

# **Oracle® Banking Channels Bank User Experience**

Functional Overview

Release 2.9.0.0.0

**F23392-01**

November 2019

Oracle Banking Channels Bank User Experience Functional Overview, Release 2.9.0.0.0

F23392-01

Copyright © 2011, 2019, Oracle and/or its affiliates. All rights reserved.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

# Contents

---

<b>Preface</b> .....	<b>7</b>
Audience .....	7
Documentation Accessibility .....	7
Related Documents .....	7
Conventions .....	8
<b>1 Overview</b> .....	<b>10</b>
<b>2 Administration User Interfaces</b> .....	<b>12</b>
2.1 Oracle Banking Base .....	12
2.1.1 Accounting .....	12
2.1.2 Alerts .....	13
2.1.3 Asset Classification .....	13
2.1.4 ATM (Automated Teller Machine) .....	14
2.1.5 Batch Operations .....	14
2.1.6 Bill Payment .....	14
2.1.7 Cash Operations .....	14
2.1.8 Clearing .....	15
2.1.9 Common Account .....	15
2.1.10 Common Services .....	15
2.1.11 Document Management .....	18
2.1.12 Domestic Payments .....	18
2.1.13 Identity and Entitlement Management .....	19
2.1.14 Multi-Entity and Multi-Branding .....	20
2.1.15 Party Management .....	20
2.1.16 Product Manufacturing .....	21

---

2.1.17 Withholding Tax Management .....	23
2.2 Oracle Banking Current Accounts and Savings Accounts .....	24
2.2.1 Common Account .....	24
2.3 Oracle Banking Loans .....	24
2.3.1 Common Account .....	24
2.4 Oracle Banking Term Deposits .....	24
2.4.1 Common Account .....	25
2.5 Oracle Banking Limits and Collateral Management .....	25
2.5.1 Limits Management .....	25
2.5.2 Collateral Management .....	26
2.6 Oracle Banking Relationship Pricing .....	26
2.6.1 Pricing .....	26
2.7 Oracle Banking Originations .....	27
2.7.1 Originations .....	27
2.8 Oracle Banking Collections .....	28
2.8.1 Collections .....	28
2.9 Oracle Banking Recovery .....	29
2.9.1 Recovery .....	29
<b>3 User Interfaces .....</b>	<b>30</b>
3.1 Oracle Banking Base .....	30
3.1.1 Accounting .....	30
3.1.2 Agent .....	31
3.1.3 Alerts .....	31
3.1.4 Asset Classification .....	31
3.1.5 Batch Operations .....	32
3.1.6 Bill Payment .....	33

---

3.1.7 Cash Operations .....	34
3.1.8 Clearing .....	35
3.1.9 Common Account .....	35
3.1.10 Common Services .....	36
3.1.11 Core Entity .....	36
3.1.12 Dashboard .....	36
3.1.13 Document Management .....	36
3.1.14 Domestic Payments .....	37
3.1.15 Identity and Entitlement Management .....	38
3.1.16 Incentive .....	38
3.1.17 Investment Accounts .....	38
3.1.18 Offer Bundling .....	39
3.1.19 Party Management .....	39
3.1.20 Product Manufacturing .....	42
3.1.21 Rules .....	42
3.1.22 Withholding Tax Management .....	42
3.2 Oracle Banking Current Accounts and Savings Accounts .....	43
3.2.1 Transaction Accounts .....	43
3.2.2 Common Account .....	46
3.2.3 Interest .....	47
3.3 Oracle Banking Loans .....	47
3.3.1 Loans Management .....	47
3.3.2 Common Account .....	50
3.3.3 Indirect Lending .....	50
3.3.4 Interest .....	51
3.4 Oracle Banking Term Deposits .....	51

---

3.4.1 Term Deposits .....	51
3.4.2 Common Account .....	52
3.4.3 Interest .....	53
3.5 Oracle Banking Limits and Collateral Management .....	53
3.5.1 Limits Management .....	54
3.5.2 Collateral Management .....	55
3.5.3 Insurance Management .....	56
3.6 Oracle Banking Relationship Pricing .....	56
3.6.1 Pricing .....	57
3.7 Oracle Banking Originations .....	57
3.7.1 Originations .....	57
3.7.2 Credit Cards .....	61
3.8 Oracle Banking Collections .....	62
3.8.1 Collections .....	62
3.9 Oracle Banking Recovery .....	63
3.9.1 Recovery .....	63

# 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 of the modules 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 Experience.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/us/corporate/accessibility/index.html>.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#info> or visit <http://www.oracle.com/us/corporate/accessibility/support/index.html#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.

- For information related to functionality and features, see the respective Oracle Banking Functional Overview documents.
- For information on the technical aspects, setups and configurations of Oracle Banking Collections, see the respective Oracle Banking Collections technical documents.

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	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.
<code>monospace</code>	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 Experience includes the actual User Interface (UI) screens that a bank employee interacts with. These are not positioned as mandatory to use the core banking functionality. Banks can decide whether to build their own UI application or use an already available in-house UI application that they can direct against the banking functionality.

The user interfaces provided by Oracle Banking Channels Bank User Experience are classified based on the operations they perform as follows:

- [Administration User Interfaces](#)
- [User Interfaces](#)



# 2 Administration User Interfaces

This chapter presents details of the Administration User Interface (UI) offered by Oracle Banking Channels Bank User Experience.

## 2.1 Oracle Banking Base

This section provides a process wise list of Administration User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Base to handle its administrative operations.

### 2.1.1 Accounting

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate accounting in Oracle Banking Base:

- Define Accounting Configuration (Fast path: AS001)
- Define Bank Parameters (Fast path: AS002)
- Define Branch Parameters (Fast path: AS003)
- GAAP Summary (Fast path: AS005)
- Define Inter Branch Parameters (Fast path: AS006)
- Define Accounting Ledger Group (Fast path: AS008)
- Define Accounting Ledger (Fast path: AS009)
- Define Accounting Ledger (Additional) Details (Fast path: AS010)
- System Defined Elements Class Summary (Fast path: AS011)
- Define SDE Range (Fast path: AS012)
- Define System Defined Element (SDE) (Fast path: AS013)
- Define Product Accounting Template (Fast path: AS015)
- Define Product Group Account Role Mapping (Fast path: AS017)
- Define Product Account Role Mapping (Fast path: AS018)
- Define Domain Account Role Mapping (Fast path: AS019)
- Product Ledger Balance Inquiry (Fast path: AS023)
- Journal Entry Branch Parameters (Fast path: JE01)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate accounting in Oracle Banking Base from US localization perspective:

- Define Accounting Configuration (Fast path: AS001)
- Define Bank Parameters (Fast path: AS002)

- Define Branch Parameters (Fast path: AS003)
- GAAP Summary (Fast path: AS005)
- Define Inter Branch Parameters (Fast path: AS006)
- Define Accounting Ledger Group (Fast path: AS008)
- Define Accounting Ledger (Fast path: AS009)
- Define Accounting Ledger (Additional) Details (Fast path: AS010)
- System Defined Elements Class Summary (Fast path: AS011)
- Define SDE Range (Fast path: AS012)
- Define System Defined Element (SDE) (Fast path: AS013)
- Define Product Accounting Template (Fast path: AS015)
- Define Product Group Account Role Mapping (Fast path: AS017)
- Define Product Account Role Mapping (Fast path: AS018)
- Define Domain Account Role Mapping (Fast path: AS019)
- Product Ledger Balance Inquiry (Fast path: AS023)
- Journal Entry Branch Parameters (Fast path: JE01)

