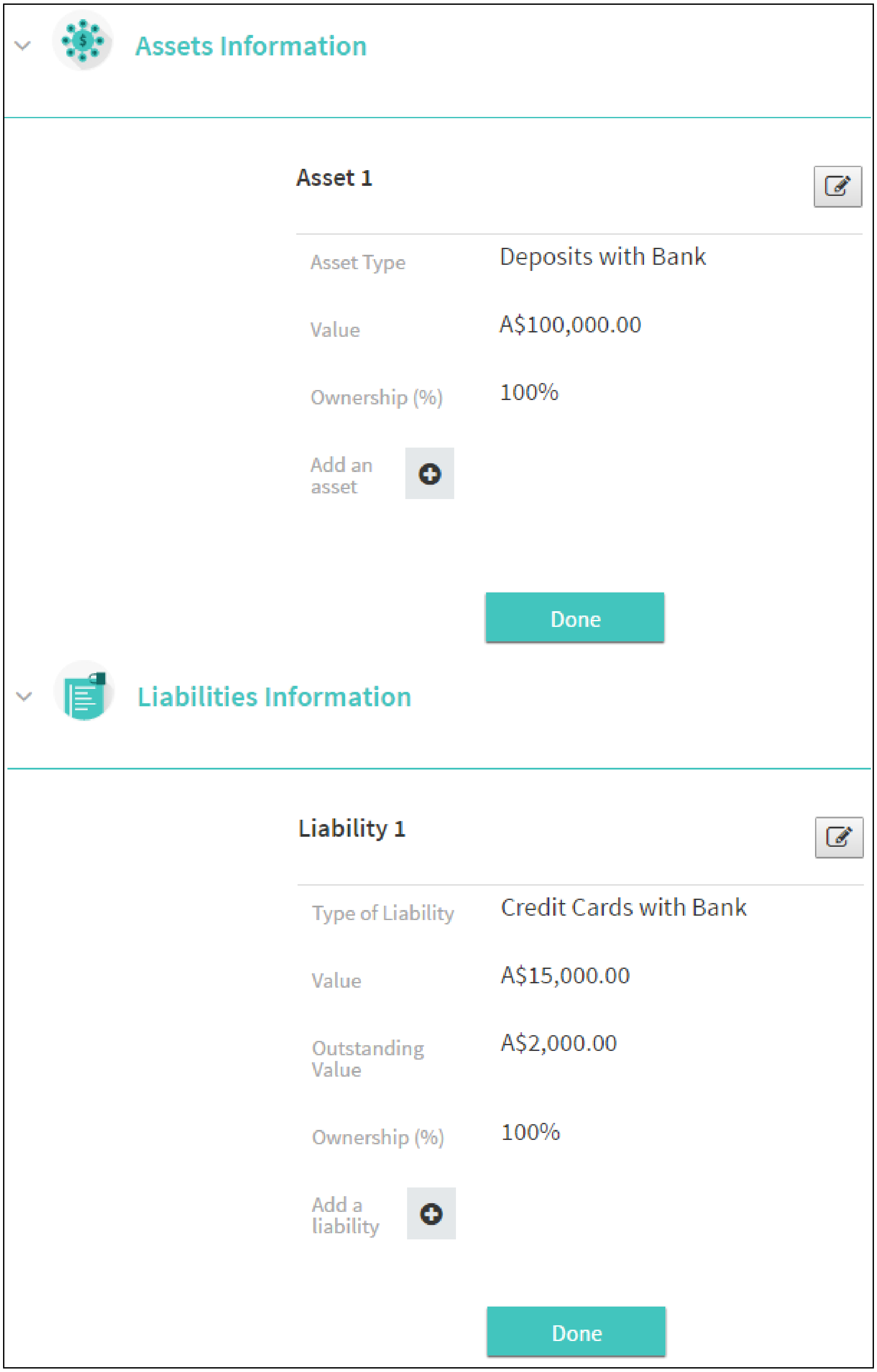
1. From the **Type of Asset** list, select the appropriate option.
2. In the **Value** field, enter the value of the asset in the given currency.
3. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the asset.
4. Click **Save**.

