Oracle Banking Digital Experience

Credit Card Originations User Manual
Release 17.1.0.0.0

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ORACLE®

Credit Card Originations 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 17.1.0.0.0, refer to the following documents:

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

2. Credit Card Application

The credit card application is created to enable customers to apply for a credit card by providing basic personal and financial details. The applicant can also define preferences such as whether authorized users are to be added to the card and if balance transfers are to be defined.

The application tracker is built to enable tracking of the application once it is submitted. The application tracker also enables the applicant to retrieve and complete an application that is saved. Additionally, the applicant can perform certain tasks from the application tracker such as uploading documents required by the bank, specifying additional card preferences such as delivery preferences and card customizations including defining card background and name to be printed on the card.
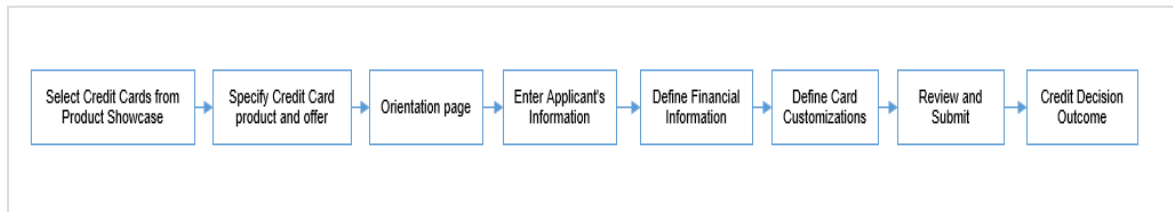
The credit card application process consists of the following steps:

- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.

- **Financial Information:** These sections consist of the details such as, income, expense, asset, and liability details of the applicant.

- **Card Customization:** This section enables you to customize the credit card you are applying for by add authorized users to the card or defining balance transfer to be made to the card.

- **Review and Submit:** This section displays the summary of the credit card application. You can verify details submitted as part of the application and can modify any if required.

- **Credit Decision Outcome:** This section displays the credit decision, once the application is submitted successfully.

Credit Card Workflow

How to reach here:

Dashboard > Credit Card

To apply for credit card:

1. The applicant selects 'Credit Card' as an option from the product showcase
2. The product selection screen appears.

Product List
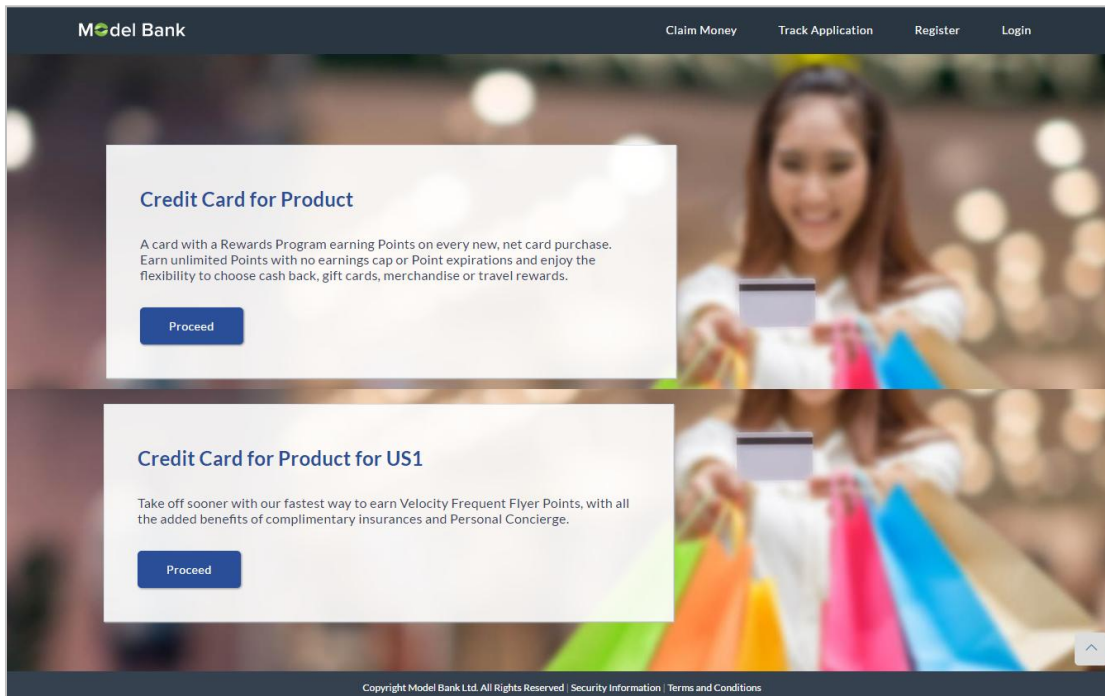
3. Once the appropriate product is selected, click **Proceed**. The **Credit Card Offers** screen appears.

