

Oracle Banking Digital Experience

**FCUBS Originations Auto Loan User Manual
Release 19.1.0.0.0**

Part No. F18558-01

May 2019

ORACLE®

FCUBS Originations Auto Loan User Manual
May 2019

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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 19.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Auto Loan Application Submission	×	✓	✓

3. Auto Loans Application

An auto or vehicle loan is a secured personal loan taken to purchase a new or used vehicle. In an auto loan, the vehicle being purchased is considered as the collateral on the loan.

Following are the steps involved in the application submission:

- **Orientation:** Select your login preference i.e., if you are a first time applicant you can continue as a guest or login through any of the social media profiles available. You can login using Facebook / LinkedIn credentials and fetch basic information i.e. First Name, Last Name and Email ID. If you are an existing customer you can login with your credentials in order to have the application pre-populated with your information.

The following sections, apart from Document Upload, Review and Submit and Confirmation, will be displayed in the order as defined by the bank administrator in the workflow configuration screen:

- **Primary Information:** In this section, you can specify basic personal information such as your name, date of birth, nationality, etc.
- **Contact Information:** Details of your residence as well as phone numbers and email address are to be identified in this section. This section comprises of the following sub sections – Email Address, Phone Numbers, and Permanent Residence. You can also identify your mailing address if it is different from that of your permanent residence address, in this section.
- **Proof of Identity:** In this section, you are required to specify information pertaining to your proof of identity specific to your passport comprising of your passport number, date of issue and expiration date.
- **Employment Information:** In this section, identify your current employment type along with the name of your company or employer if you are employed in any form including if you are employed on a part time basis or are self employed.
- **Income:** This section of the application form captures your income details. You are required to specify the source of income along with the amount and frequency at which you earn the specific income. You can add multiple records of income in this section.
- **Expenses:** In this section, identify all the expenses that you incur on a regular basis along with the amount and frequency at which each expense is incurred. You can add multiple records of expenses.
- **Assets:** Identify all the assets you currently hold, in this section. You can add multiple records of assets and are required to specify the value of each asset that you own against the type of asset.
- **Liabilities:** In this section, specify information pertaining to all the debts that you are currently servicing. You can add multiple records of liabilities and are required to specify information pertaining to the total amount of each liability, the balance due as well as the frequency in which you repay your debt towards the specific liability.
- **Loan Requirements:** In this section you are required to specify the estimated value of the vehicle, whether you wish to make any down payment and other details such as the loan tenure in terms of years and months.
- **Vehicle Information:** In this section you are required to provide vehicle information such as, whether the vehicle is used or new, the make and model of the vehicle.

- **Document Upload:** You might be required to provide documents supporting various proofs i.e. proof of identity, address proof, etc. that you have defined as part of the application. This feature enables you to upload documents supporting these proofs. You can upload multiple documents against a document type.
- **Offers:** This section displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** This section displays the summary of the loan application. You can verify details submitted as part of the application can and modify any if required.
- **Confirm Page:** Once you submit the application, a confirmation page will be displayed containing the current status of the application as well as the application reference number. This page will also contain details of any additional steps that might be required to be taken by either you or the bank. The options to either navigate to the application tracker or the product showcase are provided on this page.

Note: The process type used for integration with UBS is BPMN.

How to reach here:

Dashboard > Auto Loan

To apply for an auto loan:


- Select **Auto Loans** on the product showcase screen.
- The **Orientation** page is displayed.

3.1 Orientation Page


Before We Go Ahead..

Vehicle Loans


Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)



Tell us about yourself
We will ask for your basic personal, employment and financial information.



Design your Loan
Specify your loan requirements such as the required amount and tenure.



Review and Submit
Once your application is complete, review your data entered and submit the application.

What you'll need

- Your Personal and Contact details.
- Your Current Employment details.
- Financial details including your Income, Expenses, Assets and Liabilities.

Already a customer banking online with us?
Signing in with your login credentials will help us prefill some of the data

[Login](#)

New to ZigBank?
Login with social media

[in](#) [f](#)

[Continue as guest](#) [Cancel](#)

- Click **Continue as guest**, if you are a new / unregistered user.
OR
Click any social media (LinkedIn / Facebook) icon to login through the specific social media profile.
OR
Click **Login** if you are a registered user.
OR
Click **Cancel** to abort the loan application process.
- The section defined as the first in the workflow configuration screen will be displayed.

3.2 Loan Requirements

Loan Requirements

Estimated Value

Down payment towards Vehicle Purchase

Down payment Amount

How much would you like to borrow?

Loan Term Years Months

Field Description

Field Name	Description
Estimated Value	Specify the estimated value of the vehicle. If you have applied from the dealer page by selecting the make and model, then the estimated value of the vehicle as displayed on the dealer page will be defaulted and available for edit
Down payment towards Vehicle Purchase	Specify whether you are going to make any down payment towards vehicle purchase.
Down payment Amount	Specify the amount that you wish to pay as down payment towards purchase of the car. This field appears only if you have selected the option Yes against the field Down payment towards Vehicle Purchase . If you have applied from the dealer page by selecting the make and model, then the down payment value if specified on the dealer page will be defaulted and available for edit.
How much would you like to borrow?	The loan amount that you would need to borrow. This amount will be displayed based on the difference between the estimated value of the vehicle and the down payment amount.
Loan Term	The tenure of the loan in terms of years and months.