Note: To add asset details, click Add another Asset button.

5. From the **Type of Liability** list, select the appropriate option.
6. In the Original **Value** field, enter the value of the liability.
7. In the **Outstanding Value** field, enter the outstanding value of the liability.
8. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the liability.
9. Click **Save**.

Note: To add liability details, click **Add** another Liability button.

Asset / Liabilities Information



Field Description

Field Name	Description
Assets	
Type of Asset	Type of asset the applicant is holding. The asset could be: • Motor Vehicle • Property • Land • Furniture
Value	Market value of the asset.
Ownership	Percentage of ownership the applicant is holding in the asset.
Add Another Asset	An option to add more asset details.
Liabilities	
Type of Liability	Liability type of an applicant.
Value ($)	Original value of the liability.
Outstanding Value ($)	Outstanding value of the liability.
Ownership (%)	Percentage of ownership the applicant is holding in the liability.
Add another Liability	An option to add more liability details.
Collateral	
Category	Collateral category.
Owner Estimated Value	Estimated market value of the collateral.
Model of Vehicle	Vehicle model name.
Vehicle Make Type	Manufacturer name of the vehicle.
Vehicle Year	Vehicle manufacture year.

To add expense / income details:

1. In the **Income** section, from the **What is your primary occupation?** list, select the applicant's occupation.

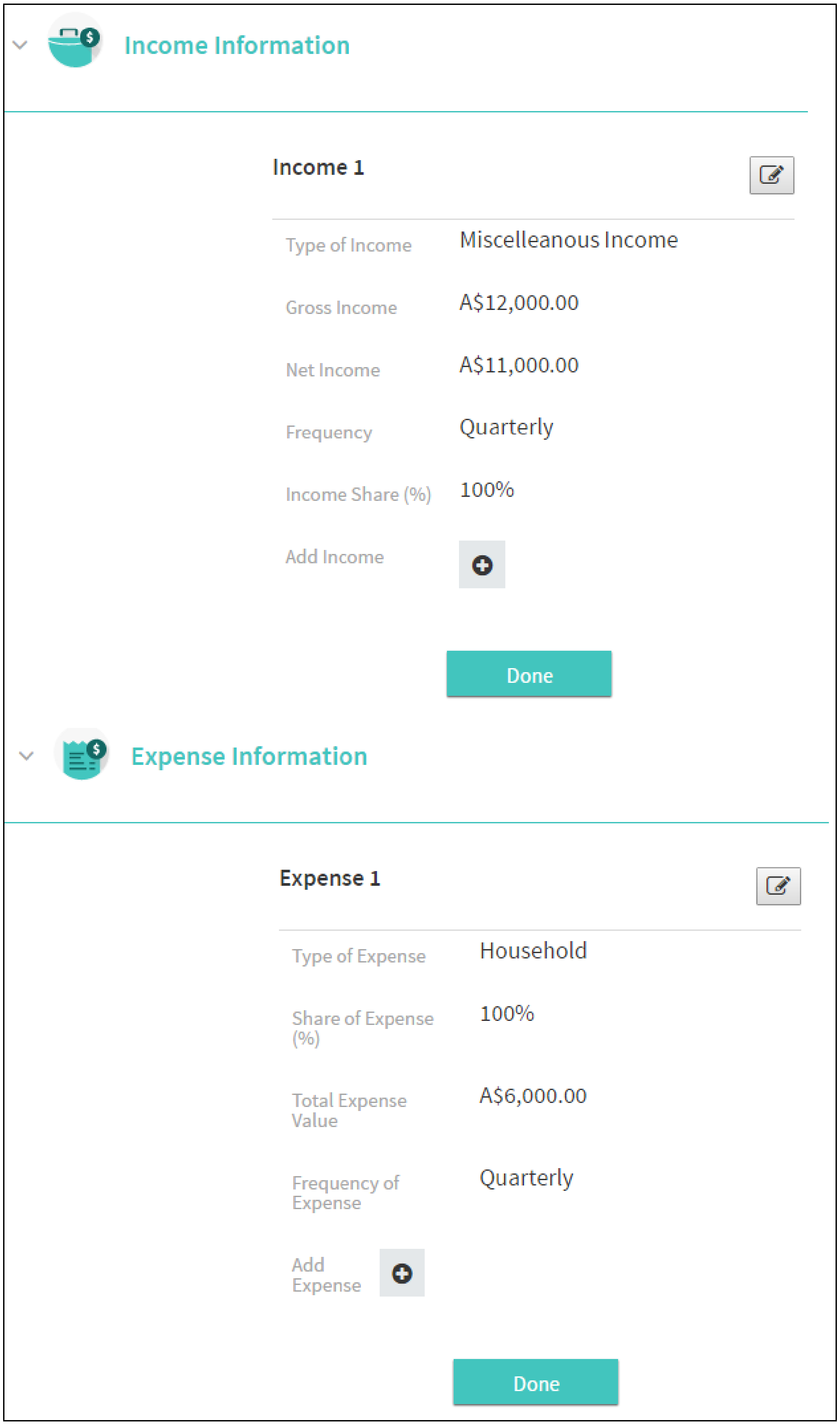
2. From the **Income Type** list, select the income source of the applicant.
3. In the **Share of Income (%)** field, enter the percentage of applicant's income.
4. In the **Gross income ($)** field, enter the applicants gross income.
5. In the **Net Income ($)** field, enter the applicants net income.
6. From the **Frequency** list, select the income frequency.
7. Click **Done**.

