

# Oracle Banking Digital Experience

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Release 17.1.0.0.0

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# Preface

The release notes contain the details of the new components that are part of the release and include important known issues as of version 17.1.0.0.0.

Oracle recommends that you review the contents of the release notes before installing or working with the product.

This preface contains the following topics:

- Audience
- Documentation Accessibility
- Access to Oracle Support
- Related Documents

## Audience

This release note is intended for all purchasers of Oracle Banking Digital Experience.

## 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 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.

## Related Documents

For more information, see the following documentation:

- For installation and configuration information, see the Oracle Banking Digital Experience Installation documents
- For a comprehensive overview of security for Oracle Banking, see the Oracle Banking Digital Experience Security Guide
- For information related to the Oracle Banking Digital Experience product licenses and third party libraries or licenses, see the Oracle Banking Digital Experience Licensing Guide
- For information on the functionality and features of the Oracle Banking Digital Experience product licenses, see the respective Oracle Banking Digital Experience User Manual documents

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## What's New

This chapter provides the details of the new features and enhancements in Oracle Banking Digital Experience (OBDX) Release 17.1.0.0.0.

### 1.1 Oracle Banking Digital Experience Base

The Oracle Banking Digital Experience Base provides the framework and infrastructure components of the digital experience platform. It includes functions that enable administrators of the financial institution to configure and manage the application; add and manage its subscribers.

The Oracle Banking Digital Experience Base also includes the UI (User Interface) framework that has been used to build the screens of the application. This UI framework can be used for modifying or tailoring the UI screens as per the bank's needs.

The Oracle Banking Digital Experience Base enables financial services subscribers registered in the application to access the application via mobile, tablet or desktop with the same experience across all the three form factors.

This section describes the key enhancements of Oracle Banking Digital Experience Base as part of the Oracle Banking Digital Experience Release 17.1.0.0.0.

#### 1.1.1 Party to Party Linkage

Medium and large corporate have the requirement of user(s) of the parent company to access accounts of the subsidiary companies and perform transactions.

For e.g. consider a case wherein say 'ABC Industries' is the parent company with a subsidiary company 'PQR Enterprises' and the users of ABC Industries needs to access accounts of PQR Enterprises to carry out transactions and/or inquiries.

Before providing the party and/or user, access to account and transactions of the subsidiary companies there needs to be a relationship maintained in the system between the parties.

Party to Party linkage will allow the bank administrator to establish linkage between 2 parties wherein one is a parent party and the other is a linked party

The bank will receive a mandate/board resolution from the corporate with party details and the bank admin can maintain party to party linkage.

As part of the Party to Party linkage, more than one party can be linked to the same parent party.

There is a provision to search a parent party and linked party

Accounts of the parties that have been linked will be available as part of party account access and user account access management.

## 1.1.2 Access Management

Organizations have varied access control requirements for users depending upon their area of operation, role and the associated risk level. Access control requirements are also guided by the authority matrix of the organization.

Access Management module provides flexibility to configure access rules for a set of users, a set of accounts and/or a set of transactions. Following enhancement are included as part of this release:

### Party Account Access

Party Account Access maintenance has been enhanced to provide access to parent party for accounts of linked parties. This is in addition to own accounts access.

Only those accounts and transactions that have been provided access using this maintenance will be available to user of that party for access.

Deletion of Party Account Access has been introduced which will allow deletion of access for party for own accounts or linked party accounts.

Accounts and/or transactions if unmapped at party level by the bank admin will automatically be unmapped at user level of the corporate party.

### User Account Access

User Account Access maintenance has been enhanced to provide access to users of parent party to accounts of linked parties. This is in addition to own accounts access.

When the user logs in, the accounts available to the user for selection will be on the basis of access maintenance done for Own Accounts and/or Linked Party Accounts.

Similarly, the transactions that will be allowed to the user will be on the basis of access maintenance defined on the transactions for the user.

Deletion of User Account Access has been introduced which will allow deletion of access for user for own accounts or linked party accounts.