### 2.1.2 Alerts

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate maintenance and configuration of customer alerts and notifications in Oracle Banking Base:

- Message Template (Fast path: AL03)
- Alert Maintenance (Fast path: AL04)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate maintenance and configuration of customer alerts and notifications in Oracle Banking Base from US localization perspective:

- Message Template (Fast path: AL03)
- Alert Maintenance (Fast path: AL04)

### 2.1.3 Asset Classification

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate asset classification management in Oracle Banking Base:

- Asset Classification (AC) Preference (Fast path: NP001)
- Asset Classification (AC) Plans Maintenance (Fast path: NP002)
- Asset Classification (AC) Codes Maintenance (Fast path: NP003)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate asset classification management in Oracle Banking Base from US localization perspective:

- Asset Classification (AC) Preference (Fast path: NP001)
- Asset Classification (AC) Plans Maintenance (Fast path: NP002)
- Asset Classification (AC) Codes Maintenance (Fast path: NP003)

### **2.1.4 ATM (Automated Teller Machine)**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate ATM maintenance in Oracle Banking Base:

- ATM or POS Bank Parameter Maintenance (Fast path: ATM001)
- ATM or POS Terminal Setup (Fast path: ATM002)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate ATM maintenance in Oracle Banking Base from US localization perspective:

- ATM or POS Bank Parameter Maintenance (Fast path: ATM001)
- ATM or POS Terminal Setup (Fast path: ATM002)

### **2.1.5 Batch Operations**

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates batch operations in Oracle Banking Base:

- Seed Data Configuration (Fast path: OPA006)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates batch operations in Oracle Banking Base from US localization perspective:

- Seed Data Configuration (Fast path: OPA006)

### **2.1.6 Bill Payment**

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates biller maintenance in Oracle Banking Base:

- Define Biller Category (Fast path: PC017)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates biller maintenance in Oracle Banking Base from US localization perspective:

- Define Biller Category (Fast path: PC017)

### **2.1.7 Cash Operations**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate cash operations in Oracle Banking Base:

- Branch Vault Maintenance (Fast path: BR001)
- Teller Currency Limit (Fast path: BRM01)
- Teller Batch Closure Configuration (Fast path: BRM09)

### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate cash operations in Oracle Banking Base from US localization perspective:

- Branch Vault Maintenance (Fast path: BR001)
- Teller Currency Limit (Fast path: BRM01)
- Teller Batch Closure Configuration (Fast path: BRM09)

## **2.1.8 Clearing**

### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate clearing operations in Oracle Banking Base from US localization perspective:

- Define Bank Float (Fast path: PY001)
- Define Reg CC Hold Release Schedule (Fast path: PY002)
- Define Reg CC Parameters (Fast path: PY007)

## **2.1.9 Common Account**

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Base:

- Manage Locale Representations (Fast path: CFG11)

### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate common account maintenance in Oracle Banking Base from US localization perspective:

- Maintain Regulatory Reporting Details (Fast path: OPA100)
- Manage Locale Representations (Fast path: CFG11)

## **2.1.10 Common Services**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate common services in Oracle Banking Base:

- Holiday Rule Maintenance (Fast path CAL01)
- Calendar Type Maintenance (Fast path: CAL02)
- Adhoc Calendar Maintenance (Fast path: CAL03)
- Bank Codes (Fast path: CS01)
- Business Group (Fast path: CS02)

- 
- Bank Parameters (Fast path: CS03)
  - Branch Parameters (Fast path: CS06)
  - Other Financial Institution Details (Fast path: CS07)
  - Country Codes (Fast path: CS09)
  - Financial Cycle (Fast path: CS10)
  - Define Payment Calendar Codes (Fast path: CS15)
  - Reason Codes (Fast path: CS16)
  - State Codes (Fast path: CS17)
  - Verification Category (Fast path: CS21)
  - Verification Type (Fast path: CS22)
  - Verification Checklist Policy (Fast path: CS23)
  - Purpose Codes (Fast path: CS24)
  - Bank Policy (Fast path: CS26)
  - Bank Policy Deviation Definition (Fast path: CS39)
  - Risk Category Maintenance (Fast path: CS41)
  - Risk Code Maintenance (Fast path: CS42)
  - Mitigant Code Maintenance (Fast path: CS43)
  - Transaction Code Maintenance (Fast path: CS44)
  - Define Non-Financial Event Transaction Code Mapping (Fast path: CS45)
  - Maintain Convenience Offering (Fast path: CS048)
  - Data Security Configuration (Fast path: CS50)
  - Questionnaire Maintenance (Fast path: CS103)
  - Section Maintenance (Fast path: CS104)
  - Currency Codes (Fast path: CY01)
  - Amount Text (Fast path: CY02)
  - Currency Pairs (Fast path: CY03)
  - Currency Branch Parameters (Fast path: CY04)
  - Currency Denomination (Fast path: CY05)
  - Currency Rate Types (Fast path: CY06)
  - Exchange Rate Spreads (Fast path: CY07)
  - Exchange Rate History (Fast path: CY09)

### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate common services in Oracle Banking Base from US localization perspective:



- Holiday Rule Maintenance (Fast path CAL01)
- Calendar Type Maintenance (Fast path: CAL02)
- Adhoc Calendar Maintenance (Fast path: CAL03)
- Bank Codes (Fast path: CS01)
- Business Group (Fast path: CS02)
- Bank Parameters (Fast path: CS03)
- Branch Parameters (Fast path: CS06)
- Other Financial Institution Details (Fast path: CS07)
- Country Codes (Fast path: CS09)
- Financial Cycle (Fast path: CS10)
- Define Payment Calendar Codes (Fast path: CS15)
- Reason Codes (Fast path: CS16)
- State Codes (Fast path: CS17)
- Verification Category (Fast path: CS21)
- Verification Type (Fast path: CS22)
- Verification Checklist Policy (Fast path: CS23)
- Purpose Codes (Fast path: CS24)
- Bank Policy (Fast path: CS26)
- Bank Policy Deviation Definition (Fast path: CS39)
- Risk Category Maintenance (Fast path: CS41)
- Risk Code Maintenance (Fast path: CS42)
- Mitigant Code Maintenance (Fast path: CS43)
- Transaction Code Maintenance (Fast path: CS44)
- Define Non-Financial Event Transaction Code Mapping (Fast path: CS45)
- Maintain Convenience Offering (Fast path: CS048)
- Data Security Configuration (Fast path: CS50)
- Questionnaire Maintenance (Fast path: CS103)
- Section Maintenance (Fast path: CS104)
- Currency Codes (Fast path: CY01)
- Amount Text (Fast path: CY02)
- Currency Pairs (Fast path: CY03)
- Currency Branch Parameters (Fast path: CY04)
- Currency Denomination (Fast path: CY05)
- Currency Rate Types (Fast path: CY06)
- Exchange Rate Spreads (Fast path: CY07)

- Exchange Rate History (Fast path: CY09)

### 2.1.11 Document Management

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate document management in Oracle Banking Base:

- Document Type Definition (Fast path: CNM01)
- Document Category Definition (Fast path: CNM02)
- Document Policy Definition (Fast path: CNM03)
- Document Template Resolution Policy (Fast path: CNM09)
- Document Inserts (Fast path: CNM11)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate document management in Oracle Banking Base from US localization perspective:

- Document Type Definition (Fast path: CNM01)
- Document Category Definition (Fast path: CNM02)
- Document Policy Definition (Fast path: CNM03)
- Document Template Resolution Policy (Fast path: CNM09)
- Document Inserts (Fast path: CNM11)

### 2.1.12 Domestic Payments

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate domestic payments in Oracle Banking Base:

- Define Zone (Fast path: PC001)
- Define Float Parameters (Fast path: PC006)
- Define Reject Code (Fast path: PC016)
- Define Clearing Branch Linkage (Fast path: PC018)
- Define Traveller's Cheque Denomination (Fast path: PC205)
- Define Processing Queues (Fast path: PC207)
- Define Instrument Category (Fast path: PC210)
- Define Endpoint Reject Code Linkage (Fast path: PC214)
- Define Transaction Category (Fast path: PC217)
- Define Institution Endpoint Participation (Fast path: PC218)
- Define Endpoint (Fast path: PC220)
- Define Bank Directory (Fast path: PC226)
- Define Transaction Template (Fast path: PC232)

- Define Institution Category (Fast path: PC247)
- Reject Code (Fast path: PY100)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate domestic payments in Oracle Banking Base from US localization perspective:

- Define Zone (Fast path: PC001)
- Define Float Parameters (Fast path: PC006)
- Define Reject Code (Fast path: PC016)
- Define Clearing Branch Linkage (Fast path: PC018)
- Define Traveller's Check Denomination (Fast path: PC205)
- Define Processing Queues (Fast path: PC207)
- Define Instrument Category (Fast path: PC210)
- Define Endpoint Reject Code Linkage (Fast path: PC214)
- Define Transaction Category (Fast path: PC217)
- Define Institution Endpoint Participation (Fast path: PC218)
- Define Endpoint (Fast path: PC220)
- Define Bank Directory (Fast path: PC226)
- Define Transaction Template (Fast path: PC232)
- Define Institution Category (Fast path: PC247)
- Reject Code (Fast path: PY100)

### 2.1.13 Identity and Entitlement Management

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate identity and entitlement management in Oracle Banking Base:

- Transaction Limits (Fast path: SM108)
- Transaction Blackout (Fast path: SM109)
- Artifact Dependency Map (Fast path: SM500)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates identity and entitlement management in Oracle Banking Base from US localization perspective:

- Transaction Limits (Fast path: SM108)
- Transaction Blackout (Fast path: SM109)
- Artifact Dependency Map (Fast path: SM500)

---

### 2.1.14 Multi-Entity and Multi-Branding

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate multi-entity and multi-branding management in Oracle Banking Base:

- Reference Object Definition (Fast path: ME001)
- Regulatory Region Maintenance (Fast path: ME990)
- Market Entity - Business Unit Definition (Fast path: ME991)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate multi-entity and multi-branding management in Oracle Banking Base from US localization perspective:

- Reference Object Definition (Fast path: ME001)
- Regulatory Region Maintenance (Fast path: ME990)
- Market Entity - Business Unit Definition (Fast path: ME991)

### 2.1.15 Party Management

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate party management in Oracle Banking Base:

- Role Master (Fast path: PI014)
- Relationship Maintenance (Fast path: PI020)
- Relationship Rules Definition (Fast path: PI021)
- Financial Category Maintenance (Fast path: PI027)
- Party Merge
- Bureau Maintenance (Fast path: PI099)
- Define Party Bank Policy (Fast path: PI314)
- Financial Template (Fast path: PI787)
- Financial Nature Maintenance (Fast path: PI790)
- Financial Parameter Codes (Fast path: PI791)
- Business Plan Template Maintenance (Fast path: PI792)
- Benchmark Financial Ratio Maintenance (Fast path: PI793)
- Financial Statement Template (Fast path: PI794)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate party management in Oracle Banking Base from US localization perspective:

- Role Master (Fast path: PI014)
- Relationship Maintenance (Fast path: PI020)
- Relationship Rules Definition (Fast path: PI021)
- Financial Category Maintenance (Fast path: PI027)

- Party Merge
- Bureau Maintenance (Fast path: PI099)
- Define Party Bank Policy (Fast path: PI314)
- Financial Template (Fast path: PI787)
- Financial Nature Maintenance (Fast path: PI790)
- Financial Parameter Codes (Fast path: PI791)
- Business Plan Template Maintenance (Fast path: PI792)
- Benchmark Financial Ratio Maintenance (Fast path: PI793)
- Financial Statement Template (Fast path: PI794)

### 2.1.16 Product Manufacturing

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate new product addition and configuration in Oracle Banking Base:

- Define CASA Bank Policy (Fast path: PM002)
- Define TD Bank Policy (Fast path: PM003)
- Define Loan Bank Policy (Fast path: PM004)
- Define Bundle Bank Policy (Fast path: PM005)
- Define Hardship Relief Policy (Fast path: PM006)
- Define Statement Policy (Fast path: PM007)
- Define Dormancy Policy (Fast path: PM008)
- Define Credit Policy (Fast path: PM009)
- Define Product Group
- Define Interest Rule (Fast path: PM011)
- Define TD Interest Payout Plan (Fast path: PM012)
- Define CASA Product
- Define Loan Product
- Define TD Product
- Define Credit Card Product
- Define Product Interest Linkage (Fast path: PM017)
- Link Dependent Offers (Fast path: PM018)
- Define Bonus Interest Parameters (Fast path: PM019)
- Define CASA Offer
- Define TD Offer
- Define Loan Offer
- Define Credit Card Offer
- Define Campaigns (Fast path: PM024)

- Define Offer Bundle (Fast path: PM026)
- Define Transaction Restriction (Fast path: PM027)
- Link Product Group to Business Group (Fast path: PM028)
- Define Unclaimed Policy (Fast path: PM029)
- Define Domain Category Settlement Mode (Fast path: PM030)
- Define Product Settlement Mode (Fast path: PM031)
- Define Debit Card Feature (Fast path: PM039)
- Define Affinity (Fast path: PM042)
- Define Question Sets (Fast path: PM046)
- Define Investment Product
- Define Investment Offer
- Define Product Type (Fast path: PM049)
- Define Reward (Fast path: PM053)
- Define Insurance Product
- Define Insurance Offer
- Installment Rule Details (Fast path: PM058)
- Loan Schedule Type (Fast path: PM059)
- Define Billing Classification Plan (Fast path: PM060)

### **US Localization**

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate new product addition and configuration in Oracle Banking Base from US localization perspective:

- Define Checking and Savings Bank Policy (Fast path: PM002)
- Define CD Bank Policy (Fast path: PM003)
- Define Loan Bank Policy (Fast path: PM004)
- Define Bundle Bank Policy (Fast path: PM005)
- Define Hardship Relief Policy (Fast path: PM006)
- Define Statement Policy (Fast path: PM007)
- Define Dormancy Policy (Fast path: PM008)
- Define Credit Policy (Fast path: PM009)
- Define Product Group
- Define Interest Rule (Fast path: PM011)
- Define CD Interest Payout Plan (Fast path: PM012)
- Define Checking and Savings Product
- Define Loan Product
- Define CD Product