Credit Card Offers
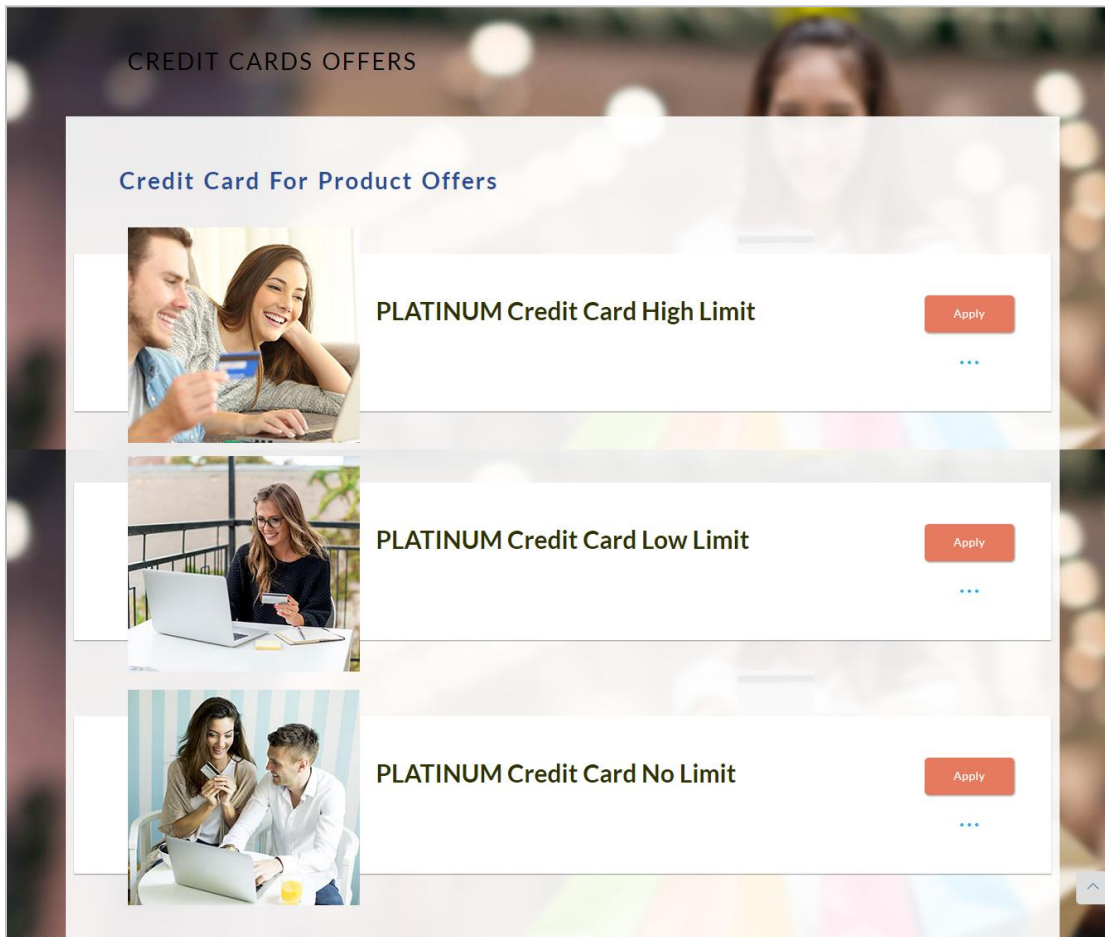
4. Once the appropriate product is selected, click **Apply**. The **Credit Card** screen appear with orientation details, like steps to be performed while applying for the credit card, details needed for application and eligibility criteria.

Credit Card

Click **Continue**, if you are a new user or wish to continue as a guest user.

OR
Click **Login** if you are a registered user. For more information refer to Register User section
OR
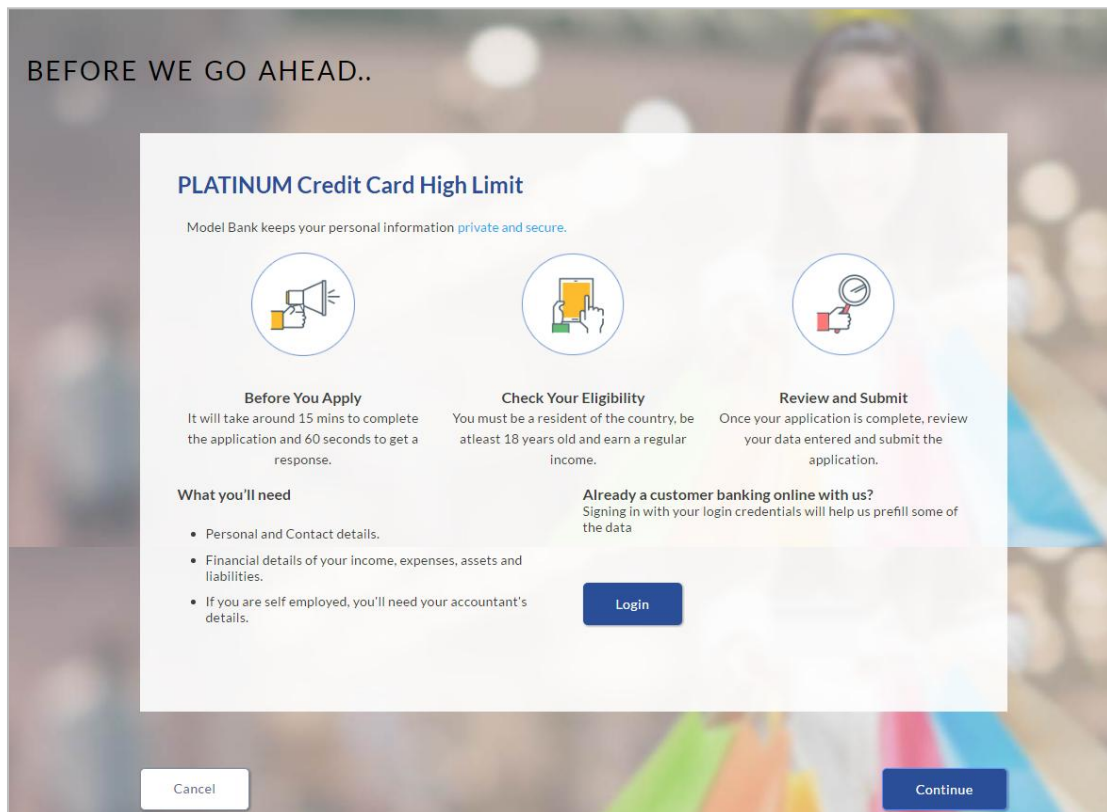Click **Cancel** to abort the Credit Card application process. For more information on cancelling an application refer to Cancel Application section.

The following sections appear

Primary Information, Proof of Identity, Contact Information, Employment Information.

Applicants Profile Details

The primary information section will open for the applicant to enter information about the applicant.

2.1.2   Primary Information

- In the primary Information screen enter the appropriate information like, salutation, first name, last name, date of birth, citizenship, etc.