Note: To add new income details, click **Add** other income button.

8. In the **Expense** section, from the **Type of expense** list, select the applicant's expense.
9. In the **Share of expense (%)** field, enter the percentage of applicant's expense.
10. In the **Total expense value ($)** field, enter the applicants expense value.
11. From the **Frequency of expense** list, select the expense frequency.

Note: To add new expense details, click **Add** another expense button.

Income / Expense Information



Field Description

Field Name	Description
Income	
Income Type	Income type of the applicant. The income type could be: • Rent • Investment • Inheritance • Business
Share of Income (%)	Applicant's share in the income.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income.
Frequency	Income frequency of the applicant. The frequency could be: • Monthly • Quarterly • Half Yearly • Yearly
Add other income	An option to add more income details.
Expense	
Type of Expense	Expenditure type of an applicant.
Share of Expenses (%)	Percentage of ownership the applicant has on expenses.
Total Expense Value	Total expense value of applicant.
Frequency of Expense	Expense frequency of the applicant. The frequency could be: • Monthly • Weekly • Yearly
Add Another Expense	An option to add more expense details.

To register a user

12. The **Register** section appears. From the **Salutation** list, select the applicants name prefix.
13. In the **First Name** field, enter the applicant's first name.
14. In the **Last Name** field, enter the applicant's last name.
15. From the **Gender** list, select the applicant's gender.
16. In the **Date** field, select the birth date of the applicant.
17. In the **Email** field, enter the email address

Note: To receive marketing communication from the bank, select the check box.

18. In the **Enter Password** field, enter the password.

Note: Click the Password policy, to view the password policy.

19. From the **Select security question** list select the security question.
20. In the **Enter Answer** field, enter the answer corresponding to the security question.
21. To enable the terms and conditions, select the **Accept Terms and Conditions** check box.
22. Click **Register and Continue**.

8.2 Personal Details

The personal details are the primary information about the account holder. It includes following details:

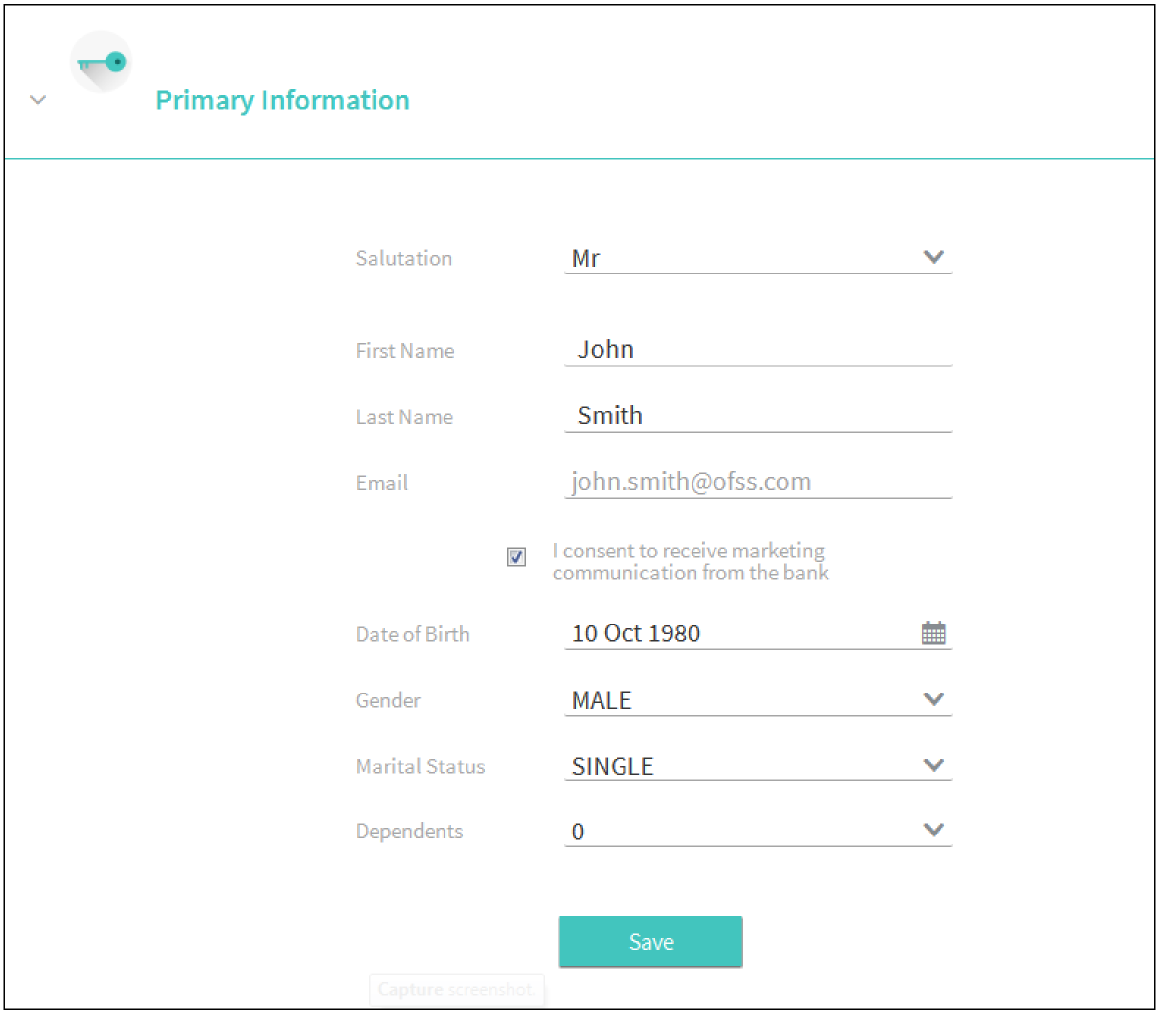
- Primary
- Identity
- Contact
- Occupation

To add personal details:

1. From the **Salutation** list, select the appropriate option.
2. In the **First Name** field, enter the first name of the applicant.
3. In the **Last Name** field, enter the last name of the applicant.
4. In the **Email** field, enter the email address of the applicant.
5. In the **Date of Birth** field, select or enter the date of birth of the applicant.
6. From the **Gender** list, select the applicant's gender.
7. From the **Marital Status** list, select the marital status of the applicant.
8. From the **Dependents** list, select the number of dependents on the applicant.
9. To enable receiving marketing information from the bank, select the **I consent to receive marketing information from the bank** check box.
10. Click **Save**.