- Define Credit Card Product
- Define Product Interest Linkage (Fast path: PM017)
- Link Dependent Offers (Fast path: PM018)
- Define Bonus Interest Parameters (Fast path: PM019)
- Define Checking and Savings Offer
- Define CD Offer
- Define Loan Offer
- Define Credit Card Offer
- Define Campaigns (Fast path: PM024)
- Define Offer Bundle (Fast path: PM026)
- Define Transaction Restriction (Fast path: PM027)
- Link Product Group to Business Group (Fast path: PM028)
- Define Unclaimed Policy (Fast path: PM029)
- Define Domain Category Settlement Mode (Fast path: PM030)
- Define Product Settlement Mode (Fast path: PM031)
- Define Debit Card Feature (Fast path: PM039)
- Define Affinity (Fast path: PM042)
- Define Question Sets (Fast path: PM046)
- Define Investment Product
- Define Investment Offer
- Define Product Type (Fast path: PM049)
- Define Reward (Fast path: PM053)
- Define Insurance Product
- Define Insurance Offer
- Installment Rule Details (Fast path: PM058)
- Loan Schedule Type (Fast path: PM059)
- Define Billing Classification Plan (Fast path: PM060)

### 2.1.17 Withholding Tax Management

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates tax maintenance in Oracle Banking Base:

- Tax Parameter Maintenance (Fast path: TDS01)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitates tax maintenance in Oracle Banking Base from US localization perspective:

- Tax Parameter Maintenance (Fast path: TDS01)

## 2.2 Oracle Banking Current Accounts and Savings Accounts

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Current Accounts and Savings Accounts to handle its administrative operations.

### 2.2.1 Common Account

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Current Accounts and Savings Accounts:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Define Account Attributes (Fast path: ACCT217)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Current Accounts and Savings Accounts from US localization perspective:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Define Account Attributes (Fast path: ACCT217)

## 2.3 Oracle Banking Loans

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Loans to handle its administrative operations.

### 2.3.1 Common Account

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate common account maintenance in Oracle Banking Loans:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Hardship Relief Assistance (Fast path: ACCT013)
- Define Account Attributes (Fast path: ACCT217)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Loans from US localization perspective:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Hardship Relief Assistance (Fast path: ACCT013)
- Define Account Attributes (Fast path: ACCT217)

## 2.4 Oracle Banking Term Deposits

This section provides a process wise list of Administration User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Term Deposits to handle its



administrative operations.

### 2.4.1 Common Account

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Term Deposits:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Define Account Attributes (Fast path: ACCT217)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screen facilitates common account maintenance in Oracle Banking Term Deposits from US localization perspective:

- Risk Indicators Impacts Cross-Reference (Fast path: ACCT010)
- Define Account Attributes (Fast path: ACCT217)

## 2.5 Oracle Banking Limits and Collateral Management

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Limits and Collateral Management to handle its administrative operations.

### 2.5.1 Limits Management

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate limits management in Oracle Banking Limits and Collateral Management:

- Define Conditions\Covenants Policy (Fast path: LCM12)
- Define Conditions\Covenants Category (Fast path: LCM15)
- Global Parameter Details (Fast path: LCM48)
- LTV Matrix (Fast path: LCM52)
- Multi-Dimensional Exposure Limits (Fast path: LCM61)
- Condition\Covenant Code Definition (Fast path: LCMS03)
- Facility Category (Fast path: LCMS53)
- Credit Monitor Preferences (Fast path: LCM102)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate limits management in Oracle Banking Limits and Collateral Management from US localization perspective:

- Define Conditions\Covenants Policy (Fast path: LCM12)
- Define Conditions\Covenants Category (Fast path: LCM15)
- Global Parameter Details (Fast path: LCM48)
- LTV Matrix (Fast path: LCM52)
- Multi-Dimensional Exposure Limits (Fast path: LCM61)

- Condition\Covenant Code Definition (Fast path: LCMS03)
- Facility Category (Fast path: LCMS53)
- Credit Monitor Preferences (Fast path: LCM102)

## 2.5.2 Collateral Management

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate collateral management in Oracle Banking Limits and Collateral Management:

- Issuer Maintenance (Fast path: LCM01)
- Security Summary (Fast path: LCM02)
- Valuer Preference (Fast path: LCM037)
- Title Search Agent Preference (Fast path: LCM040)
- Collateral Category Preference (Fast path: LCM07)
- Collateral Dedupe (Fast path: LCM21)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate collateral management in Oracle Banking Limits and Collateral Management from US localization perspective:

- Issuer Maintenance (Fast path: LCM01)
- Security Summary (Fast path: LCM02)
- Appraiser Preference (Fast path: LCM037)
- Title Search Agent Preference (Fast path: LCM040)
- Collateral Category Preference (Fast path: LCM07)
- Collateral Dedupe (Fast path: LCM21)

## 2.6 Oracle Banking Relationship Pricing

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Relationship Pricing to handle its administrative operations.

### 2.6.1 Pricing

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate pricing management in Oracle Banking Relationship Pricing:

- Rate Chart Maintenance (Fast path: PR004)
- Interest/Margin Index Code Definition (Fast path: PR005)
- Price Definition (Fast path: PR006)
- Price Policy Chart Maintenance (Fast path: PR007)
- Charge Attributes Definition (Fast path: PR008)
- Tier Criteria Definition (Fast path: PR009)

- Fee Refund Setup (Fast path: PR014)
- Price Benefit Chart (Fast path: PR015)
- Fee Group Maintenance (Fast path: PR019)
- Map Fee Group to Offer (Fast path: PR020)
- Pricing Control Policy Maintenance (Fast path: PR025)
- Counter Maintenance (Fast path: PR026)
- Benefit Priority Maintenance (Fast path: PR027)
- Special Interest Rate Maintenance (Fast path: PR028)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate pricing management in Oracle Banking Relationship Pricing from US localization perspective:

- Rate Chart Maintenance (Fast path: PR004)
- Interest/Margin Index Code Definition (Fast path: PR005)
- Price Definition (Fast path: PR006)
- Price Policy Chart Maintenance (Fast path: PR007)
- Charge Attributes Definition (Fast path: PR008)
- Tier Criteria Definition (Fast path: PR009)
- Fee Refund Setup (Fast path: PR014)
- Price Benefit Chart (Fast path: PR015)
- Fee Group Maintenance (Fast path: PR019)
- Map Fee Group to Offer (Fast path: PR020)
- Pricing Control Policy Maintenance (Fast path: PR025)
- Counter Maintenance (Fast path: PR026)
- Benefit Priority Maintenance (Fast path: PR027)
- Special Interest Rate Maintenance (Fast path: PR028)

## 2.7 Oracle Banking Originations

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Originations to handle its administrative operations.

### 2.7.1 Originations

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate origination in Oracle Banking Originations:

- Credit Reason Code (Fast path: OR276)
- Define Origination Preferences (Fast path: ORM20)

- Funding Parameter Code Maintenance (Fast path: ORM25)
- Funding Table Template Maintenance (Fast path: ORM26)
- Manage Calculator Preferences (Fast path: OR090)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate origination in Oracle Banking Originations from US localization perspective:

- Credit Reason Code (Fast path: OR276)
- Define Origination Preferences (Fast path: ORM20)
- Funding Parameter Code Maintenance (Fast path: ORM25)
- Funding Table Template Maintenance (Fast path: ORM26)
- Manage Calculator Preferences (Fast path: OR090)

## 2.8 Oracle Banking Collections

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Collections to handle its administrative operations.