- Enter the relevant loan requirement details such as estimated value, down payment amount, if you are making down payment, and loan term.
- Click **Continue**. The next section is displayed.

3.3 Vehicle Information

In the vehicle information section, enter vehicle details such as whether the vehicle is new or used, vehicle identification number, registration state, year of manufacturing, make, model, and mileage of the vehicle in case of used vehicle.

Please specify details of the vehicle you are purchasing

New or Used

Vehicle Identification Number (optional)

Year

Make

Model

Field Description

Field Name	Description
New or Used	Specify whether you are planning to purchase a new or used vehicle.
Vehicle Identification Number	Enter the vehicle identification number. This field is optional if the vehicle being purchased is a new vehicle.
Year	Specify the year in which the vehicle was manufactured. If the vehicle being purchased is a used vehicle, there will be an additional validation to ensure that the vehicle is not older than a certain age as defined by the bank. This age in years is displayed against the field name.
Make	Specify the vehicle manufacturer company name.

Field Name	Description
Model	<p>Specify the vehicle model name.</p> <p>The values in this field will be displayed based on the make selected. If you select Others, then there will be a field enabled to capture the model name.</p>

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

3.4 Primary Information

Primary Information

▼

Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)

Salutation	Mr	▼
First Name	John	
Middle Name (optional)	A	
Last Name	Smith	
Date of Birth	17 Nov 1990	
Gender	Male	▼
Marital Status	Single	▼
Dependents	0	
Nationality	AUSTRALIA	▼
Permanent Resident	<div>YesNo</div>	

Continue



Field Description

Field Name	Description
Salutation	Select the salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name (Optional)	Enter your middle name. This field is optional.
Last Name	Enter your last name.


Field Name	Description
Date of Birth	Specify your date of birth in MM/DD/YYYY format. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Select your gender. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Prefer not to disclose
Marital Status	Specify your marital status. The options are: <ul style="list-style-type: none"> • Married • Remarried • Divorced • Separated • Single • Spouse Expired
Dependents	Specify the number of people dependent on you.
Nationality	Select your country of nationality.
Permanent Resident	Specify whether you are a permanent resident in the country in which you are applying for the account.
<ul style="list-style-type: none"> • Click Continue. The next section is displayed. 	

3.5 Contact Information

In the contact information section enter contact details encompassing your email address, phone numbers and permanent residential address. You may be required to enter your mailing address in case your mailing address is different from that of your residential address.

**Contact Information**

Email

Email 


john@ofss.com

Please confirm your email ID


john@ofss.com

Phone Number

Phone Type

Personal Mobile 

Phone Number

1 

3234234452


Add an additional phone number?

Yes

No

Permanent Residence

Country

AUSTRALIA 

Address Line 1

A21, ABB Towers

Address Line 2 (optional)


City

Sydney

Zip Code

444001

Accommodation Type

Self Owned 

Is your mailing address the same as above?

Yes

No

Continue

Field Description

Field Name	Description
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email address to confirm the same.
Phone Number	
Phone Type	<p>Select the phone number type that you want to define.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Personal Landline • Work Landline
Phone Number	Enter your phone number corresponding to the selected phone type.
Add an additional phone number?	You can select Yes if you want to add an additional phone number. It is not mandatory to add an additional phone number.
Phone Type	<p>Type of phone number that is being added.</p> <p>The options available will be all the phone types other than the one selected in the previous phone type field.</p> <p>This field is displayed if you select Yes in the Add an additional phone number field.</p>
Phone Number	<p>Enter the phone number corresponding to the selected phone type.</p> <p>This field is displayed if you select Yes in the Add an additional phone number field.</p>
Permanent Residence	
Country	Enter the name of the country in which you reside on a permanent basis.
Address 1-2	Enter your Address details.
City	Enter the name of the city in which you reside on a permanent basis.

Field Name	Description
Zip Code	Enter the zip code of your permanent residence.
Accommodation Type	<p>The type of accommodation in which you reside on a permanent basis.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Self Owned • Company Provided • Other
Is your mailing address the same as above?	<p>Specify whether your mailing address is same as that of your permanent address. If you select option No, you will be required to enter your mailing address.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Mailing Address	
These fields appear if you select option No against the Is your mailing address the same as above? field.	
Country	Select the country of your mailing address.
Address Line 1-2	Enter details of your mailing address.
City	Enter the name of the city of mailing address.
Zip Code	Enter the zip code of your mailing address.
<ul style="list-style-type: none"> • Click Continue. The next section is displayed. 	

3.6 Proof of Identity

In this section specify details of your passport that can serve as proof of identity. The details include your passport number, the date of issue and expiration date.