Primary Information

Field Description

Field Name	Description
Salutation	Salutation of applicant. The options are: • Mr. • Ms • Mrs. • Others
First Name	First name of the applicant.
Middle Name	Middle Name of the applicant.
Last Name	Last name of the applicant.
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
Number of Dependents	Number of people dependent on the applicant.
Country of Citizenship	Applicant's country of citizenship.
Permanent Resident	Indicates whether applicant is permanent resident.
Country of Residence	The residence country name of the primary applicant. This field appears if you select **No** in the **Permanent Resident** field.

6. Click **Continue**. The **Proof of Identity** section appears.

2.1.3 Proof of Identity

- In the proof of identity section enter the identity details such as identity type, ID number, and expiry date.

Proof of Identity

Field Description

Field Name	Description
Identity	
Type of Identification	Identification type of the applicant.
	The identification type could be:
	- Passport
	- Driving License
ID Number	Identification number corresponding to the identification type.
Expiration Date	Identification proof expiry date.

- Click **Continue** to save the identification information. The **Contact Information** section appears.

2.1.4 Contact Information

- In the contact information section enter the contact details such as, accommodation type, address, city, state, zip, email ID, etc.
  The **Previous Residential Address** section appears if the applicant is staying at the current location for less than a specified period.

Contact Information (Current and Previous Residential Address)

Contact Information - John Smith

Residential Address
We will be sending all postal mail to this address.

Country	AUSTRALIA
Address Line 1	A21
Address Line 2	NKP
City	Sydney
State	Victoria
Zip Code	444001
Staying Since	01 Feb 2017
Accommodation Type	Owned

Previous Residential Address

Country	AUSTRALIA
Address Line 1	A21
Address Line 2	NKP
City	Sydney
State	Victoria
Zip Code	444006
Accommodation Type	Owned

Email

Email	john4@mail.com
Please confirm your email ID	john4@mail.com

Phone Number

Phone Type	Work Mobile
Primary Phone Number	5410987675
Add an alternate phone number	Yes / No

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.

Continue

Field Description

Field Name	Description
Residential Address	
Country	Residing country name of the applicant.
Address 1-2	Address details of the applicant.
City	City where the applicant resides.
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Staying Since	The date since the applicant is staying at the current address.
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Previous Residential Address	
Country	Country where the applicant stayed prior to the current residence.
Address Line 1-2	Address details where the applicant stayed prior to the current residence.
City	City where the applicant stayed prior to the current residence.
State	State where the applicant stayed prior to the current residence.
Zip Code	Zip code where the applicant stayed prior to the current residence.

Field Name	Description
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Email	
Email	Email ID of the applicant.
Please confirm your email ID	Re-enter the email ID to confirm.
Phone Number	
Phone Type	Type of phone. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Phone number corresponding to the selected phone type.
Add an alternate phone number	Alternate phone number other than the primary phone.
Phone Type	Alternate phone type. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone This field appears if you select **Yes** in the **Add an alternate phone number** field.

Field Name	Description
Alternate Phone Number	Alternate phone other than primary phone number. This field appears if you select **Yes** in the **Add an alternate phone number** field.

2.1.5 Employment Information

- In the employment section, enter the employment details, employer name, employment status, employment type, and start date.

Note: The additional employment details section appears if the current employment is less than specified number of years.

Employment Information

Primary Employment

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	mCorp
Designation	Sr.Business Anlyst
Start Date	10 Oct 2013
Gross Annual Salary	A$1,000,000.00
Address	C21, NKP, Sydney VIC AU 400081

Additional Employment

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Part Time
Employer Name	Ola Corp
Start Date	10 Oct 2012
End Date	01 Jan 2013
Designation	Business Anlyst
Gross Annual Salary	A$700,000.00
Country	AUSTRALIA
Address Line 1	A11
Address Line 2	Seepz
City	Sydney
State	Victoria
Zip Code	400021

Add

Field Description

| Field Name	Description
Employment Type	Occupation type of the applicant. The types are: • Salaried • Self Employed • Others
Employment 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.
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 office address details.
City	City name in which the applicant is employed.
State	State name where the applicant is employed.
Zip Code	Zip code of the location where the applicant is employed.

- Click **Add** to update the employment information.

- Click to add more than one employment information.

Note: You can click to edit the employment information.

- Click **Continue** to proceed with the application process.

7. Click **Continue**.
   OR
   Click **Save for Later**, to register and resume the credit card application at later stage. For more information on save for later, refer Save for Later section.
   OR
   Click **Cancel** to close the credit card application process. For more information on cancelling an application, refer to Cancel Application section.

8. The **Financial Profile** screen appears with **Income**, **Expense**, **Asset**, and **Liability** sections.

Financial Profile
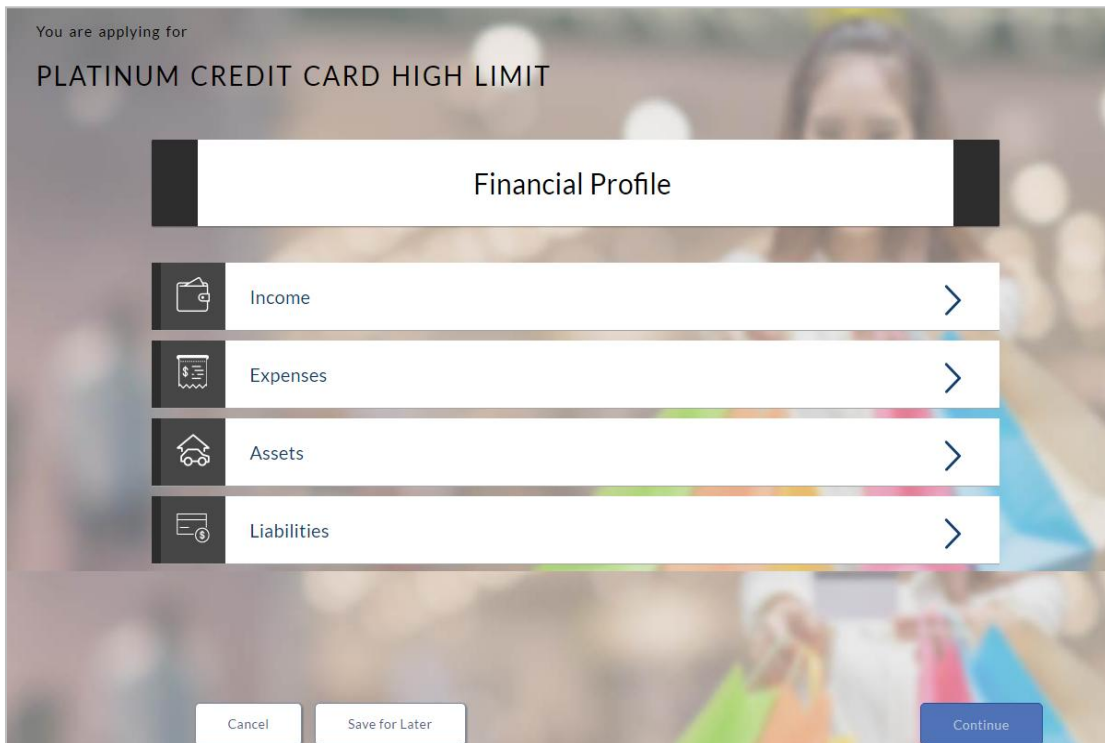
2.1.6 Income Information