11. Click **Done**.
OR
Click to add another occupation.

Primary Information



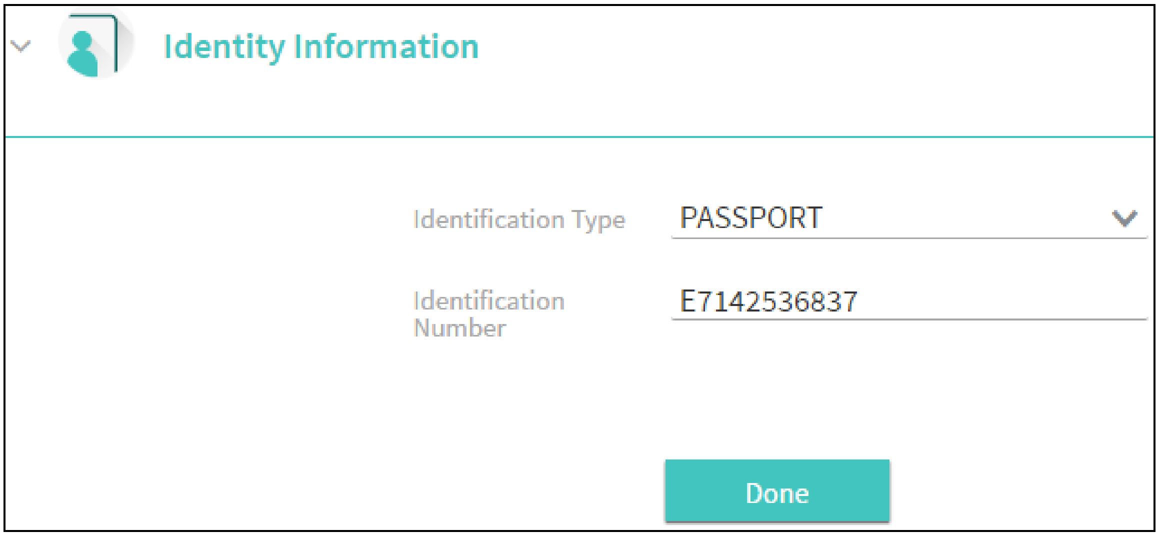
Field Description

Field Name	Description
Primary	
Salutation	Salutation of applicant. The options are: • Mr • Ms • Mrs • Others
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Email	Email address of the applicant.
I consent to receive marketing communication from the bank	Whether the applicant consents to receive marketing information from the bank.
Date of Birth	Date of birth of the applicant.
Gender	Applicant's gender.
Marital Status	Marital status of the applicant. The options are: • Married • Unmarried • Divorced
Dependents	Number of people dependent on the applicant.

To add identification details:

12. From the **Identification Type** list, select the appropriate option.
13. In the **Identification Number** field, enter the number corresponding to the identification type.
14. From the **Citizenship** list, select the applicant's country name.
15. From the **Permanent Resident** field, select whether the applicant is permanent resident of the country.