### 2.8.1 Collections

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate collections in Oracle Banking Collections:

- Collections Seed Data Configuration (Fast path: COLL121)
- Vendor Maintenance (Fast path: COLL122)
- Vendor Service Type Maintenance (Fast path: COLL123)
- Service Level Agreement Maintenance (Fast path: COLL124)
- Suspend Activity Maintenance (Fast path: COLL125)
- Task Data Definition (Fast Path: COLL126)

### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate collections in Oracle Banking Collections from US localization perspective:

- Collections Seed Data Configuration (Fast path: COLL121)
- Vendor Maintenance (Fast path: COLL122)
- Vendor Service Type Maintenance (Fast path: COLL123)
- Service Level Agreement Maintenance (Fast path: COLL124)
- Suspend Activity Maintenance (Fast path: COLL125)
- Task Data Definition (Fast Path: COLL126)

## 2.9 Oracle Banking Recovery

This section provides a process wise list of Administration User Interfaces (UI) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Recovery to handle its administrative operations.

### 2.9.1 Recovery

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate recovery in Oracle Banking Recovery:

- Recovery Seed Data Configuration (Fast path: REC121)
- Define Recovery Bank Policy (Fast Path: REC122)
- Vendor Maintenance (Fast path: REC123)
- Vendor Service Type Maintenance (Fast path: REC124)
- Service Level Agreement Maintenance (Fast path: REC125)
- Suspend Activity Maintenance (Fast path: REC126)
- Task Data Definition (Fast Path: REC127)

#### US Localization

The following Oracle Banking Channels Bank User Experience Administration UI screens facilitate recovery in Oracle Banking Recovery from US localization perspective:

- Recovery Seed Data Configuration (Fast path: REC121)
- Define Recovery Bank Policy (Fast Path: REC122)
- Vendor Maintenance (Fast path: REC123)
- Vendor Service Type Maintenance (Fast path: REC124)
- Service Level Agreement Maintenance (Fast path: REC125)
- Suspend Activity Maintenance (Fast path: REC126)
- Task Data Definition (Fast Path: REC127)

# 3 User Interfaces

This chapter presents details of the Transaction, Maintenance and Inquiry User Interfaces (UIs) offered by Oracle Banking Channels Bank User Experience.

## 3.1 Oracle Banking Base

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Base to handle its transaction, maintenance and inquiry operations.

### 3.1.1 Accounting

The following Oracle Banking Channels Bank User Experience screens facilitate accounting and journal entry maintenance in Oracle Banking Base:

- Inter Bank Parameter (Fast path: AS004)
- Close Accounting Period (Fast path: AS007)
- Define Product Group Accounting Entry Template (Fast path: AS014)
- Define Domain Category Accounting Template (Fast path: AS016)
- Define Event Accounting Class (Fast path: AS020)
- Unprocessed Event(s)/Entry(s) Inquiry (Fast path: AS021)
- Accounting Transaction Inquiry (Fast path: AS022)
- Suspense Inquiry & Reconciliation (Fast path: AS024)
- Journal Multi Entry Template Summary (Fast path: JES02)
- Journal Multi Entry Summary (Fast path: JES04)
- Journal Batch Operation Summary (Fast path: JES05)
- View and Reconcile Office Accounts (Fast path: PL088)

#### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates accounting and journal entry maintenance in Oracle Banking Base from US localization perspective:

- Inter Bank Parameter (Fast path: AS004)
- Close Accounting Period (Fast path: AS007)
- Define Product Group Accounting Entry Template (Fast path: AS014)
- Define Domain Category Accounting Template (Fast path: AS016)
- Define Event Accounting Class (Fast path: AS020)
- Unprocessed Event(s)/Entry(s) Inquiry (Fast path: AS021)
- Accounting Transaction Inquiry (Fast path: AS022)

- Suspense Inquiry & Reconciliation (Fast path: AS024)
- Journal Multi Entry Template Summary (Fast path: JES02)
- Journal Multi Entry Summary (Fast path: JES04)
- Journal Batch Operation Summary (Fast path: JES05)
- View and Reconcile Office Accounts (Fast path: PL088)

### 3.1.2 Agent

The following Oracle Banking Channels Bank User Experience screens facilitate agent management in Oracle Banking Base:

- Account Level Agent Details (Fast path: AG001)
- Transfer Agent Portfolio (Fast path: AG002)
- Perform Agent Inquiry (Fast path: AG003)
- Agent Offer Restriction (Fast path: AG004)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate agent management in Oracle Banking Base from US localization perspective:

- Account Level Agent Details (Fast path: AG001)
- Transfer Agent Portfolio (Fast path: AG002)
- Perform Agent Inquiry (Fast path: AG003)
- Agent Offer Restriction (Fast path: AG004)

### 3.1.3 Alerts

The following Oracle Banking Channels Bank User Experience screens facilitate maintenance and configuration of customer alerts and notifications in Oracle Banking Base:

- Alert Subscription (Fast path: AL05)
- Alert Support (Fast path: AL10)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate maintenance and configuration of customer alerts and notifications in Oracle Banking Base from US localization perspective:

- Alert Subscription (Fast path: AL05)
- Alert Support (Fast path: AL10)

### 3.1.4 Asset Classification

The following Oracle Banking Channels Bank User Experience screens facilitate asset classification management in Oracle Banking Base:

- 
- Manage Account Asset Classification (Fast path: NP004)
  - Inquire and Modify Customer Classification Code (Fast path: NP005)
  - Inquire and Modify Main Line Classification Code (Fast path: NP006)
  - Inquire Provision Details (Fast path: NP007)
  - Inquire Written-Off Accounts (Fast path: NP008)
  - Record Recovery for Written-Off Account (Fast path: NP009)
  - Inquire Account Delinquency Counters (Fast path: NP012)
  - Charge Off (Fast path: NP013)
  - Write-Off an Account (Fast path: NP099)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate asset classification management in Oracle Banking Base from US localization perspective:

- Manage Account Asset Classification (Fast path: NP004)
- Inquire and Modify Customer Classification Code (Fast path: NP005)
- Inquire and Modify Main Line Classification Code (Fast path: NP006)
- Inquire Provision Details (Fast path: NP007)
- Inquire Written-Off Accounts (Fast path: NP008)
- Record Recovery for Written-Off Account (Fast path: NP009)
- Inquire Account Delinquency Counters (Fast path: NP012)
- Charge Off (Fast path: NP013)
- Write-Off an Account (Fast path: NP099)

### 3.1.5 Batch Operations

The following Oracle Banking Channels Bank User Experience screens facilitate batch operations in Oracle Banking Base:

- Branch Batch Status Inquiry (Fast path: BRM06)
- Monitor Application Performance (Fast path: OPA001)
- Reset DMS Performance Metrics (Fast path: OPA002)
- Monitor Batch Performance (Fast path: OPA003)
- Compare Business Configurations (Fast path: OPA005)
- Batch Exception Recovery (Fast path: OPA007)
- Patch Details (Fast path: OPA009)
- Patch Apply (Fast path: OPA010)
- Patch RollBack (Fast path: OPA011)
- Patch Upload (Fast path: OPA012)
- Configuration Variables Information (Fast path: CFG01)



- DMS Configuration Real Estate (Fast path: CFG04)
- User Management (Fast path: SEC01)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate batch operations in Oracle Banking Base from US localization perspective:

- Branch Batch Status Inquiry (Fast path: BRM06)
- Monitor Application Performance (Fast path: OPA001)
- Reset DMS Performance Metrics (Fast path: OPA002)
- Monitor Batch Performance (Fast path: OPA003)
- Compare Business Configurations (Fast path: OPA005)
- Batch Exception Recovery (Fast path: OPA007)
- Patch Details (Fast path: OPA009)
- Patch Apply (Fast path: OPA010)
- Patch RollBack (Fast path: OPA011)
- Patch Upload (Fast path: OPA012)
- Configuration Variables Information (Fast path: CFG01)
- DMS Configuration Real Estate (Fast path: CFG04)
- User Management (Fast path: SEC01)