- From the **Type of Income** list, select the income source of the applicant.
- In the **Gross income** field, enter the applicant's gross income.
- In the **Net Income** field, enter the applicant's net income.
- From the **Frequency** list, select the income frequency.

Note: To add and delete income details, click ⊕ and 🗑 icons respectively.

Income Information

Field Description

Field Name	Description
Primary Income	
Income Type	Income type of the applicant.
	The income type could be:
	• Rent
	• Investment
	• Inheritance
	• Business
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

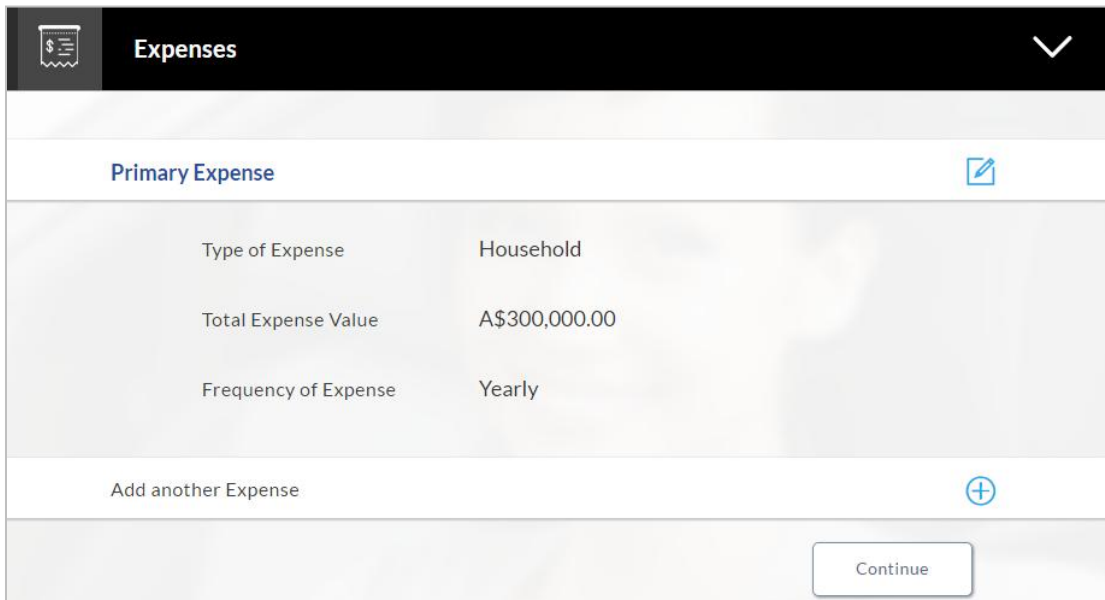• Click **Save** to update the income details.

- Click **Continue** to proceed with the expense details section.

2.1.7 Expense Information

- From the **Type of Expense** list, select the applicant's expense.
- In the **Total Expense Value** field, enter the applicant's expense value.
- From the **Frequency of Expense** list, select the expense frequency.

Note: To add and delete expense details, click ⊕ and 🗑 icons respectively.

Expense Information

Field Description

Field Name	Description
Primary Expense	
Type of Expense	Expenditure type for an applicant.
Total Expense Value	Total expense value incurred by the applicant.
Frequency of Expense	Expense frequency for the expense. The frequency could be: • Monthly • Weekly • Yearly

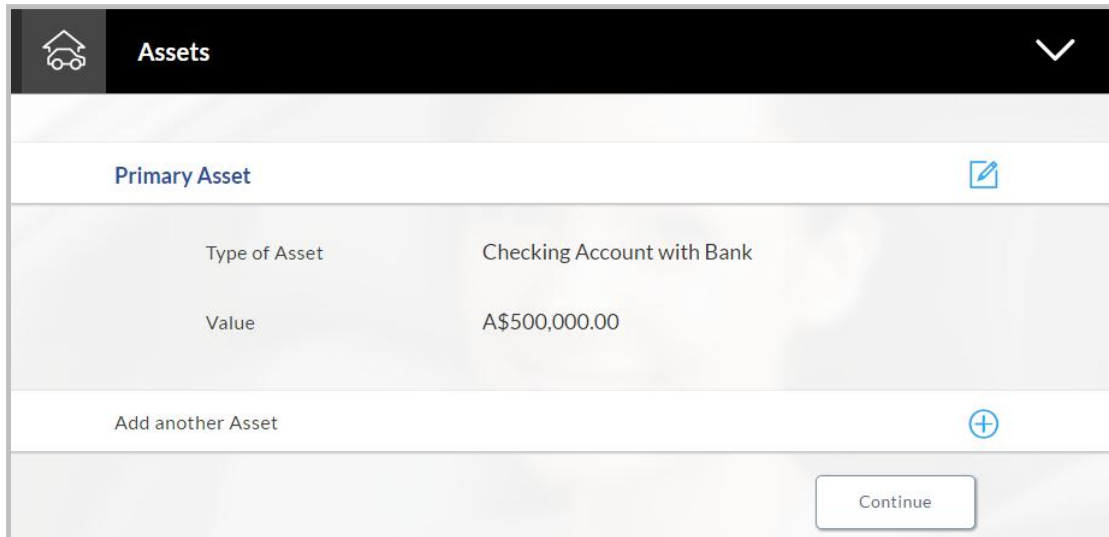- Click **Save** to update the expense details.