## 1.1.3 Limits Maintenance

Limits are defined by the bank to set up amount and duration based restrictions on the transactions that can be carried out by the corporate / retail user

This maintenance is available to the administrator and can be used to define the following limits

- Transaction: It is the initiation limit with min and max amount defined typically for a user with role 'Maker'.
- Cumulative: It is the cumulative transaction amount limit for all the transactions that can be performed during a day and maximum number of transactions in a day
- Cooling Period: It is the time set by the bank during which fund transfer is not allowed to a newly added payee. Once, the beneficiary is successfully registered by customers, activation of the same will take some time which is called as cooling period.

### 1.1.4 Limits Package Maintenance

Limits package is a bundle of limits applicable for a set of transactions that can be associated to a party/user/role.

This maintenance is available to the administrator. As part of the limit package definition, the transactions are associated with transaction limit, cumulative limit and/or cooling period limit.

The system admin can also decide the roles for which the limit package can be made available to.

Limits package once defined can be associated to user as part of User Management maintenance, to the party through party preferences and to the role through system rules.

### 1.1.5 Payee Restrictions Setup

Payee Restriction Set up maintenance provides an option to restrict the number of payees that a retail user can create for each payment network in a day. Restriction can also be extended to the total number of payees irrespective of payment network that the retail user can create per day.

Payee restriction limits can be set up on following parameters:

- Payee created for each payment network.
- Cumulative combined limit irrespective of payment network
- Each payment network limit + Cumulative combined limit irrespective of payment network

### 1.1.6 Transaction Blackout

A transaction blackout period is duration of time when access to a transaction and/or maintenance is prohibited.

Oracle Banking Digital Experience Transaction Blackout maintenance provides an option to maintain a transaction blackout, for a specific period, transaction/s and for specific user type. This prevents the users under a particular user type from accessing blacked out transactions during blackout period.

### 1.1.7 Transaction Working Window

A transaction working window is the period in a day, when a transaction can be initiated, approved and processed. This is essentially like business hours, for a transaction. It is a time window within which electronic payments, such as domestic transfers, international transfers etc, must be submitted for an entry in the system so that the transaction is processed with same value date.

Oracle Banking Digital Experience Transaction working window maintenance provides an option to define a channel working window for each day of the week for a specific transaction and specific user type. Processing pattern if the transaction is initiated by customers after the window is closed can also be defined using this maintenance. Transaction working window can also be maintained for specific date which will be considered as exceptional working window, e.g. maintenance for specific public holiday.



## 1.1.8 Reports

Reports are an integral part of actively managing the operations of an organization. Management uses the reports to track progress toward its various goals, control expenditures, increase revenue, track fraudulent transactions if any. Processing timely data and the proper reporting and analytic capabilities enhances the ability to make more informed, evidence-based decisions.

Oracle Banking Digital Experience Reports provide an option to the administrators to generate various Adhoc reports. Report can be downloaded by the user. Application provides an option to generate reports using Oracle Business Intelligence (BI) Publisher and also by using an internal application. The adoption of Oracle BI Publisher provides a simple and easy tool for the Operational and MIS reports.

Following Reports can be generated from application

- Date wise User Creation Report
  - Date wise user creation report provides a list of users created with particular application role within given duration.
- File Identifiers wise Party User Mapping Report
  - File Identifiers wise Party User Mapping report provides the summary of user IDs mapped to each file identifiers under a specific party ID.
- Party User wise File Identifiers Mapping Report
  - Party User wise File Identifiers Mapping Report provides a summary of file identifiers mapped to each user of a specific party.
- Party wise Approval Rule Report
  - Party wise approval rule report provides summary of approval rules set for a party. Approval rule maintenance is used to configure the conditions that define an approval flow.
- Party wise File Identifiers Mapping Report
  - Party wise file identifier mapping report provides summary of file identifiers mapped to a specific party ID.
- Party wise Payee Maintenance Report
  - Party wise Payee Maintenance Report provides summary of account and draft payees maintained under a specific party ID.
- Party wise User Groups Report
  - Party wise User Group Report provides a summary of user groups created under a specific party ID.
- Party wise Workflows Report
  - Party wise workflows Report provides a summary of approval workflows created under a specific party ID.
- Party wise Pending Approvals list Report
  - Party wise Pending Approval List Report provides a summary of transaction pending for approval under a specific party ID.
- Resources - Child Role Report