Identity Information



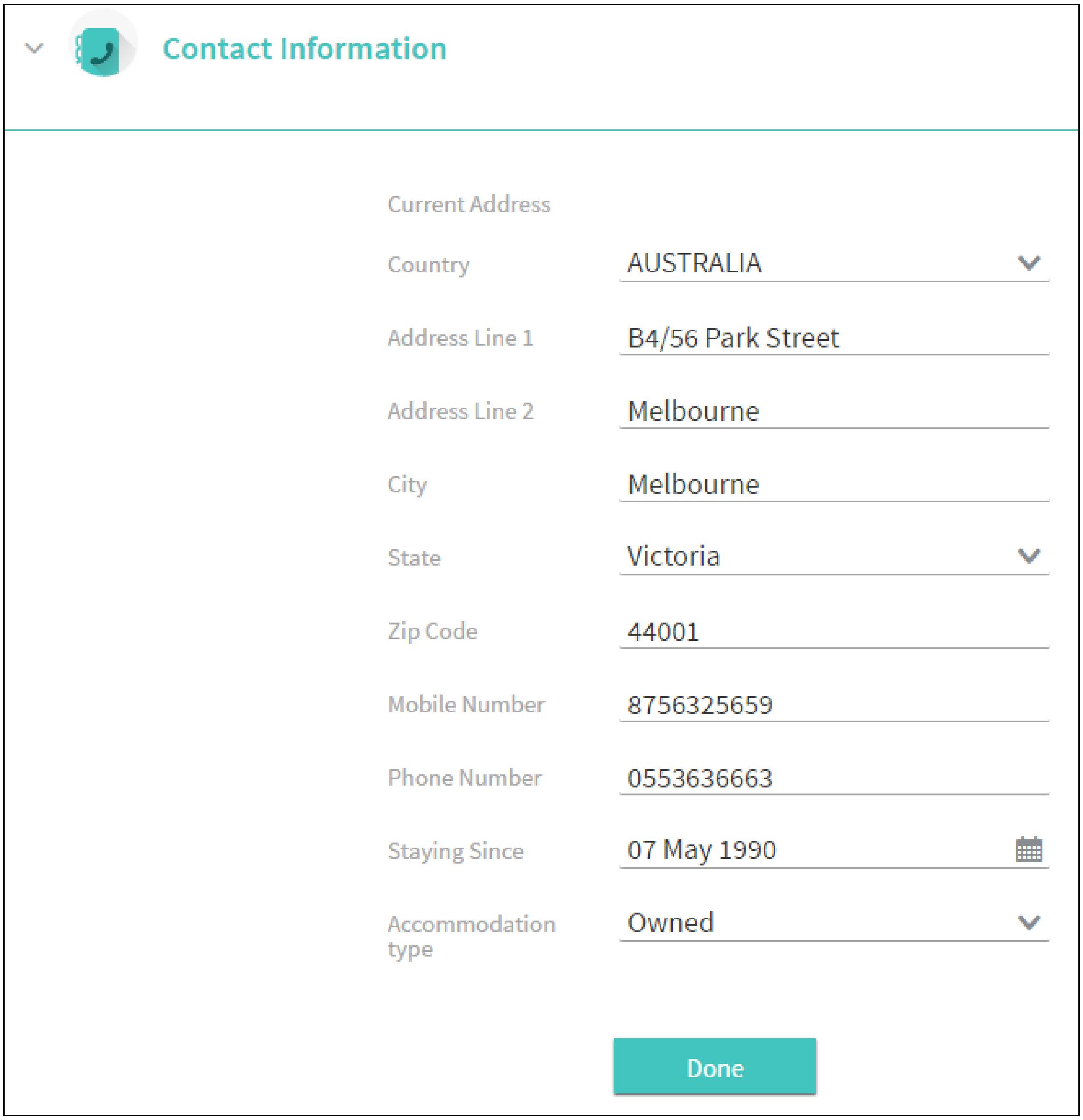
Field Description

Field Name	Description
Identity	
Identification Type	Identification type of the applicant. The identification type could be: • Passport • Driving License
Identification Number	Identification number corresponding to the identification type.

To add contact details:

16. From the **Country** list, select the country name.
17. From the **State** list, select the state name.
18. In the **City** field, enter the city name of the applicant.
19. In the **Zip Code** field, enter the zip code.
20. In the **Address** field, enter the address details.
21. In the **Staying Since** field, select the date from which the applicant is staying at the current location.
22. From the **Accommodation Type** list, select the applicant's accommodation type.
23. In the **Mobile Number** field, enter the applicant's mobile number.
24. In the **Phone Number** field, enter the applicant's residential phone number.