Proof of Identity

Passport Number

xxxxx8293

Date of Issue

20 Nov 2016

Expiration Date

20 Nov 2030

Continue

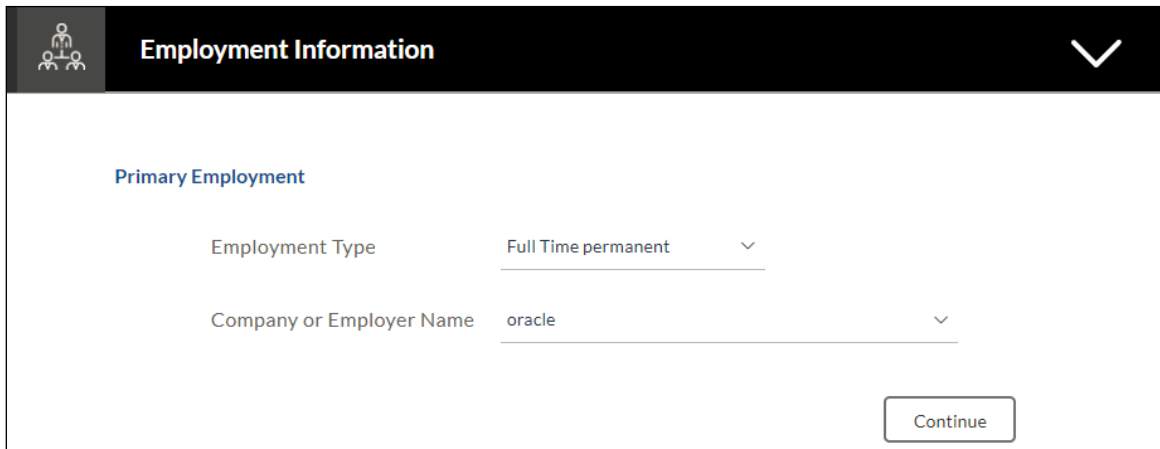
Field Description

Field Name	Description
Passport Number	Enter your passport number.
Issue Date	Enter the date on which your passport is issued. This date can be found printed on your passport.
Expiration Date	Enter the date on which your passport will expire. This date can be found printed on your passport.

- Click **Continue** to save the identification information. The next section is displayed.

3.7 Employment Information

In this section enter details of your current employment.






Field Description

Field Name	Description
Employment Type	<p>Select the type of your current primary employment.</p> <p>The types are:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Self Employed • Retired Pensioned • Retired Non Pensioned • Unemployed • Other
Company or Employer Name	<p>Select the name of the company or firm at which you are employed.</p> <p>This field is displayed if you have selected Full Time Permanent, Full Time Temporary, Employed, Part Time or Self Employed from the Employment Type list.</p>


- Click **Continue**. The next section is displayed.


3.8 Income

In this section enter details of all income that you want to be considered. You can add multiple records of income up to a defined limit. Click the  icon to add additional income records and the  icon against a specific record to delete it.



Income



Primary Income

Source of Income


Salary

Frequency

Monthly

Income


£5,000.00

Add another Income



Continue


Field Description

Field Name	Description
Source of Income	Identify the source of your primary income i.e. the means through which you earn regular income. Examples of source of income can be rental income, salary, etc.
Frequency	The frequency at which you earn the particular income
Income	The amount of income earned from the particular source.


- Click **Save** to update the income details.
- Click  to add another income record.
OR
Click **Continue**. The next section appears.

3.9 Expenses

In this section enter details of all expenses you incur on a regular basis. You can add multiple expense records up to a defined limit. Click the  icon to add additional expense records and the  icon against a specific record to delete it.




Expenses




Identify the expenses you incur on a regular basis such as the amount you spend towards food, transport, education and other expenditure.

Primary Expense



Expense	Household
Frequency	Monthly
Amount	£3,000.00


Add another Expense





Continue

Field Description


Field Name	Description
Primary Expense	
Expense	The type of expense.
Frequency	The frequency at which you incur the specific expense.
Amount	The total value of expenditure against the specific type identified.

- Click **Save** to update the expense details.
- Click **Continue** to proceed with the next section.
OR
Click  to add another expense record.


3.10 Assets

In this section enter details of all assets owned by you. You can add multiple asset records up to a defined limit. Click the  icon to add additional asset records and the  icon against a specific record to delete it.

Assets




Assets




Identify your share of all the assets you hold.

Primary Asset



Type of Asset	Land
Value	£25,000.00


Add another Asset





Continue


Field Description

Field Name	Description
Primary Assets	
Type of Asset	The type of asset owned by you.
Value	The market value of the asset.


- Click **Save**.
- Click **Continue** to proceed with the next section.
OR
Click  to add another asset record.

3.11 Liabilities


In this section enter details of all your liabilities. You can add multiple records up to a defined limit. Click the  icon to add additional records and the  icon against a specific record to delete it.




Liabilities



Identify all your debts that you are currently servicing.

Primary Liability


Liability	Loan
Total Amount	£1,000.00
Balance Due	£200.00
Repayment Frequency	Monthly

Add another Liability

Continue

Field Description

Field Name	Description
Primary Liability	
Liability	Select the type of liability you want to define.
Total Amount	Identify the original value of the liability.
Balance Due	Enter the current outstanding value of the liability.
Repayment Frequency	Enter the frequency at which you repay the liability.

- Click **Save**.
- Click **Continue** to proceed with the loan application process.
OR
Click  to add another liability record.

3.12 Offers

This section displays all the product offers applicable to you. You can select any one offer that best suits your needs.

Offers

Please make your selection by clicking one of the offers below.