- Resources to child role mapping Report provides a summary of resources mapped to specific child role maintained in an application.
- Wallet Transaction Activity Report
  - Wallet transaction activity report provides the list of transaction activities performed in specific wallet account.
- Wallets KYC Report
  - Wallet KYC report provides the KYC status of specific wallet account/s.
- Wallets Creation for a Date Range Report
  - Wallet creation report provides the summary of wallets created during specific date range.

### 1.1.9 Audit Log

Audit log has records providing information about who has accessed the system and what operations different users have performed during a given period of time.

As part of this function, the bank admin and/or system admin can view details about the transactions and maintenances performed by different user(s) in the system

Audit Inquiry can be done with different search parameters.

Maintenances done by bank administrator can be audited by the system administrator

Maintenances done by corporate administrator can be audited by the bank as well as system administrator

Transactions carried out by corporate users can be audited if required by the bank administrator and also by system administrator.

### 1.1.10 Define User Groups to automatically assign and handle customer mails based on Subject

User Group Subject mapping maintenance facilitates mapping of mail subjects, to administrator user groups of a bank. This is to streamline communication between the bank's users and its end customers. Once User Groups are mapped to certain mail messages defined by the bank, users of that group can reply to communication pertaining to the specific subjects which are initiated by the customers using secured mailbox.

### 1.1.11 Alert Maintenance

An alert is a notification, about a certain event regular or one-off, that a bank's users receive. Alerts could either be mandatory ones, from the bank or those subscribed to, by the users.

Alert Maintenance facilitates maintaining alert templates for various banking events. Different alert templates can be designed for an event for different user types and channel e.g. emails, sms, onscreen. So that alert gets generated automatically by the system and is sent to the users of the bank informing about the transactional event.

### **1.1.12 Mailbox**

Mailbox is a two way communication channel between Bank customers and Bank Administrators. Customers communicate with the bank via secured mailbox facility. Customers can send mail messages to the bank with specific pre-defined subjects for their queries/complaints/feedback.

In Oracle Banking Digital Experience, as day 0 maintenance each subject category is linked to a group of bank administrators' users. Depending upon the mail-subject mapping to each bank administrator user, an administrator receives the mails only of the subjects mapped to the users. Administrators can view the number of received e-mails and access all received and sent e-mails from their secured mailbox. User can view the message details, the sender information and also view the chain of messages exchanged if any. The complete chain of message helps user to understand and know the information exchanged with the bank on a particular subject.

Alerts sent by the bank on various banking events can also be viewed using mailbox.

### **1.1.13 Goal Category Maintenance**

Goal Category maintenance is required for enabling customers to create goals introduced as part of Customer financial insights. It allows the bank administrator to create, modify or expire goal categories. For each of the Goal Category, bank administrator shall be able to map the product under which the goals will be opened. This maintenance is done only for retail type of parties and is not applicable for corporate type of parties. Number of categories that can be defined is configurable in the system; each category has a unique category code.

### **1.1.14 Spend Category Maintenance**

Spend Category maintenance is required for Spend categorization introduced as part of Customer financial insights. It allows the bank administrator to create, modify or expire categories. For each of the Spend Category, bank administrator shall be able to map there corresponding sub categories under which the transactions will be tagged. This maintenance is done only for retail type of parties and is not applicable for corporate type of parties. Number of categories that can be defined is configurable in the system; each category has a unique category code.