Contact Information



Field Description

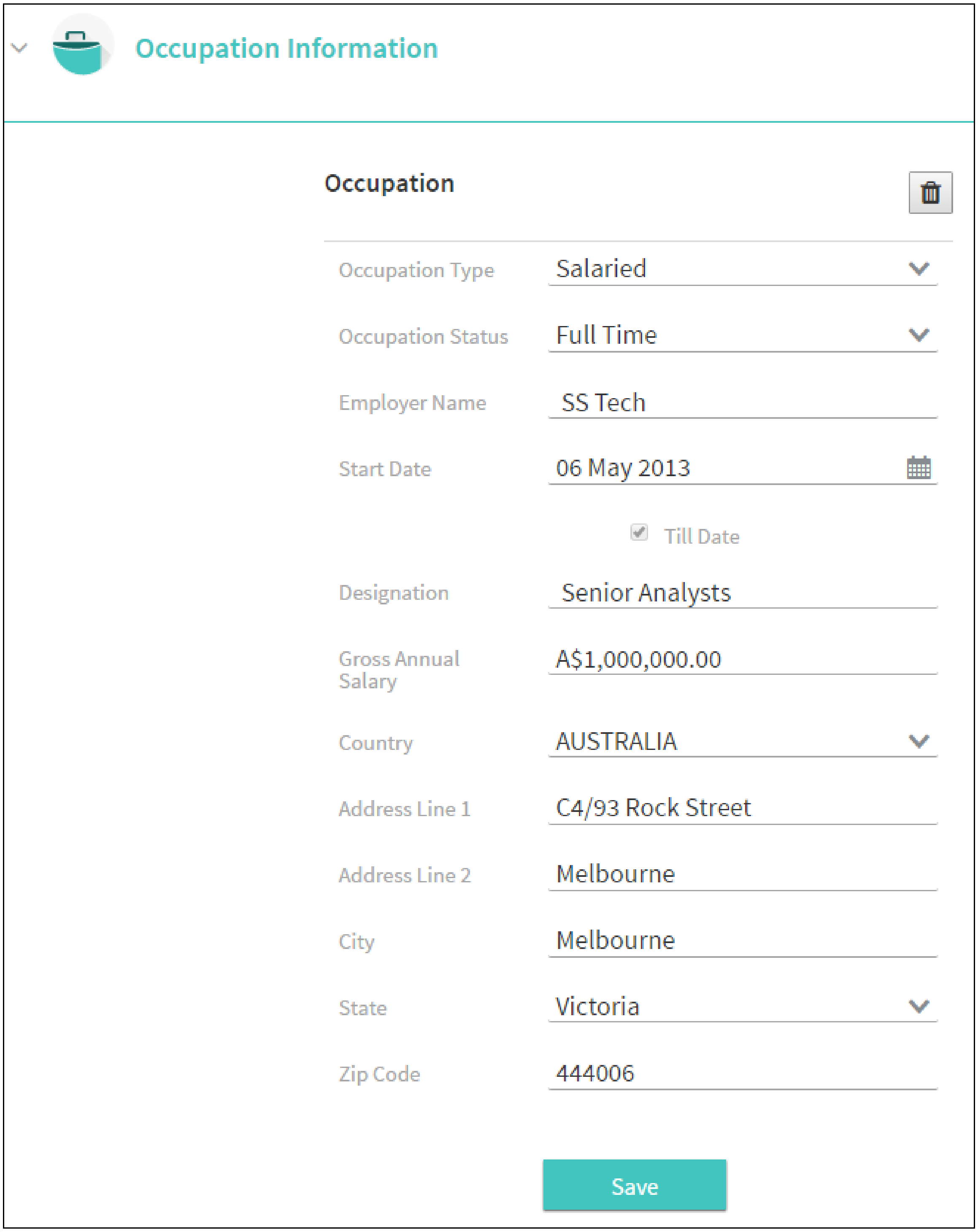
Field Name	Description
Current Address	
Country	Residing country name of the applicant.
Address 1-2	Address details of the applicant.

Field Name	Description
City	City name of the applicant.
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Mobile Number	Personal mobile number of the applicant.
Phone Number	Home phone number of the applicant.
Staying Since	Date since when the applicant is staying at the current location.
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other

To add occupation details:

25. From the **Occupation Type** list, select the applicant’s type occupation.
26. In the **Gross Annual Salary** field, enter the salary.

Occupation Information



Field Description

Field Name	Description
Occupation	
Occupation Type	Occupation type of the applicant. The types are: • Salaried • Self Employed • Others
Occupation Status	Occupation status of the applicant. The options are: • Part Time • Full Time
Employer Name	Name of the company or firm in which the applicant is employed.
Start Date	Employment start date of the applicant.
End Date	Employment end date of the applicant. It is mandatory to either select the date in the **End Date** field or select the **Till Date** check box.
Designation	Designation of the applicant.
Gross Annual Salary	Annual salary of the applicant.
Country	Country name in which the applicant is employed.
Address Line 1-2	Applicant’s offices address details.
City	City name in which the applicant is employed.
State	State name in which the employer is located.
Zip Code	Zip code of the location where the applicant is employed.