### 3.1.6 Bill Payment

The following Oracle Banking Channels Bank User Experience screens facilitate biller maintenance in Oracle Banking Base:

- Bill Payment (Fast path: BP001)
- Utility Payment Transaction Inquiry (Fast path: PC230)
- Periodic Bill Payment Setup (Fast path: PC233)
- Biller Registration (Fast path: PC238)
- Consolidated Utility Payments (Fast path: PC242)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate biller maintenance in Oracle Banking Base from US localization perspective:

- Bill Payment (Fast path: BP001)
- Utility Payment Transaction Inquiry (Fast path: PC230)
- Periodic Bill Payment Setup (Fast path: PC233)
- Biller Registration (Fast path: PC238)
- Consolidated Utility Payments (Fast path: PC242)

---

### 3.1.7 Cash Operations

The following Oracle Banking Channels Bank User Experience screens facilitate cash operations maintenance in Oracle Banking Base:

- Branch Currency Transactions (Fast path: BR002)
- Book Cash Shortage or Overage (Fast path: BR006)
- Reversal of Cash Shortage or Overage (Fast path: BR007)
- Miscellaneous General Ledger Transfer (Fast path: BR008)
- Denomination Exchange (Fast path: BR009)
- Interim Cash Inquiry (Fast path: BR010)
- Absent Teller Activity (Fast path: BR011)
- Cash Position Inquiry (Fast path: BR012)
- Teller Transaction Verification (Fast path: BR013)
- Buy/Sell Foreign Currency (Fast path: BR014)
- Open Branch Batch (Fast path: BRM02)
- Open Teller Batch (Fast path: BRM03)
- Close Branch Batch (Fast path: BRM04)
- Close Teller Batch (Fast path: BRM05)
- Teller Batch Status Inquiry (Fast path: BRM07)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate cash operations maintenance in Oracle Banking Base from US localization perspective:

- Branch Currency Transactions (Fast path: BR002)
- Book Cash Shortage or Overage (Fast path: BR006)
- Reversal of Cash Shortage or Overage (Fast path: BR007)
- Miscellaneous General Ledger Transfer (Fast path: BR008)
- Denomination Exchange (Fast path: BR009)
- Interim Cash Inquiry (Fast path: BR010)
- Absent Teller Activity (Fast path: BR011)
- Cash Position Inquiry (Fast path: BR012)
- Teller Transaction Verification (Fast path: BR013)
- Buy/Sell Foreign Currency (Fast path: BR014)
- Open Branch Batch (Fast path: BRM02)
- Open Teller Batch (Fast path: BRM03)
- Close Branch Batch (Fast path: BRM04)

- Close Teller Batch (Fast path: BRM05)
- Teller Batch Status Inquiry (Fast path: BRM07)

### 3.1.8 Clearing

The following Oracle Banking Channels Bank User Experience screens facilitate clearing operations in Oracle Banking Base:

- Scan Pass (Fast path: PC203)
- Scan Reject (Fast path: PC204)
- Immediate Credit (Fast path: PC206)
- Cheque Deposit (Fast path: PC213)
- Global Float Extension (Fast path: PC239)
- Cheque Status Inquiry (Fast path: PC009)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate clearing operations in Oracle Banking Base from US localization perspective:

- Scan Pass (Fast path: PC203)
- Scan Reject (Fast path: PC204)
- Immediate Credit (Fast path: PC206)
- Check Deposit (Fast path: PC213)
- Global Float Extension (Fast path: PC239)
- Check Status Inquiry (Fast path: PC009)
- Inquire Reg CC Schedule (Fast path: PY003)
- Define Customer or Account RegCC Schedule Override (Fast path: PY009)

### 3.1.9 Common Account

The following Oracle Banking Channels Bank User Experience screen facilitates common account maintenance in Oracle Banking Base:

- Regulatory Parameters (Fast path: ACCT007)
- Associated Party (Fast path: ACCT09)

#### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates common account maintenance in Oracle Banking Base from US localization perspective:

- Regulatory Parameters (Fast path: ACCT007)
- Associated Party (Fast path: ACCT09)

### 3.1.10 Common Services

The following Oracle Banking Channels Bank User Experience screen facilitates common services in Oracle Banking Base:

- Bank Policy Deviation History (Fast path: CS40)

#### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates common services in Oracle Banking Base from US localization perspective:

- Bank Policy Deviation History (Fast path: CS40)

### 3.1.11 Core Entity

The following Oracle Banking Channels Bank User Experience screens facilitate core entity maintenance in Oracle Banking Base:

- Report Request (Fast path: 7775)
- Advice Report (Fast path: 7779)
- End Of Day (Fast path: EOD10)
- Audit Text Based Search (Fast path: BAM56)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate core entity maintenance in Oracle Banking Base from US localization perspective:

- Report Request (Fast path: 7775)
- Advice Report (Fast path: 7779)
- End Of Day (Fast path: EOD10)
- Audit Text Based Search (Fast path: BAM56)

### 3.1.12 Dashboard

The following Oracle Banking Channels Bank User Experience functionality facilitates servicing, transactions and maintenance through dashboard widgets in Oracle Banking Base:

- Party Context Widget

#### US Localization

The following Oracle Banking Channels Bank User Experience functionality facilitates servicing, transactions and maintenance through dashboard widgets in Oracle Banking Base from US localization perspective:

- Party Context Widget

### 3.1.13 Document Management

The following Oracle Banking Channels Bank User Experience screens facilitate management of document requirements and plan in Oracle Banking Base:

- Document Search and Upload (Fast path: CNM06)
- Rectify Documents (Fast path: CNM21)

### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates management of document requirements and plan in Oracle Banking Base from US localization perspective:

- Document Search and Upload (Fast path: CNM06)
- Rectify Documents (Fast path: CNM21)

### 3.1.14 Domestic Payments

The following Oracle Banking Channels Bank User Experience screens facilitate domestic payments in Oracle Banking Base:

- Mandate Registration (Fast path: PC008)
- Counterparty Maintenance (Fast path: PC015)
- Business Payments/Business Collections (Fast path: PC112)
- Payment and Collection Transaction Inquiry (Fast path: PC211)
- Payment or Collection Transaction (Fast path: PC216)
- Outgoing Clearing For Return (Fast path: PC234)
- Bank Draft Issuance (Fast path: PC241)
- Bank Draft Liquidation (Fast path: PC243)
- Bank Drafts Status Maintenance (Fast path: PC244)
- Bank Drafts Inquiry (Fast path: PC245)
- Bank Drafts Printing (Fast path: PC246)
- Traveler's Cheque Encashment (Fast path: PC251)
- Traveler's Cheque Inquiry (Fast path: PC252)
- Multi-Fund Deposit (Fast path: ACCT063)
- Initiate Outward Collection & Payment (Fast path: PY011)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate domestic payments in Oracle Banking Base from US localization perspective:

- Mandate Registration (Fast path: PC008)
- Counterparty Maintenance (Fast path: PC015)
- Business Payments/Business Collections (Fast path: PC112)
- Payment and Collection Transaction Inquiry (Fast path: PC211)
- Payment or Collection Transaction (Fast path: PC216)
- Outgoing Clearing For Return (Fast path: PC234)
- Bank Draft Issuance (Fast path: PC241)