## **1.1.1 File Upload**

File Uploads facilitates processing of multiple transactions through a single file. This is a faster way of processing transactions than entering single screen transactions. Salary Payments, Fund Transfers, Vendor Payments and Debtor Collections are few examples of financial transactions that can be supported through File upload.

Oracle Banking Digital Experience File Uploads enables banks to process files of payments according to agreed operational and business rules and save time and money. File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual/multi signatory approvals.

The File upload module is enhanced to support following features:

- File Account Payee creations through file upload
- Demand Draft payee creations through file upload

- Restriction on maximum file upload size for each file identifier
- Option to update debit account number in file upload for specific file identifier

### 1.1.2 Corporate Administrator

In large organizations, it is difficult to handle all the administration related tasks for the bank administrator, so the bank administrator delegates certain administrative functionalities to the corporate. Such delegated administrator has restricted scope over these administrative functions but can perform the delegated functions for the linked corporate.

Following administrative functions are extended for Corporate Administrator:

- On-boarding
  - User Management
  - Party Preferences
  - Party to Party Linkage
- Approvals
  - User Group Management
  - Workflow Management
  - Rule Management
- Account Access
  - Party Account Access
  - User Account Access
- File Upload
  - File Identifier Maintenance
  - User File Identifier Mapping
- Reports
  - Report Generation
  - My Reports
- Others
  - Alert Subscription
  - Audit Log

## 1.2 Oracle Banking Digital Experience Corporate Servicing

This section describes the key enhancements of Oracle Banking Digital Experience Corporate Servicing as part of the Oracle Banking Digital Experience Release 17.1.0.0.0.

### 1.2.1 Account Nick Name

The customer of the bank has access to one or more accounts, across modules like CASA, Term Deposits, Loans, and Credit Cards. Account Nickname functionality allows a user to – update / edit and remove a nickname for an account, the nick name set by the user is shown along with the account number or a credit card for easy identification.

## 1.3 Oracle Banking Digital Experience Retail Servicing

### 1.3.1 Account Nick Name

The customer of the bank has access to one or more accounts, across modules like CASA, Term Deposits, Loans, and Credit Cards. Account Nickname functionality allows a user to – update / edit and remove a nickname for an account, the nick name set by the user is shown along with the account number or a credit card for easy identification.

### 1.3.2 My Limits

My limits transaction facilitates retail users to view the daily transaction limits assigned by Bank along with the utilization for various transactions. An option is provided to edit and reduce cumulative transaction amount limit offered by the bank for each transaction for a set duration. The user can also reduce the maximum transaction count limit offered by the bank for each transaction for a set duration.

User can edit/modify the limits only up to the limits offered by Bank for each transaction. Updated limits are applicable from next calendar day.

### 1.3.3 Islamic Banking

Islamic banking is an activity that is consistent with the Islamic law. Customers can have conventional as well as Islamic accounts in their portfolio.

Oracle Banking Digital Experience enables customers to access both conventional and Islamic accounts under a single login. System provides a consolidated as well as account type view to the customers.

User can see the account details, transfer money, make payments, request for cheque books, debit cards from his Islamic account using the portal.

User can also avail Islamic Finance and the details of same are reflected online. The Islamic financing module enables the user to view details of Islamic financing, transaction activity, repayments done, repayment schedule and the available profit percentage for various Islamic financing products both active and closed. The user can also make a partial or full repayment of the Islamic financing.

While performing any transaction user has the option to choose between his conventional and Islamic accounts. A tab to toggle is enabled to see individual views of the both set of accounts under the individual dashboard pages.

The labels have been adjusted and rechristened in various pages and hence differ in Conventional and Islamic CASA, TD and Finances pages and are in accordance to the requirements as per Islamic banking.

## 1.4 Oracle Banking Digital Experience Originations

### 1.4.1 US Localization

This section describes the key enhancements of Oracle Banking Digital Experience Originations – US localization as part of the Oracle Banking Digital Experience Release.