NewOffer
Interest Rate : 3%

NewOffer1
Interest Rate : 2%


Continue

- Select a suitable offer.
- Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

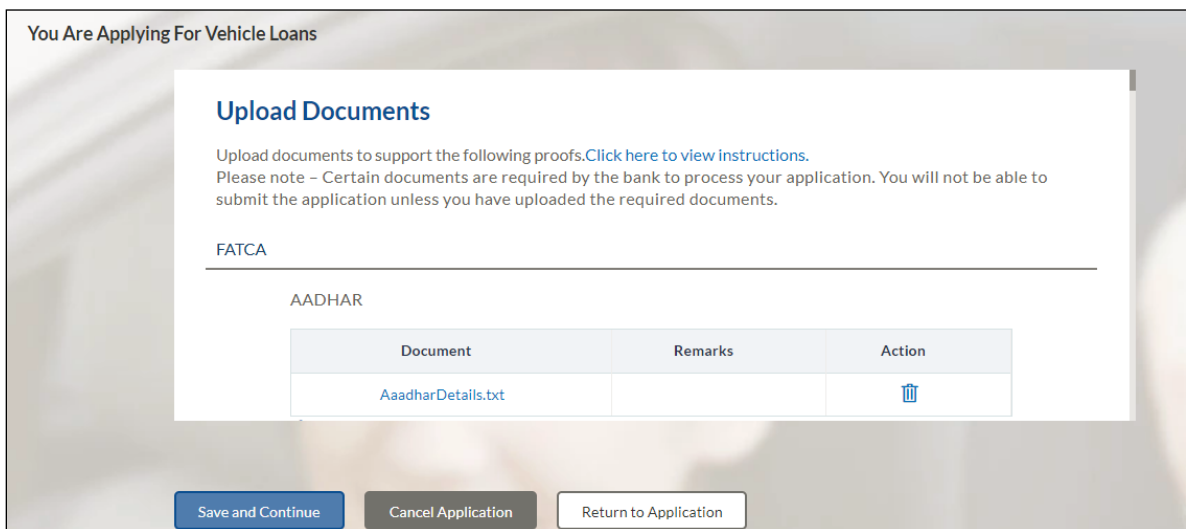
3.13 Document Upload

Through this screen you can upload documents serving as various proofs which are required for the processing of your application. You can navigate to this screen by selecting the provided  icon on the application.

To upload a document:

- Click on the  icon.
- Click on the **Attach Document** link provided against a document type in order to upload the supporting document.

Document Upload




You Are Applying For Vehicle Loans

Upload Documents

Upload documents to support the following proofs. [Click here to view instructions.](#)
 Please note – Certain documents are required by the bank to process your application. You will not be able to submit the application unless you have uploaded the required documents.

FATCA

AADHAR

Document	Remarks	Action
AadharDetails.txt		

Save and Continue **Cancel Application** **Return to Application**

Field Description

Field Name	Description
Attach Document	On selecting this link, the browse option is opened, by which you can select the required file to upload.

- Click **Save and Continue** to upload the attached documents and to continue with the application process.



3.14 Review and Submit

This page displays all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.



Loan Requirements

You Are Applying For Vehicle Loans



Please review your information before submitting your application.

 Loan Requirements 	
Estimated Value	£10,000.00
Down payment Amount	£1,000.00
How much would you like to borrow ?	£9,000.00
Loan Term	2 Year(s) 2 Month(s)



Vehicle Information

 Vehicle Information 	
New or Used	New
Year	2017
Make	Brand 1
Model	Model 1



Primary Information

 Primary Information 	
Name	Mr John A Smith
Date of Birth	17 Nov 1990
Gender	Male
Marital Status	Single
Number of Dependents	0
Nationality	AUSTRALIA



Contact Information

 Contact Information 	
Email	
Email	john@ofss.com
Phone Number	
Primary Phone Number	Personal Mobile: 1-8301830182
Permanent residence	
Accommodation Type	Self Owned
Address	A21, ABB Towers, Sydney AU 444001

Proof of Identity

 Proof of Identity 	
Type of Identification	Passport
ID Number	xxxxxxx8329
Date of Issue	20 Nov 2014
Expiration Date	20 Nov 2030

Employment Information

 Employment Information 	
Primary Employment	
Employment Type	Full Time permanent

Income



Income



Primary Income

Source of Income

Salary


Frequency

Monthly


Income

£5,000.00

Expenses



Expenses



Primary Expense

Expense

Household

Frequency

Monthly

Amount

£3,000.00

Assets



Assets



Primary Asset



Type of Asset

Land

Value

£25,000.00



Liabilities


Liabilities


Primary Liability



Liability	Loan
Total Amount	£1,000.00
Balance Due	£200.00
Repayment Frequency	Monthly

Offer


Offers


Selected Offer	NewOffer
----------------	----------


Documents


Documents


FATCA

AADHAR

[AaadharDetails.txt](#)

