

Oracle® Banking Channels Bank User Base

Functional Overview

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Preface

Oracle Banking is a one-stop solution for a bank for its core banking operations, across retail and business banking operations. It is designed to help banks respond strategically to today's business challenges, while also transforming their business models and processes to reduce operating costs and improve productivity across both front and back offices.

Oracle Banking provides a unified yet scalable IT solution for a bank to manage its data and end-to-end business operations with an enriched user experience. It is a composed set of different modules, wherein each module is serviced by a set of services and other subsystems.

This preface contains the following topics:

- [Audience](#)
- [Documentation Accessibility](#)
- [Related Documents](#)
- [Conventions](#)

Audience

This guide is intended for the users of Oracle Banking Channels Bank User Base.

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 that have purchased support 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 Platform Localization Installation Guide - Silent Installation guide.
- For a comprehensive overview of security, see the Oracle Banking Security Guide.
- For the complete list of licensed products and the third-party licenses included with the license, see the Oracle Banking Licensing Guide.
- For information related to setting up a bank or a branch, and other operational and administrative functions, see the Oracle Banking Administrator Guide.
- For information related to customization and extension, see the Oracle Banking Extensibility Guides for HOST, SOA, and UI.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1 Overview

Oracle Banking Channels Bank User Base provides the capability to configure Broker related policies and maintenances such as bank broker policy and product linkages. These are used to validate and drive the processing of broker sourced applications in Oracle Banking.

2 Key Features

This chapter describes the key features of Oracle Banking Channels Bank User Base.

2.1 Party Bank Policy

The parameters that impact the broker onboarding are covered in the party bank policy. A rule to resolve manager for broker or introducer is defined here. While onboarding an individual broker, this rule is executed to resolve the list of managers, from whom a manager can be linked to the broker for the specific business group.

2.2 Bank Policy

The following broker-related parameters can be defined in the bank policy:

- Commission to be captured or not can be defined, if the Sourcing Entity is Broker.
- Interface with External Commission system allowed or not can be configured
- Broker ID generation logic to be set manual or automatic can be defined.

2.3 Define Business Group

Banks operate in various lines of business such as Retail Lending, Small Business Lending, Business Banking Commercial, Agri Lending, or Term Deposits. Using this maintenance, each line of business can be defined separately and brokers or introducers can be restricted to operate in certain lines of business.

2.4 Link Product Groups to Business Groups

Using this maintenance, appropriate product groups can be linked to each business group as per the bank's requirement.