The applications of the following three deposit products have been enhanced so as to include all the required disclosures and consents as well as to capture all the pertinent information of an applicant applying for any of these product offers in the US:

- Unsecured Personal Loan
- Auto Loan
- Credit Card

Details of the enhancements are as follows:

- **State of Residence:** The rules and regulations impacting bank's product offers may vary from state to state. The enhancement to enable selection of state of residence upfront in product show-case has been made in the case of Unsecured Personal Loans and Auto Loan applications.

The validation for applicant's age of majority will be done against the state selected as in the US, age of majority varies from state to state.

- **Regulations, Disclosures, and Consents:** Financial institutions in the US are governed by strict laws and regulations. The originations module has been enhanced so as to comply with all the required regulations and disclosures, some of which are:
  - ESIGN Act (Electronic Signatures in Global and National Commerce Act)
  - Lending Account Agreement
  - Privacy Policy
  - USA Patriot Act
  - OFAC check (Office of Foreign Asset Control)
  - ECOA (Equal Credit Opportunity Act) and Regulation B
- **Eligibility Check:** Applicant eligibility check is another important feature introduced. In US, only those who have attained age of majority and are either citizens of the United States or are resident aliens can apply for any banking products online.

Below are the important eligibility checks carried out to ensure that eligibility criteria are met when an applicant applies for a product online:

- Age of Majority Validation
  - Citizenship Validation
- **Primary Information:** The primary information section has been enhanced so as to capture information of applicants that are required by financial institutions in the US to effectively process applications. The fields to capture applicants' middle name and suffix have been added. In order to comply with Regulation B of ECOA (Equal Credit Opportunity Act), the fields Gender, Marital Status and Number of Dependents have been removed.
- **Proof of Identity:** As US applicants are required to specify their TIN (Taxpayer Identification Number) in the application, the Proof of Identity section of the application has been enhanced to capture applicant's SSN (Social Security Number). Additionally, the identification types in the Type of Identification dropdown

have been limited to those acceptable in the United States such as State ID, Driver's License and Matricula Card.

- Contact Information:** The contact information section has been enhanced so as to enable capture of zip code in zip+4 format as well as to display text intimating the applicant that address defined as residential should not be that of a P.O box. This is so that OFAC check to be done by the third party system can be done with all the required information of the applicant. This section has also been streamlined so as to capture only that information of the applicant that is essential for the processing of any of the lending product applications.
- Financial Information:** These sections have been enhanced so as to capture only that information that is pertinent to the lending application. These sections comprise of the Income, Expense, Assets and Liabilities sections. The sections Balance Transfer, Current Assets and Current Liabilities have been removed.
- Registration:** The following enhancements have been made to this functionality:

The facility to verify the email address entered as part of registration process has been added. If configured, the applicant is required to enter the OTP sent to the email address, in order to complete registration.

The facility to register the co-applicant, if present in the application, has been added in this release. The email verification facility is available for co-applicant's email address as well.
- Co-applicant Support:** As part of originations, there has been an enhancement to support co-applicant along with primary applicant for all the existing US LZN products including the deposit products – Savings account, Checking Account and Certificate of Deposit.

The following combinations are supported in the system:

Primary Applicant	Co-Applicant
New User	New User
New User	Existing User
Existing User	Existing User
Existing User	New User

Additionally, the feature to retrieve and complete a saved application, from the app tracker has been extended to co-applicants as well.

**The following enhancements are specific to Unsecured Personal Loans and Auto Loans Applications:**

- **Loan Information:** This page will capture information pertaining to loan purpose, loan amount, tenure and co-applicant specification. The field in which to capture repayment frequency and the display of estimated repayment amount has been removed.

The fields capturing co-applicant specifications have been enhanced as follows:

Since in the US, only one co-applicant can be added in an application, the field requiring the applicant to specify the number of co-applicants being added has been removed. The field defining the relationship of each co-applicant to that of the primary applicant has also been removed.