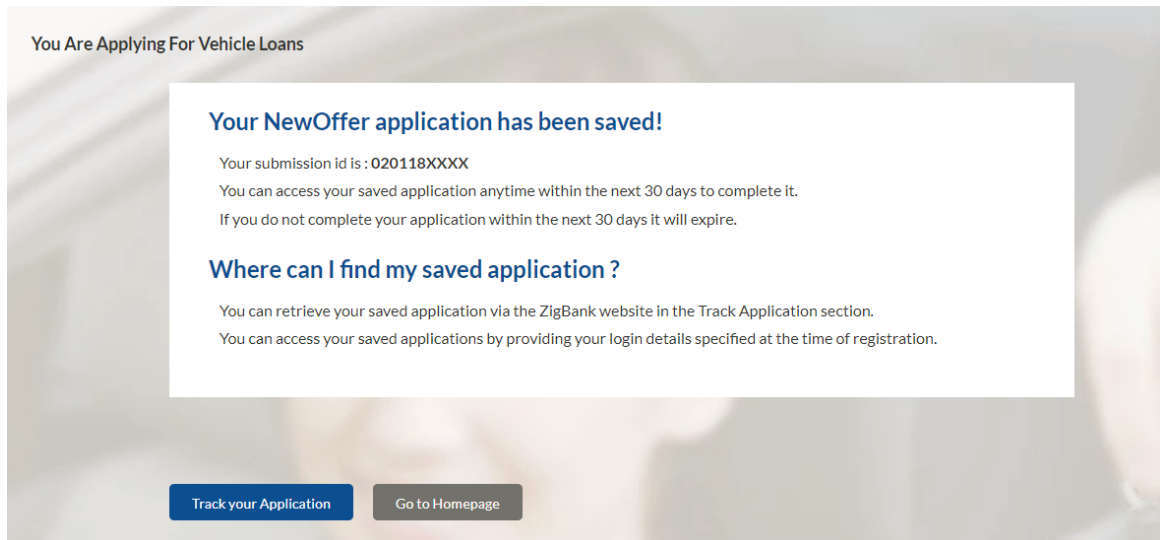
- Click  against any section if you wish to edit any information that is part of that section.
- Once the details are edited click **Continue**.
- Once you have verified all the information and have provided consent to all the disclosures click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number and any additional steps that might need to be undertaken by you or the financial institution.

Note: The process type used for integration with UBS is BPMN.

3.15 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of your application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.

Additionally, the option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, the option to register will also be available on this screen.



- If the applicant who has filled in the application details is not a registered channel user and if registration is not mandatory, the option to register for channel access will be available on this page. Click **Register**.
OR
Click **Go to Homepage** to navigate to the application dashboard screen.
- OR
Click **Track your Application** in order to be navigated to the application tracker.


3.16 Register User

Register User

Registration

You need to register first before submitting your application.
You will need to register with us in order to track your application. Please provide the following details to register with ZigBank.

Define Login Credentials


Email 

john@company.com


Verify

Confirm Email

john@company.com


Password 

.....



Confirm Password

.....



Terms and Conditions

☒ I have read, fully understood and agreed with the terms and conditions.

[Terms and Conditions](#)

Submit Application

Cancel Application

Return to Application

Field Description

Field Name	Description
Define Login Credentials	
Email	Enter the email ID with which you would like to register.
Confirm Email	To confirm the email ID, re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.

Field Name	Description
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

To register:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.
- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.
- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.
Or
Click **Cancel Application** to cancel the application.
Or
Click **Return to Application Verification**

Verification

A verification code has been sent to your specified email address. Please enter that code below to complete the process

Verification Code

.....

Did not get the code?

Resend Code

Submit

Cancel

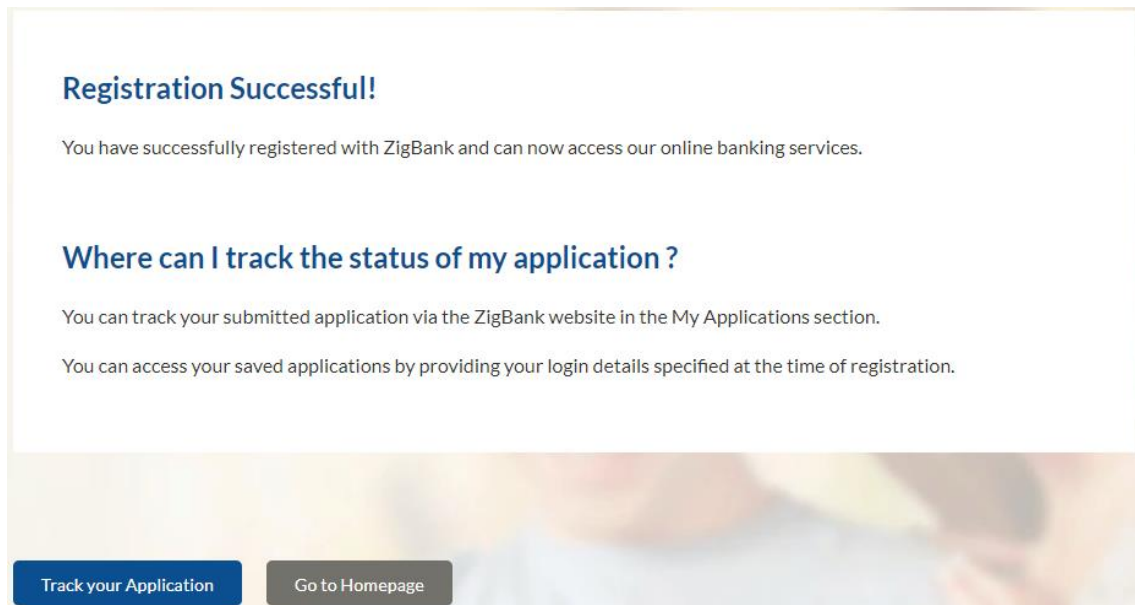
Field Name	Description
Verification Code	Enter the security code sent to the email ID you have defined in the registration screen.

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
OR
Click **Resend Code** if you wish the system to send you a different security code.
OR
Click **Cancel** to cancel the close the screen and return to the registration screen.

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Register User - Confirm



- Click **Track your Application** to navigate to application tracker to view the applications status.
OR
Click **Go To Homepage** to navigate to the product showcase.

3.17 Cancel Application

The option to cancel the application is provided throughout the application and you can opt to cancel the application at any step.