- Click **Continue** to proceed with the asset details section.

2.1.8   Asset Information:

- From the **Type of Asset** list, select the appropriate option.
- In the **Value** field, enter the value of the asset in the given currency.

Note: To add and delete asset details, click ⊕ and 🗑 buttons respectively.

Asset Information

Field Description

Field Name	Description
Primary 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.

- Click **Save**.
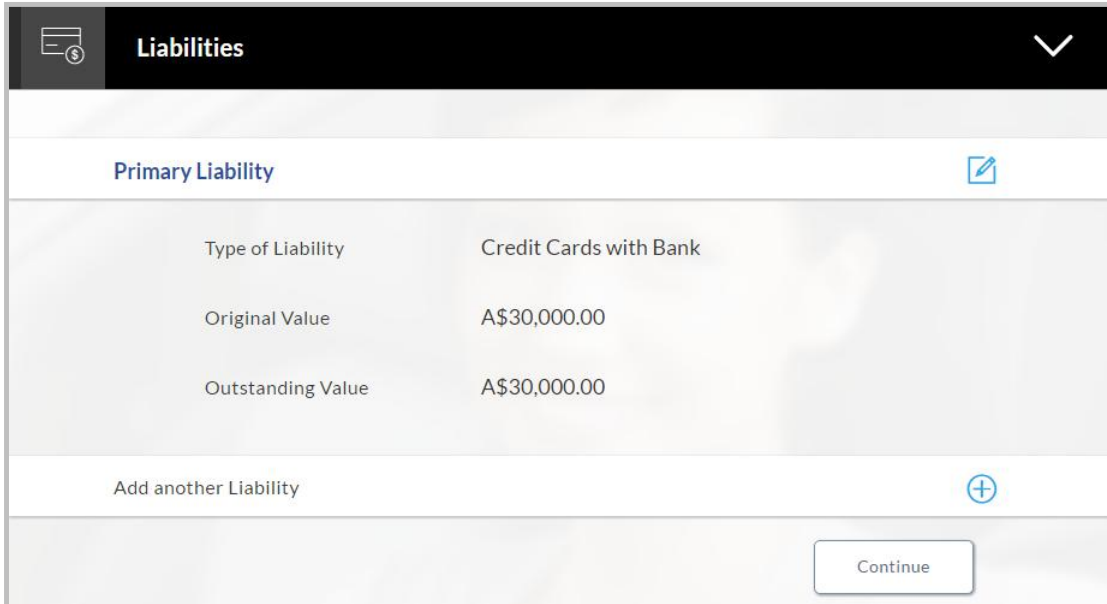- Click **Continue** to proceed with the liability details section.

2.1.9   Liability Information

- From the **Type of Liability** list, select an appropriate option.

- In the **Original Value** field, enter the original value that is the initial value of the liability.

- In the **Outstanding Value** field, enter the outstanding value of the liability.

Note: To add and delete liability details, click ⊕ and 🗑 buttons respectively.

Liability Information

Field Description

Field Name	Description
Primary Liability	
Type of Liability	Liability type for an applicant.
Original Value	Original value of the liability.
Outstanding Value ($)	Outstanding value of the liability.

- Click **Continue** to proceed with the application process.
9. Click **Continue**. The **Customize your Card** screen appears.

2.1.10 Customize Card

Field Description
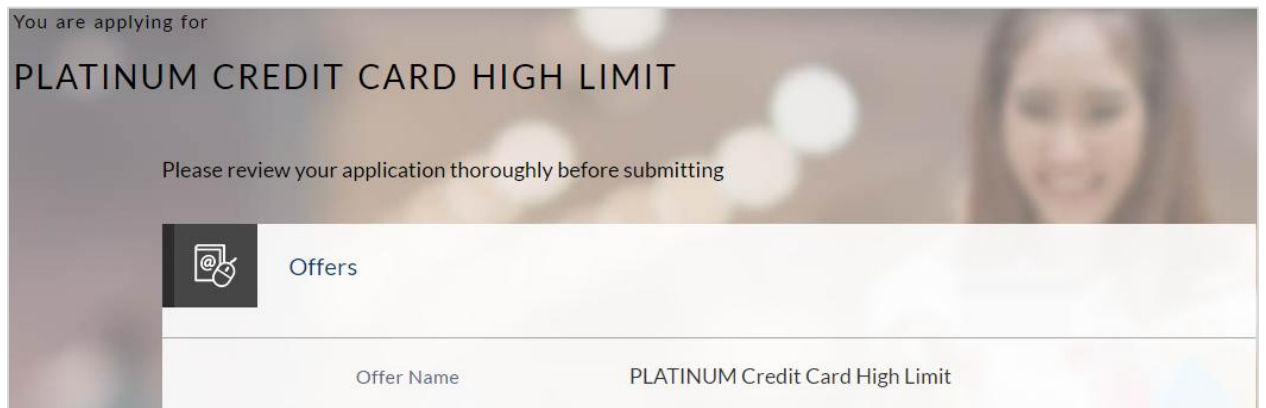
Field Name	Description
Add an add-on card holder	Indicates to add an additional card holder.
Salutation	Salutation of applicant. The options are: - Dr - Mr. - Ms - Mrs. - Others
First Name	First name of the Add on card holder.
Middle Name	Middle name of the Add on card holder.
Last Name	Last name of the Add on card holder.
Date of Birth	Date of birth of the Add on card holder.
Country of Citizenship	Add on card holder's country of citizenship.
Permanent Resident	Indicates whether Add on card holder is permanent resident.
Address is same as primary applicant's?	Indicates whether address details of Add on card holder is same as primary applicant.
Residential Address	
Accommodation Type	Residential accommodation type of the Add on Card Holder. The accommodation types are: - Company Provided - Inherited - Leased - Owned - Parental - Rented - Other
Country	Residing country name of the Add on Card Holder.