The field requiring specification of co-applicant's relationship with the bank, i.e. whether the co-applicant is an existing customer or a new customer has been moved up to this screen. If the co-applicant is an existing customer, his/her customer ID is required to be entered, after which a verification code is sent to either his/her email address or phone number as registered with the bank. The verification code, once received, has to be entered in the preceding screen and once it is verified by the system, the co-applicant's information will be prefilled in the application.

- **Offer Selection:** This section displays all the loan offers generated on the basis of the loan amount and term defined by the applicant. The applicant can select any one offer and proceed with the application.
- **Applicant Information:** This enhancement is specific to the US LZN Auto Loans application only.

In order to capture vehicle ownership details in the vehicle information page, a new page in which applicants' name in the form of first name, middle name, last name and suffix are captured, has been added before the vehicle information section of the application. Once this information is captured, the same will be available for selection against vehicle ownership field in the vehicle information section.

- **Vehicle Information:** This enhancement is specific to the US LZN Auto Loans application only. This section has been enhanced as follows:

Vehicle Ownership is captured if the application is being made jointly. The applicant will be able to identify in whose name the vehicle is being purchased and can also specify that the vehicle can be owned jointly by both applicants. In case the application is not a joint application, the primary applicant is considered as the owner and these fields will not be displayed.

If the vehicle is a used vehicle, the applicant is able to fetch vehicle information on the basis of Vehicle Identification Number (VIN) as maintained in the Kelley Blue Book (KBB) data system by selecting the 'Lookup Vehicle' option available against the Vehicle Identification Number field. Additionally, the field Mileage will be enabled if the vehicle is a used vehicle so that the applicant is able to identify the number of miles that the vehicle has covered. The system will run validations to ensure that the used vehicle is not older than a defined age and has not run more than a set number of miles.

- **Funding Information:** This enhancement is specific to the US LZN Auto Loans application only.

This section has been added to the auto loans application so as to display the amount to be contributed by the applicants' towards purchase of the vehicle. The



contribution amount is the difference between the total cost (estimated value of vehicle plus the total fees) and the requested loan amount. The total fees applicable on the loan are displayed and the applicant also has the option to view the breakup of fees. The option to modify the estimated value of the vehicle and/or the requested loan amount is also provided in this section.

**The following enhancement is specific to Credit Card Applications:**

- **Customize your Card:** The section 'Additional Information' from the previous release has been removed in release 17.1.0.0 and instead has been replaced with the 'Customize your Card' section. This section includes two options – the first to add authorized users and the second to define balance transfers.

The applicant can add multiple authorized users up to a specified limit. The authorized user's name, date of birth, citizenship details and SSN along with current residential address has to be defined.

This option has been moved from the credit card app tracker to the application. If option to add balance transfers has been selected, the applicant will need to specify information pertaining to the balance transfer such as the card issuing institution name, payee name, card number and amount to be transferred. The applicant can add multiple balance transfers up to a specified limit.

**The following enhancements have been made in the Auto Loan and Unsecured Personal Loan App Trackers:**

- **Account Configuration:** There have been enhancements made in the application tracker to provision for account configuration wherein the applicant can decide on the repayment type, rate type and the facilities that the applicant wishes to avail on the account.
- **Co-Applicant:** There is a provision for the co-applicant to login with credentials and can view the application details, configure the account, upload documents, view offer letter and accept the same. The set of actions that can be performed by the primary applicant in the application tracker can also be done by the co-applicant.
- **Document Upload:** There have been enhancements to document upload functionality wherein the applicant can upload multiple documents against the document type. Additionally the applicant can continue uploading documents whilst the previous upload is still in progress.
- The uploaded document(s) are available for deletion till the same is marked as verified by the banker.

**The following enhancements have been made in the Credit Card App Tracker:**

- **Card Preferences:** Enhancements have been made to this section such that in addition to being able to personalize the primary card, the applicant can now also personalize cards of authorized users. The applicant can specify the name to be embossed on each card, as well as select a design to be printed on the card along with an image. This section remains optional.
- **Delivery Preferences:** The delivery preferences section has been moved from the application to the app tracker. The applicant can now identify preferences as to where the card, PIN and statement is to be delivered, in the app tracker. This section is optional and if the applicant has not specified any preferences, the delivery option defaulted for the offer will be considered.
- **Balance Transfers:** This section has been removed from the app tracker and is now part of the application under section 'Customize your Card'.