- Bank Draft Liquidation (Fast path: PC243)
- Bank Drafts Status Maintenance (Fast path: PC244)
- Bank Drafts Inquiry (Fast path: PC245)
- Bank Drafts Printing (Fast path: PC246)
- Traveler's Check Encashment (Fast path: PC251)
- Traveler's Check Inquiry (Fast path: PC252)
- Multi-Fund Deposit (Fast path: ACCT063)
- Initiate Outward Collection & Payment (Fast path: PY011)

### **3.1.15 Identity and Entitlement Management**

The following Oracle Banking Channels Bank User Experience screens facilitate identity and entitlement management in Oracle Banking Base:

- Work Item Inquiry (Fast path: WL001)
- Inquire Utilized and Remaining Limits (Fast path: SM199)
- Policy Management (Fast path: SM502)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate identity and entitlement management in Oracle Banking Base from US localization perspective:

- Work Item Inquiry (Fast path: WL001)
- Inquire Utilized and Remaining Limits (Fast path: SM199)
- Policy Management (Fast path: SM502)

### **3.1.16 Incentive**

The following Oracle Banking Channels Bank User Experience screens facilitate incentive maintenance in Oracle Banking Base:

- Define Plan for Service Providers (Fast path: INC01)
- Maintain Plan Policy for Service Providers (Fast path: INC02)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate incentive maintenance in Oracle Banking Base from US localization perspective:

- Define Plan for Service Providers (Fast path: INC01)
- Maintain Plan Policy for Service Providers (Fast path: INC02)

### **3.1.17 Investment Accounts**

The following Oracle Banking Channels Bank User Experience screen facilitates investment account maintenance in Oracle Banking Base:

- Investment Plan Details Inquiry (Fast path: IA003)

### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates investment account maintenance in Oracle Banking Base from US localization perspective:

- Investment Plan Details Inquiry (Fast path: IA003)

### 3.1.18 Offer Bundling

The following Oracle Banking Channels Bank User Experience screens facilitate setup of product bundles and benefits in Oracle Banking Base:

- Subscribe for Bundle(s) (Fast path: BN100)
- Manage Bundle (Fast path: BN101)
- Bundle Inquiry (Fast path: BN102)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate setup of product bundles and benefits in Oracle Banking Base from US localization perspective:

- Subscribe for Bundle(s) (Fast path: BN100)
- Manage Bundle (Fast path: BN101)
- Bundle Inquiry (Fast path: BN102)

### 3.1.19 Party Management

The following Oracle Banking Channels Bank User Experience screens facilitate party management in Oracle Banking Base:

- Single Party View (Fast path: PI100)
  - Party Identification
  - Employment Details
  - Manage Party Names
  - Party Images
  - Memos And Notes
  - Party Address
  - Blacklisting Details
  - Risk Score
  - Party to Party Relationships
  - General Information
  - Contact Details
  - Bureau Report

- Due Diligence Verification
- Holdings
- Party to Account Relationship
- Financial Profile
- Business Profile
- Risk Indicators
- Legal Reporting
- Education Details
- Other Details
- Party Consents
- Breaches
- Credit Exposure
- Groups
- Borrowing Entities
- Manage Groups (Fast path: PI024)
- Service Provider Onboarding (Fast path: PI028)
- Broker/Introducer Status Modification (Fast path: PI046)
- Customer Onboarding (Fast path: PI048)
- Party Merge Inquiry (Fast path: PI077)
- Financial Template Priority (Fast path: PI788)
- Party Update Failure (Fast path: PI150)
- Request Party Information (Fast path: PI501)

The following Oracle Banking Channels Bank User Experience functionality facilitates party management in Oracle Banking Base:

- Human Task
  - Financial Capture
  - Provision Identity Failure for Party

### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate party management in Oracle Banking Base from US localization perspective:

- Single Party View (Fast path: PI100)
  - Party Identification
  - Employment Details
  - Manage Party Names



- Party Images
  - Memos And Notes
  - Party Address
  - Blacklisting Details
  - Risk Score
  - Party to Party Relationships
  - General Information
  - Contact Details
  - Bureau Report
  - Due Diligence Verification
  - Holdings
  - Party to Account Relationship
  - Financial Profile
  - Business Profile
  - Risk Indicators
  - Legal Reporting
  - Education Details
  - Other Details
  - Party Consents
  - Breaches
  - Credit Exposure
  - Groups
  - Borrowing Entities
- Manage Groups (Fast path: PI024)
  - Service Provider Onboarding (Fast path: PI028)
  - Broker/Introducer Status Modification (Fast path: PI046)
  - Customer Onboarding (Fast path: PI048)
  - Party Merge Inquiry (Fast path: PI077)
  - Financial Template Priority (Fast path: PI788)
  - Party Update Failure (Fast path: PI150)
  - Request Party Information (Fast path: PI501)

The following Oracle Banking Channels Bank User Experience functionality facilitates party management in Oracle Banking Base:

- Human Task
  - Financial Capture
  - Provision Identity Failure for Party

### 3.1.20 Product Manufacturing

The following Oracle Banking Channels Bank User Experience screens facilitate new product addition and configuration in Oracle Banking Base:

- Link Offers for Principal Offset Facility (Fast path: PM025)
- Product Hierarchy View

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate new product addition and configuration in Oracle Banking Base from US localization perspective:

- Link Offers for Principal Offset Facility (Fast path: PM025)
- Product Hierarchy View

### 3.1.21 Rules

The following Oracle Banking Channels Bank User Experience screens facilitate rules management in Oracle Banking Base:

- Rule Author (Fast path: RL001)
- Rule Simulator (Fast path: RL002)
- Rule Search (Fast path: RL003)
- Expression Builder (Fast path: RL004)
- Filter Definition (Fast path: RL005)
- RuleSet (Fast path: RULE01)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate rules management in Oracle Banking Base from US localization perspective:

- Rule Author (Fast path: RL001)
- Rule Simulator (Fast path: RL002)
- Rule Search (Fast path: RL003)
- Expression Builder (Fast path: RL004)
- Filter Definition (Fast path: RL005)
- RuleSet (Fast path: RULE01)

### 3.1.22 Withholding Tax Management

The following Oracle Banking Channels Bank User Experience screens facilitate tax computation and application in Oracle Banking Base:

- Tax Waiver Criteria Maintenance (Fast path: TDS02)
- Tax Remittance (Fast path: TDS03)
- Tax Absorb Account Maintenance (Fast path: TDS04)
- Tax Refund (Fast path: TDS05)
- Tax Waiver Maintenance (Fast path: TDS06)
- General Tax Inquiry (Fast path: TDS09)
- Tax Remittance Inquiry (Fast path: TDS11)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate tax computation and application in Oracle Banking Base from US localization perspective:

- Tax Remittance (Fast path: TDS03)
- Tax Absorb Account Maintenance (Fast path: TDS04)
- Tax Refund (Fast path: TDS05)
- General Tax Inquiry (Fast path: TDS09)
- Tax Remittance Inquiry (Fast path: TDS11)

## 3.2 Oracle Banking Current Accounts and Savings Accounts

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Current Accounts and Savings Accounts to handle its transaction, maintenance and inquiry operations.