Field Name	Description
Address 1-2	Address details of the Add on Card Holder.
City	City where the Add on Card Holder resides.
State	State name of the Add on Card Holder.
Zip Code	Zip code of the Add on Card Holder.
Staying Since	The date since when the Add on Card Holder is staying at the current address.
Balance Transfer	Indicates whether to transfer balance from any other card.
Card Issuer	Name of the card issuer from where the balance is to be transferred.
Payee Name	Name of the payee.
Card Number	Balance transfer card number.
Transfer Amount	Total amount to be transferred.

5. Click **Continue**.
6. Click **Review and Submit**. The review screen appears.

Review and Submit

Offers

Primary Information

Proof of Identity

Contact Information

Employment Information

Financial Profile

Income

Expenses

Assets

Assets	
Primary Asset	
Type of Asset	Savings Account with Other Bank
Value	A$600,000.00

Liabilities

Liabilities	
Primary Liability	
Type of Liability	Personal loan with bank
Original Value	A$300,000.00
Outstanding Value	A$100,000.00

Customize your Card

7. Click to edit details in any of the sections.

8. Once the details are edited click **Continue**.

9. The review and submit screen appears. Click **Submit**.

10. The application reference number is generated and the credit decision outcome is displayed

Submitted Application

You have applied for

PLATINUM CREDIT CARD HIGH LIMIT

Thank you for submitting your application.

Application Reference Number : **APP100XXXX36**

Status: Your application has been conditionally approved subject to verification of the information you have provided

Next Steps

- We will keep you updated about the status of your application either by sending you emails or by calling you over the phone.
- You can also track the status of your application through 'My Applications'. You will need to register with us in order to access the 'My Applications' feature. Registration is easy – Simply click on the 'Register' button provided on this screen and specify a login ID and password of choice.
- We may need certain documents to help us process your loan as quickly as possible. The list of these documents will be made available to you through email and you can upload them in 'My Applications.
- If approved, your new credit card/s will be mailed to you within the next few working days at the address of your specification.

Go to Homepage   Register

11. Click **Track your Application**. The application dashboard screen appears. For more information on track application refer to Track Application section.
    OR
    Click **Go to Homepage** to navigate to the application dashboard screen.

12. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.

13. In the **PASSWORD** field, enter the password.

14. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

Submitted Application
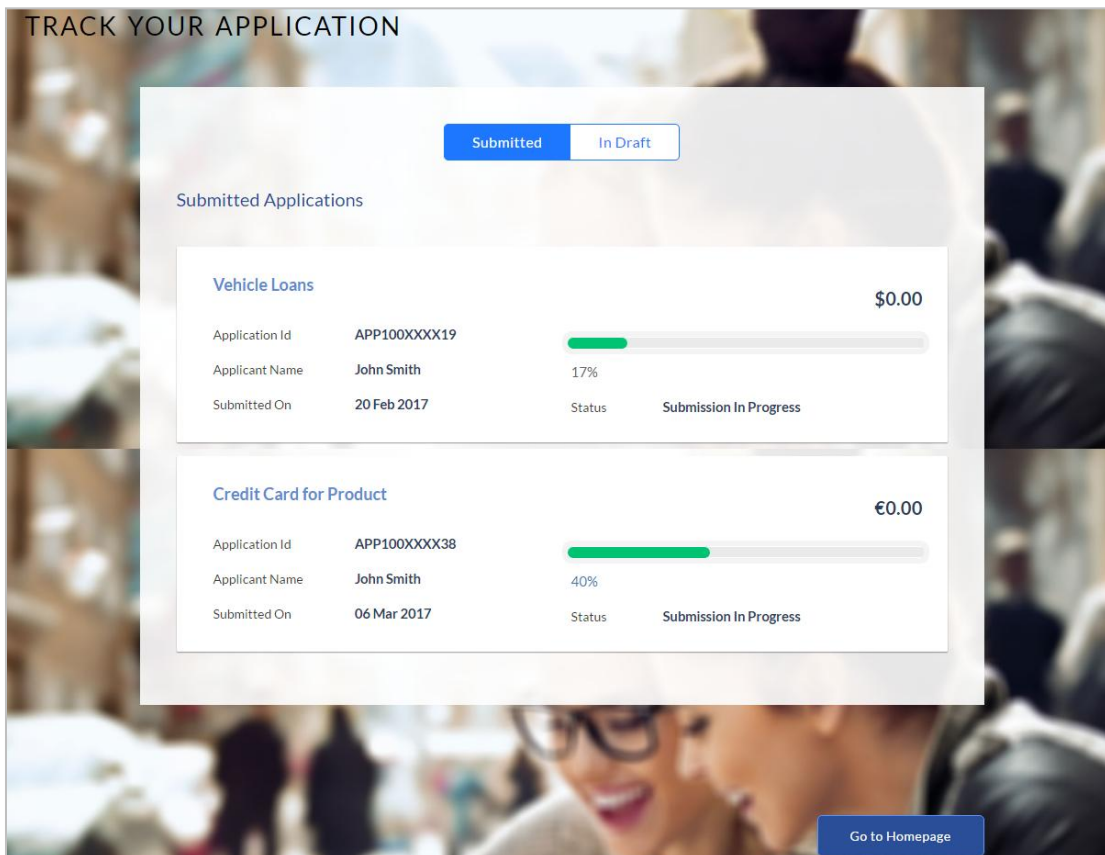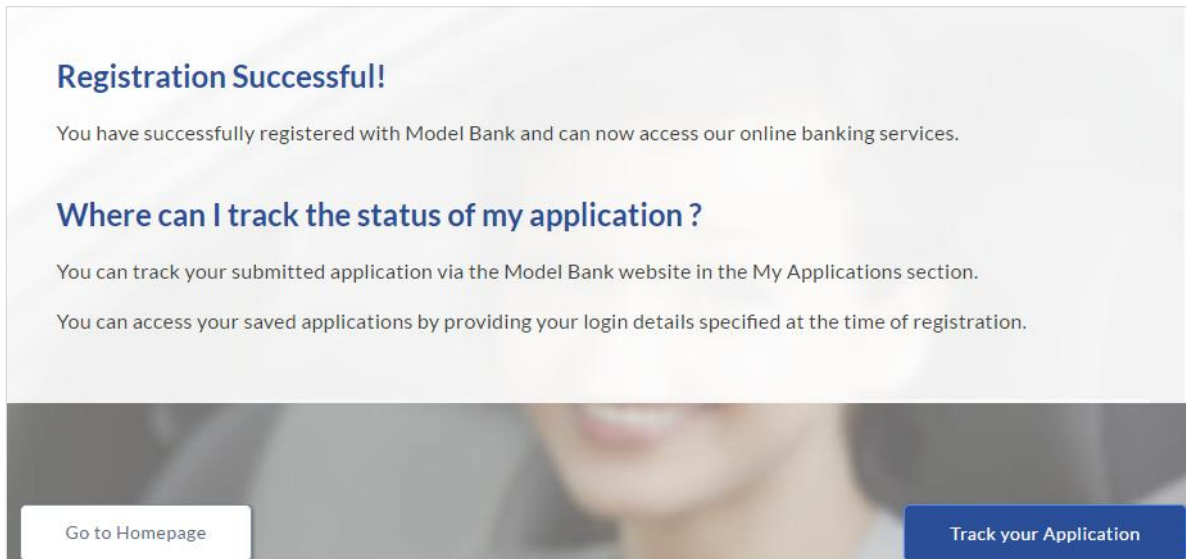
15. If the applicant who has filled in the application details is not a registered channel user will have an option to register for channel access. Click **Register**.