To cancel an application:

- Click **Cancel**. The cancel application screen is displayed. You will be able to select a reason for which you are cancelling the application.
- Click **Cancel and Exit**. The application is cancelled.

Cancel Application

You Are Applying For Vehicle Loans

Cancel Application

What is the reason for cancelling ?

- ☐ Having difficulty in completing the application form
- ☐ Not enough time I will complete it later
- ☐ Need more product details
- ☒ Made a mistake in product selection
- ☐ Others

Your information will not be saved, and you will have to start a new application later.

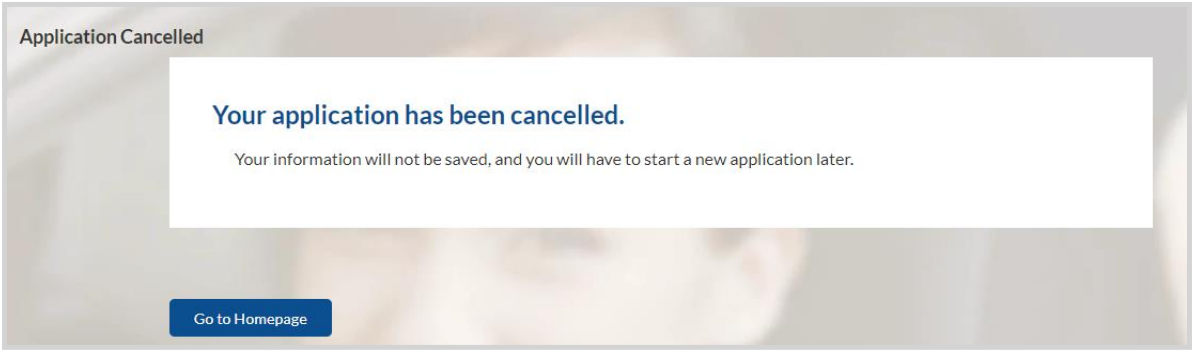
Cancel and Exit **Return to Application**

Field Description

Field Name	Description
Reason for Cancelling	<p>Indicate the reason for which you are cancelling the application. This is an optional step.</p> <p>The cancellation reason could be:</p> <ul style="list-style-type: none"> • Having difficulty in completing the application form • Not enough time I will complete it later • Need more product details • Made a mistake in product selection • Others

Field Name	Description
Please Specify	<p>This field is displayed if you have selected the option Others as Reason for Cancelling.</p> <p>Enter the reason for which you are cancelling the application in this field.</p>
<ul style="list-style-type: none">• Select the appropriate reason for which you are cancelling the application.• Click Cancel and Exit to cancel and exit the application. A message confirming that the application has been cancelled is displayed. OR Click Return to Application to return to the application.	

Application Cancelled



- Click **Go to Homepage** to navigate back to the product showcase screen.

3.18 Save for Later

The following scenarios are applicable for save for later.

- If the applicant is a registered user and he/she is already logged in then the applicant will be displayed a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

All saved applications will be available in the application tracker under the In Draft tab. You can select any application to resume the application submission process.

To save an application:

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.


Save and Complete Later

Save And Complete Later

Do you need more time? Save your application now and come back later to complete your application.
If you cancel your application, your information will not be saved and you will have to start a new application.

Please fill out the following details in order to save your application.

Define Login Credentials


Email 

john@company.com


Verify

Confirm Email

john@company.com


Password 

.....



Confirm Password

.....



Terms and Conditions

☒ I have read, fully understood and agreed with the terms and conditions.

[Terms and Conditions](#)

Save Application

Cancel Application

Return to Application

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register

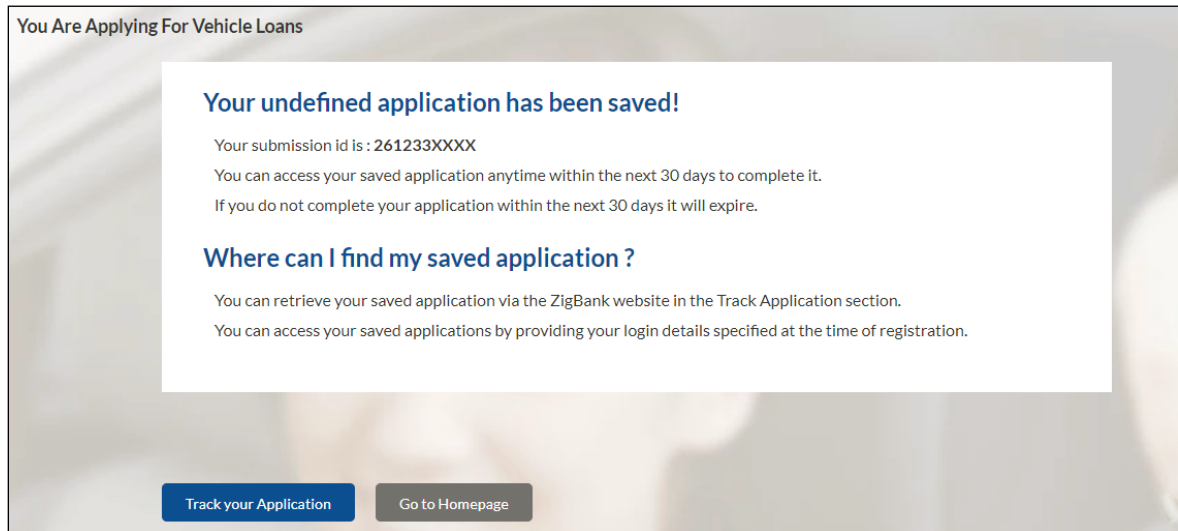
Field Name	Description
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	<p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.</p> <p>Refer the Verify sub section under section Register User for further information on verification.</p>
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

The following steps are applicable for cases wherein the applicant is not a registered user:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **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**. A message stating that the email ID has been verified successfully is displayed.
- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- Click the **Terms and Conditions** link to view the terms and conditions.

- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.
- Click **Save Application**.
OR
Click **Cancel Application** to cancel the application.
OR
Click **Return to Application** to navigate back to the application screen.

Save Application



- Click **Track your Application** to navigate to the application tracker.
OR
Click **Go to Homepage** to navigate to the product showcase.

3.19 Existing User

An application form being initiated by an existing user (registered user) will differ from that of one being initiated by a new/unregistered user. If you are applying for an auto loan account product as an existing user, once you login to the banking system after having entered your login credentials, the application form will be displayed with all your personal details pre-populated in the respective fields and sections. You will, hence, be required to only specify details pertaining to the auto loan. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information and Employment Information.

4. Application Tracker

The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

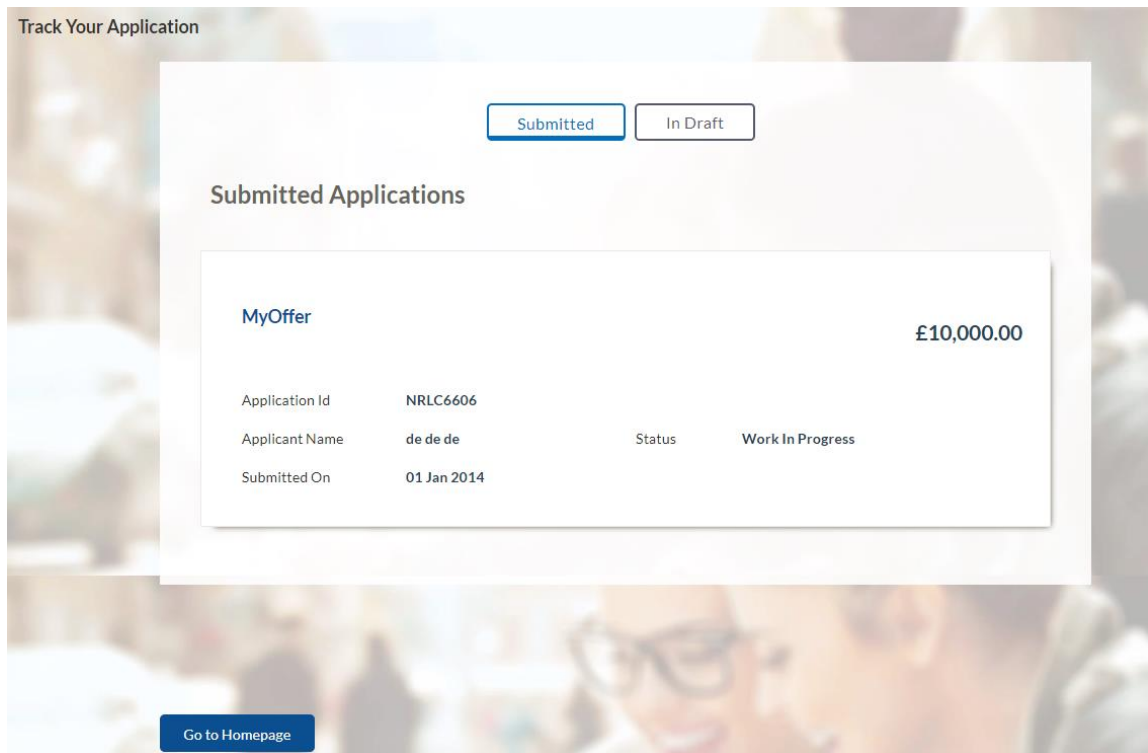
- **View submitted applications:** The application tracker enables you to view details of submitted application which includes viewing account summary and uploaded documents.
- **View applications in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered email ID and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

4.1 Submitted Application – Auto Loan

The following details are displayed on an auto loan application card under the Submitted tab of the application tracker page. On clicking on a specific card, the details page of that card appears. However, once an application has been completely processed, the card will no longer be clickable.