## 1.4.2 Base Origination

The following product new products have been introduced in base originations:

- Mortgage Loans
- In Principle Approval (Mortgage Loan)

Details of the application flow for the above products are as follows:

- **Requirements:** This allows capture of details like amount to be borrowed, purpose of the loan, tenure, and if there is co-applicant as part of loan application.
  - **Property Information:** This allows to capture details like purchase price, ownership details, owners, address of the property.
  - **Funding Information:** This feature allows viewing the requested loan amount, application fees, LMI (if applicable) and contribution amount the applicant will fund as contribution.
  - **Applicant Information:** This allows capturing applicant information like personal information, identity, contact, and employment information.
  - **Financial Information:** This allows capturing details such as, income, expense, asset, and liability details of the applicant.
  - **Offer Selection:** This section displays multiple loan offers with an option to select any offer of choice.
  - **Review and Submit:** It displays the summary of the loan application with details submitted and allows editing the details.
  - **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.
- **Saving an Application:** The feature of saving an application at any stage is present in the application so that the applicant can opt to save the application and retrieve it at a later date. When the applicant saves the application, a confirmation message is displayed.
  - **Registration:** Registration process is present in the application wherein the applicant can register to retrieve the application later and also to track the status of the application.

The facility to have the email address verified as part of the registration process has also been provided and if configured, the applicant is required to enter the OTP sent to the email address defined in the registration screen to complete registration. Registration is also required when a prospect applicant opts to save the application for the first time.

As part of the registration, there is also a provision to enter the email address of the co-applicant (if present) to send a registration link and the co-applicant can register by clicking on the link sent.

- **Cancel and Exit:** The feature to cancel the application at any stage is present. This feature allows the applicant to capture the application and to specify a reason for cancellation.
- **Co-Applicant Support:**

Additionally as part of originations, there have been enhancements to support co-applicant along with primary applicant for all the existing base products and the new ones i.e. Mortgage Loans and In Principle Approval flow.

The following combinations are supported in the system:

Primary Applicant	Co-Applicant
New User	New User
New User	Existing User
Existing User	Existing User
Existing User	New User

The co-applicant can also resume an application from the application tracker and complete the same.

- **Application Tracker**

Following features have been introduced

- **Account Configuration:** There have been enhancements in the application tracker to provision for account configuration wherein the applicant can decide on the repayment type, rate type and the facilities that the applicant wishes to avail on the account.
- **Co-Applicant:** There is a provision for the co-applicant to login with credentials and can view the application details, configure the account, upload documents, view offer letter and accept the same. The set of actions that can be performed by the primary applicant in the application tracker can also be done by the co-applicant.
- **Document Upload:** There has been an enhancement to document upload functionality wherein the applicant can upload multiple documents against the document type. Additionally the applicant can continue uploading documents whilst the previous upload is still in progress.

The uploaded document(s) are available for deletion till the same is/are marked as verified by the banker.

## 1.5 Oracle Banking Digital Experience Customer Financial Insights

This section describes introduction of customer financial insight as a new module in Oracle Banking Digital Experience. This helps customers manage their personal finances by setting up goals, setting up budgets, tracking the goals, analyzing spend and re-categorizing them as per requirements. This consists of three parts:

- a) Goals
- b) Spend
- c) Budget

Personal Finance Insight widgets can be accessed via the retail dashboard. These widgets provide a summary of the goals set by the customer along with their current state in terms of percentage completion. Customer can create a new goal, fund the goal, edit the goal, make withdrawals from the goal and can view all goal activities. Customer can access goal calculator which helps to identify the right amount needed to achieve the goal over a specified period.