2.1.11 Register User

To register an applicant:

1. In the **Email** field, enter the email address.

2. To confirm, enter the email ID in the **Confirm Email** field.

3. Click **Verify** link to verify the entered email address.

    a. In the **Verification Code** field, enter the verification code sent on the registered email ID.

    b. Click **Resend Code**, if the code is not received.

    c. Click **Submit**. The successful email verification message appears.

4. In the **Password** field, enter the password required for log-in.

5. To confirm enter the password in the **Confirm Password** field.

Register Applicant

6. Click **Track Application** to view the applications status.
    OR
    Click **Go To Homepage** to view the credit card application.

2.1.12 Cancel an Application

At any point you can cancel an application.

To cancel an application:

1. Click **Cancel**. The cancel application screen appears with reasons to cancel.

Cancel Application

Field Description

Field Name	Description
Reason for Cancelling	Indicates the reason to cancel an application.
	The cancellation reason could be:
	• Difficulty in completing the form
	• Insufficient time
	• Need more product details
	• Incorrect product selection
	• Others
Please Specify	Specify the reason to cancel the application.
	This field appears if you select **Others** option in the **Reason for Cancelling**.

2. Select the appropriate reason for cancelling the application.

3. Click **Cancel and Exit** to cancel and exit the application. Application has been cancelled message appears.
OR
Click **Return to Application** to view the credit card application.

Application Cancelled
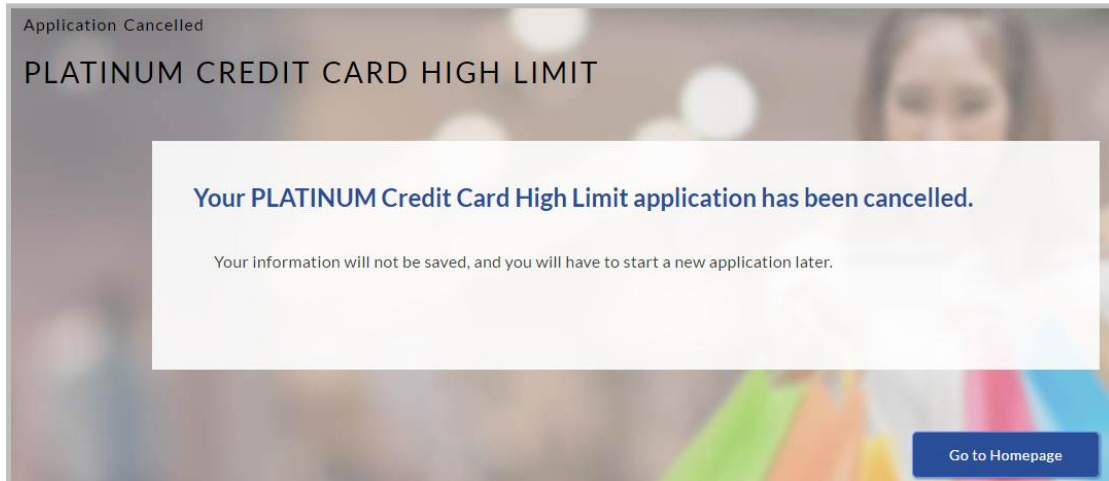
4. Click **Go to Homepage** to navigate to the application dashboard screen.

2.1.13 Save for Later

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.

2. In the **Email** field, enter the email address.

3. To confirm enter the email ID in the **Confirm Email** field.

4. Click **Verify** link to verify the entered email address.

   a. In the **Verification Code** field, enter the verification code sent on the registered email ID.

   b. Click **Resend Code**, if the code is not received.

   c. Click **Submit**. The successful email verification message appears.