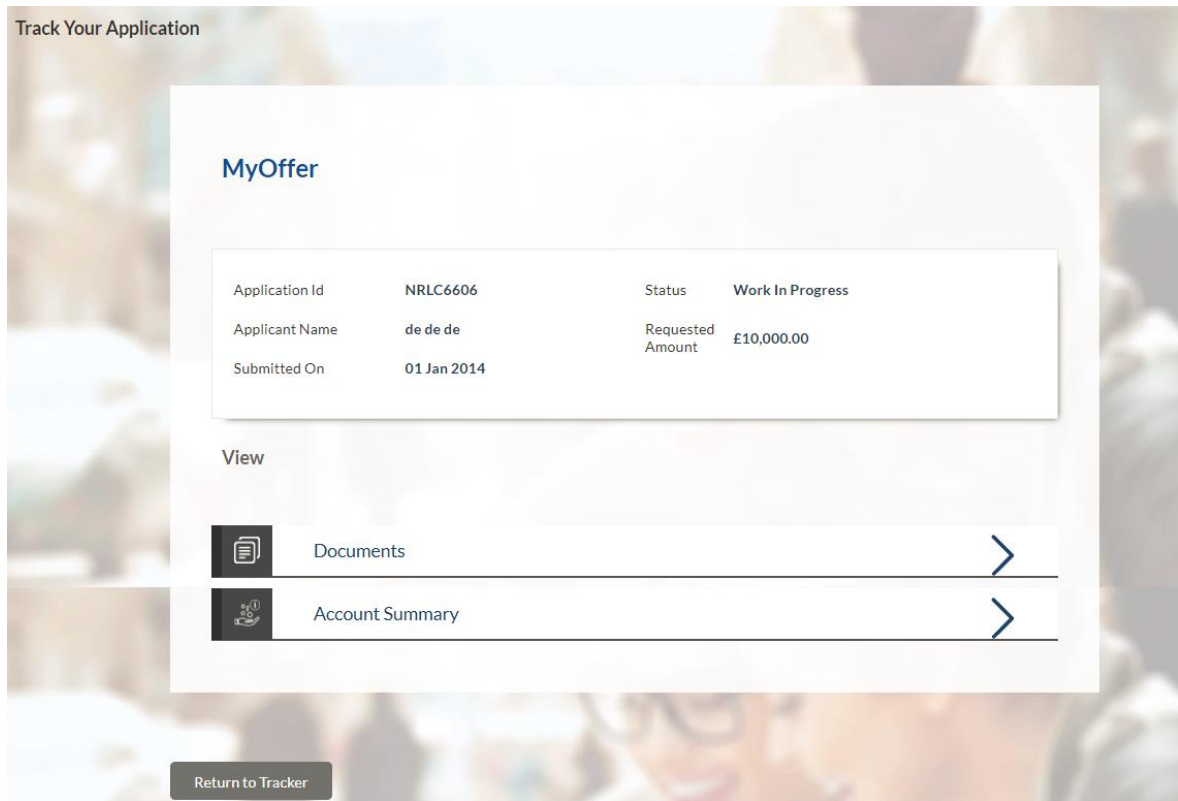


Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Loan Amount	The loan amount for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Applicant Name	The name of the applicant is displayed here.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.

Field Name	Description
Loan Account Number	<p>The loan account number, once generated, is displayed here.</p> <p>This account number is only displayed once the application is successfully processed to completion.</p>
<hr/>	
<ul style="list-style-type: none">• Select the application card.• The Application Details screen is displayed with options to view additional details of the application and pending tasks, if any	

4.2 Auto Loan Application Tracker Details



Field Description

Field Name	Description
Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Applicant Name	The name of the applicant be displayed here.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.
Requested Amount	The requested loan amount.

- Click on Documents to view documents that have been uploaded in the application form.
- OR

- Click on Account Summary to view a summary of the loan account.

4.3 Documents

This section displays the documents that are uploaded in the application form.

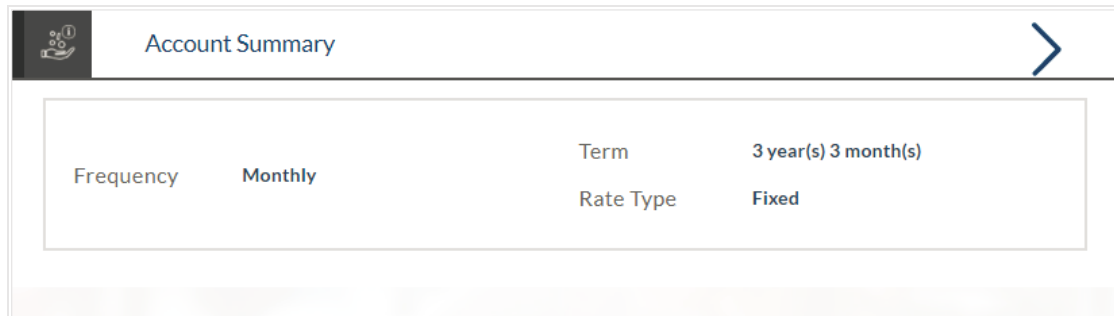
The screenshot shows the 'Documents' section of the Application Tracker. At the top, there is a header with a document icon and the title 'Documents'. Below the header, the content is organized into two main categories: 'ADDRESSPROOF' and 'PASSPORT'. Under 'ADDRESSPROOF', there is a document type 'AADHAR' with a link '3.IPM_****21'. Under 'PASSPORT', there is a document type 'TEST' with a link '3.IPM_****22'. A 'Return to Tracker' button is located at the bottom left of the section.

Field Description

Field Name	Description
Document Category	All the categories under which documents have been uploaded are listed on the screen below which the document type and link of each uploaded document are displayed.
Document Type	The document type against which the documents have been uploaded are listed below each document category to which they belong.
Document	The names of the uploaded documents as well as the links by which you can view and download each document are displayed.

4.4 Account Summary

The Account Summary section enables you to view basic details of the loan account.



Account Summary	
Frequency	Monthly
Term	3 year(s) 3 month(s)
Rate Type	Fixed

Field Description

Field Name	Description
Frequency	<p>The principal and interest repayment frequency.</p> <p>The frequency could be:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Term	The loan term.
Rate Type	Indicates the loan rate type, the example of rate type could be Fixed or Variable.

FAQs

Why do you require the expiry date of my identity proof?

We ask for the expiry date of your identity proof to ensure that you are providing us with a valid proof of identity, one that is currently not expired.

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.

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