Spend widget provides an overview of spending patterns of the customer in the form of a pie chart. The details displayed in the pie chart are based on the category wise expenditures in all Savings accounts mapped to the customer. Further inquiry in each category provides detail of subcategory wise spend for the customer. Option is provided to the customer to manage the spend categories by changing an auto classified expense to the desired spend category. Customer can also split some of the transactions they want.

Budget widget displays the budget as set by the customer along with its tracking category wise. Budget allows one to have a definite control over what one is spending or planning to do so. It is the key, the essential ingredient in taking command of the money. Setting a budget, and holding the same for a long term, can help to cut down your expenses and maybe save for a goal or create wealth. Using this option, user can plan a budget against the expenses being done by him under various predefined categories. Budgeting feature allows a customer to create, modify and delete budget, and track the progress of budget against his expenditures.

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## Qualifications

This chapter lists the qualification details of Oracle Banking Digital Experience 17.1.0.0.0 release with the Oracle's Core banking systems.

<b>Oracle Banking Digital Experience Modules</b>	<b>Host Core Banking Systems</b>
Oracle Banking Digital Experience Originations Modules	Oracle Banking Platform 2.5.0.2.0 Base Version Oracle Banking Platform 2.5.0.2.0 – US Localized Version
Oracle Banking Digital Experience Retail & Corporate Servicing	Oracle FLEXCUBE Universal Banking 12.2.0.0.0

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## System Requirements and Specifications

This chapter lists the Oracle Banking Digital Experience Release 17.1.0.0.0 system requirements and specifications.

### 3.1 Technology Stack Components

Oracle Banking Digital Experience installation and configuration have following hardware and software pre-requisite requirements before installation:

#### Database

- Oracle Database 12c Enterprise Edition Release - 12.1.0.2.0

#### Database Server OS

- Oracle Enterprise Linux Server 7.x (Linux x 86 64bit)
- Any other OS that the above Oracle Database 12c (12.1.0.2.0) version is certified with, can be found at My Oracle Support (<https://support.oracle.com>).

Once you sign in to My Oracle Support, click on Certifications tab and use Certification Search for Product / Release as Oracle Database / 12.1.0.2.0 to find certified Operating Systems

#### Application Server

- Oracle WebLogic Server Enterprise Edition (12.2.1.0.0)
- Oracle JDK: jdk1.8.0\_101

#### Application Server OS

- Oracle Enterprise Linux Server 7.x (Linux x86 64bit)
- Any other OS that the above Oracle Weblogic Server Enterprise Edition (12.2.1.0.0) version is certified can be found at My Oracle Support (<https://support.oracle.com>).

Once you sign in to My Oracle Support, click on Certifications tab and use Certification Search for Product / Release as Oracle Weblogic Server Enterprise Edition / 12.2.1.0.0 to find certified Operating Systems

#### Web Tier

- Oracle HTTP Server 11.1.1.9.0

### **[Optional] Business Intelligence**

- Oracle Business Intelligence Publisher (12.2.1.0.0)

### **[Optional] Security Server**

- Oracle WebLogic Server Enterprise Edition (10.3.6.0.0)
- Oracle JDK: jdk1.7.0\_80+ or above

### **[Optional] Identity Management**

- [Optional] Oracle Unified Directory (OUD) 11.1.2.3.0
- [Optional] Oracle Identity Manager 11.1.2.3.0
- [Optional] Oracle Access Manager (OAM) 11.1.2.3.0
- [Optional] Oracle Access Manager Web Gates 11.1.2.3.0
- [Optional] Oracle Entitlements Server (OES) 11.1.2.3.0

### **Object Relationship Mapping**

- Oracle Top link 12.2.1.0.0

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## Known Issues and Limitations

This chapter covers the known anomalies and limitations in of Oracle Banking Digital Experience Release 17.1.0.0.0.

### 4.1 Oracle Banking Digital Experience Known Issues

There are no known issues.

### 4.2 Oracle Banking Digital Experience Limitations

There are no known limitations.