5. In the **Password** field, enter the password required for log-in.

6. To confirm enter the password in the **Confirm Password** field.

Save and Complete Later
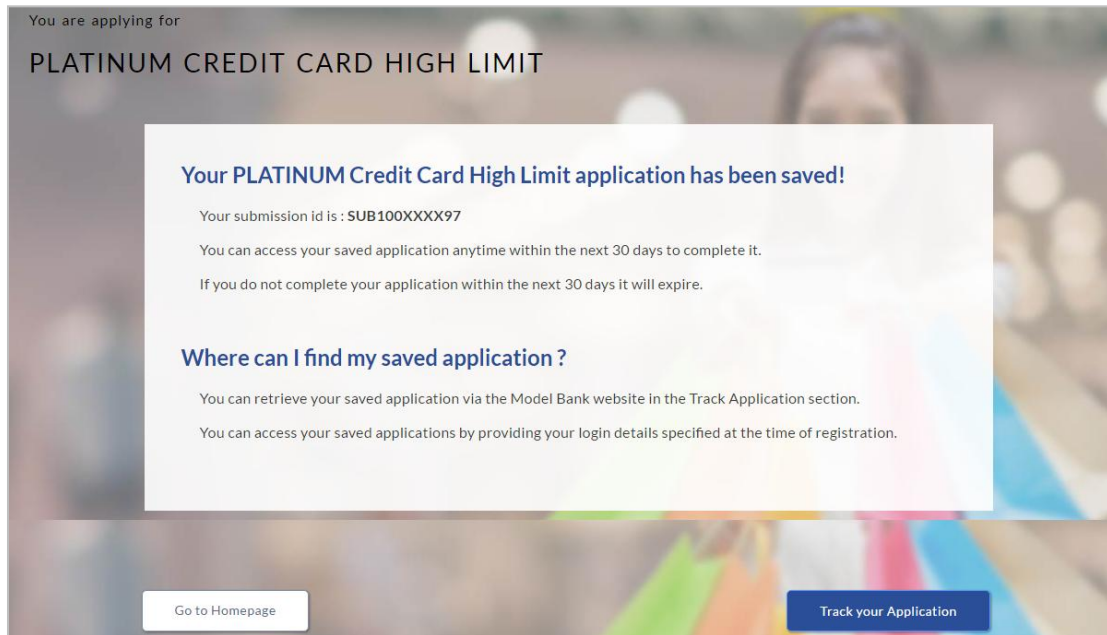
Field Description

Field Name	Description
Email	The email ID of the user.
Confirm Email	To confirm re-enter the email ID entered in the **Email** field.
Password	Indicates the password required for login.
Confirm Password	To confirm re-enter the password entered in the **Password** field.

7. Click **Save Application**.
   OR
   Click **Cancel Application** to close the save and complete later screen.
   OR
   Click **Return to Application** to navigate to the application screen.

Note: The saved application appears in **Track Application** under **In Draft**. You can click the application summary and resume application submission process.

8. Click **Track your Application** to view the application status.

3. Application Tracker

The track application allows you to view the progress of the application. Through track application you can:

- **View submitted application**: It allows you to view the submitted application details, view information related to the application and complete pending tasks applicable.

- **View application in draft**: If you click save for later while submitting the application, the application is saved as draft application so that you can retrieve the application at later stage and complete the application submission process.

To track an application:

1. Click **Track Application** on the dashboard. The **Login** screen appears.

2. Enter the registered email ID and password, click **Login**.

3. The **Application Tracker** screen appears. By default the submitted application view appears.

Submitted Application

Field Description

Field Name	Description
Application ID	Application reference number. It is a unique number generated by the system and allotted to an application.
Amount	The approved Credit Card Limit
Applicant Name	Name of the applicant.
Submitted On	Application submission date.
Status	Current status of the application.

4. Click the application details to view the application summary. The **Application Summary** screen appears with details like, actions to be performed and application details to be viewed.

Application Summary

5. Click on the links under the **View** section to view application summary, status history and other details.

Status History

Status history displays the status of the various stages of Credit Card application, remarks, user name, and date on which the status is updated.

Field Description

Field Name	Description
Status History	
State	Application status.
Remarks	Displays the remarks if any.
Acted By	User ID who has processed the credit card application.
Updated On	Account application updated date.

Document Upload

Document upload allows you to upload the documents which are required for the application processing. You can upload multiple documents for a document type. Simultaneously you can upload multiple documents. You can remove any uploaded document.

To upload / remove a document:
1. Click **Documents** link.
2. Click **Choose file**.
3. The open file screen appears. Select the appropriate file to be uploaded and click **Open**.
4. Click **Upload**. The file is uploaded.

Document Upload

Note: Click ⊗ to remove the uploaded document.

Field Description

Field Name	Description
Choose File	File to be uploaded.

5. Click the **Document** link. The status of the uploaded document appears, once the documents are verified.

Uploaded Document

6. Click on the image link to download the uploaded document file.

FAQs

1. **I am an existing customer of the bank but do not have channel access, how can I proceed?**

   You can register yourself as a channel user through the 'Register' option available on the portal page and provide the required details.

2. **Can I proceed with the application if I am not an existing channel user?**

   Yes. You can continue filling in the application details as a guest user and need not necessarily login.

3. **Why am I asked to capture previous residential address details?**

   The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

4. **My Add-on card holder and I live in the same house, do I need to enter address details again while defining co-applicant information?**

   No. There is an option in the Add on card holder contact information section to default the primary applicant's address in that of add on card holder's residential address fields.

5. **The application requires me to define certain financial details that are not applicable to me. How do I proceed?**

   In case a financial parameter such as an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

6. **Why am I being asked to capture previous employment details?**

   The bank has an employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

7. **Can I add an 'Add on card holder' to my card? What are the details that I must provide of my authorized user?**

   Yes you can apply for an 'Add on card holder' to your card. You will be required to provide your add on card holder's name, date of birth, citizenship and residential address details.

8. **Can I add multiple authorized users to my card?**

   Yes, this depends on the card offer you have selected to apply for. The bank will define the maximum number of add on card holders that can be linked to a card.

9. **Can I transfer balances from multiple cards to my new card?**

   Yes you can transfer the balances from multiple cards to your new card provided this feature is enabled for the credit card offer that you have applied for. The bank will define the maximum number of balance transfers you can perform on your card.

10. Is there a maximum limit defined on the amount of balance that can be transferred to my card?

Yes, you cannot transfer a balance if it is greater than the maximum credit limit defined for your card. Additionally the sum of all balance transfers also must not exceed that of the maximum credit limit of your card.