### 3.2.1 Transaction Accounts

The following Oracle Banking Channels Bank User Experience screens facilitate management of transaction accounts in Oracle Banking Current Accounts and Savings Accounts:

- Bank Initiated Account Closure (Fast path: ACCT002)
- Inquire Account Average Balance (Fast path: ACCT101)
- Inquire Limit Utilization Counters (Fast path: ACCT102)
- Inquire Transaction Account Details (Fast path: ACCT103)
- Inquire Event Counters (Fast path: ACCT104)
- Inquire Account Status Audit (Fast path: ACCT105)
- Amortization Inquiry (Fast path: ACCT106)
- Account Arrears Inquiry (Fast path: ACCT107)
- Close Bundled Transaction Accounts (Fast path: ACCT200)
- Request Transaction Account Closure (Fast path: ACCT201)
- Perform Transaction Adjustments (Fast path: ACCT203)
- Perform Multi Mode Withdrawal (Fast path: ACCT204)

- Deposit Cash (Fast path: ACCT205)
- Withdraw Cash (Fast path: ACCT206)
- Swap an Offer (Fast path: ACCT207)
- Collect Advance Interest (Fast path: ACCT208)
- Clone Transaction Account (Fast path: ACCT209)
- Perform Funds Transfer (Fast path: ACCT210)
- Manage Cheque Books (Fast path: ACCT211)
- Manage Withdrawal Notice (Fast path: ACCT212)
- Manage Billing Statement (Fast path: ACCT213)
- Reopen Transaction Account (Fast path: ACCT214)
- Rebook Transaction Account (Fast path: ACCT215)
- Link Convenience Offering to Transaction Account (Fast path: ACCT216)
- Perform Backdated Reversal (Fast path: ACCT218)
- Perform Term Out for LOC (Fast path: ACCT219)
- Request Stop Payment (Fast path: ACCT301)
- Manage Transaction Account Risk Indicators (Fast path: ACCT302)
- Perform Manual Rollover (Fast path: ACCT303)
- Maintain Alternate Accounts (Fast path: ACCT304)
- Modify Account Status (Fast path: ACCT305)
- Perform Hold Funds (Fast path: ACCT306)
- Manage Transaction Account Preferences (Fast path: ACCT307)
- Maintain Funds Management Instructions (Fast path: ACCT308)
- Maintain Periodic Credit Instruction (Fast path: ACCT309)
- Link Transactions Account to Credit Facility (Fast path: ACCT310)
- Maintain Account Anticipated Activity (Fast path: ACCT311)
- Manage Hold Funds (Fast path: ACCT312)
- Maintain Repayment Instructions (Fast path: ACCT313)
- Maintain Account Status Restriction (Fast path: ACCT401)
- Manage LOC Account (Fast path: LOC100)
- Repay LOC Account (Fast path: LOC110)

### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate management of transaction accounts in Oracle Banking Current Accounts and Savings Accounts from US localization perspective:

- Bank Initiated Account Closure (Fast path: ACCT002)
- Inquire Account Average Balance (Fast path: ACCT101)

- Inquire Limit Utilization Counters (Fast path: ACCT102)
- Inquire Transaction Account Details (Fast path: ACCT103)
- Inquire Event Counters (Fast path: ACCT104)
- Inquire Account Status Audit (Fast path: ACCT105)
- Amortization Inquiry (Fast path: ACCT106)
- Account Arrears Inquiry (Fast path: ACCT107)
- Close Bundled Transaction Accounts (Fast path: ACCT200)
- Request Transaction Account Closure (Fast path: ACCT201)
- Perform Transaction Adjustments (Fast path: ACCT203)
- Perform Multi Mode Withdrawal (Fast path: ACCT204)
- Deposit Cash (Fast path: ACCT205)
- Withdraw Cash (Fast path: ACCT206)
- Swap an Offer (Fast path: ACCT207)
- Collect Advance Interest (Fast path: ACCT208)
- Clone Transaction Account (Fast path: ACCT209)
- Perform Funds Transfer (Fast path: ACCT210)
- Manage Check Books (Fast path: ACCT211)
- Manage Withdrawal Notice (Fast path: ACCT212)
- Manage Billing Statement (Fast path: ACCT213)
- Reopen Transaction Account (Fast path: ACCT214)
- Rebook Transaction Account (Fast path: ACCT215)
- Link Convenience Offering to Transaction Account (Fast path: ACCT216)
- Perform Backdated Reversal (Fast path: ACCT218)
- Perform Term Out for LOC (Fast path: ACCT219)
- Request Stop Payment (Fast path: ACCT301)
- Manage Transaction Account Risk Indicators (Fast path: ACCT302)
- Perform Manual Rollover (Fast path: ACCT303)
- Maintain Alternate Accounts (Fast path: ACCT304)
- Modify Account Status (Fast path: ACCT305)
- Perform Hold Funds (Fast path: ACCT306)
- Manage Transaction Account Preferences (Fast path: ACCT307)
- Maintain Funds Management Instructions (Fast path: ACCT308)
- Maintain Periodic Credit Instruction (Fast path: ACCT309)
- Link Transactions Account to Credit Facility (Fast path: ACCT310)
- Maintain Account Anticipated Activity (Fast path: ACCT311)

- Manage Hold Funds (Fast path: ACCT312)
- Maintain Repayment Instructions (Fast path: ACCT313)
- Maintain Account Status Restriction (Fast path: ACCT401)
- Manage LOC Account (Fast path: LOC100)
- Repay LOC Account (Fast path: LOC110)

### 3.2.2 Common Account

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Current Accounts and Savings Accounts:

- Account Transfer (Fast path: ACCT02)
- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Process Accounts to be Unclaimed (Fast path: ACCT004)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Memo Maintenance (Fast path: ACCT021)
- Account Holder Preferences (Fast path: ACCT025)
- Garnishment Instructions (Fast path: ACCT047)
- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Current Accounts and Savings Accounts from US localization perspective:

- Account Transfer (Fast path: ACCT02)
- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Process Accounts to be Unclaimed (Fast path: ACCT004)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Memo Maintenance (Fast path: ACCT021)
- Account Holder Preferences (Fast path: ACCT025)
- Garnishment Instructions (Fast path: ACCT047)

- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)

### 3.2.3 Interest

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Current Accounts and Savings Accounts:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Current Accounts and Savings Accounts from US localization perspective:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

## 3.3 Oracle Banking Loans

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Loans to handle its transaction, maintenance and inquiry operations.

### 3.3.1 Loans Management

The following Oracle Banking Channels Bank User Experience screens facilitate management of loans and loan details in Oracle Banking Loans:

- Maintain Settlement Instruction (Fast path: ACCT001)
- Loan Fund Flow Calculator (Fast path: LN501)
- Manage Loan Account (Fast path: LN100)
  - Backdated Transaction Reversal
  - Delinquency Counters
  - Amend Account Details
  - Loan Offer Swap
  - Loan Rollover
  - Split Loan
  - Repayment Holiday Request

- Loan Disbursement (Adhoc/Online Disbursement)
- Loan Principal Offset
- Loan Simulator (EFS, Partial Payoff, Payment Appropriation, Rate Change)
- Loans Inquiry (EFS Quote, Balance, Arrears, Fee Amortization, Account Schedule, Billing History)
- Make Payment
- Close Loan Account
- Loan Rescission
- Account Payment Instruction
- Accelerated Payment
- Payoff Notice
- Redraw
- Excess Refund
- Indicators
- Manage Repayment Schedule
- Account Preferences
- Periodic Credit Instruction
- Loan Rollover Instruction
- Maturity Rollover
- Risk Indicators
- Documents
- Rebook Account
- Reopen Account
- Manage Facility Within Arrangement (Fast path: ACCT015)
  - Consolidate Loans
  - Change Overdraft to Loan
  - New Loan Account Opening
  - Amend Account Details

### **US Localization**

The following Oracle Banking Channels Bank User Experience screens facilitate management of loans and loan details in Oracle Banking Loans from US localization perspective:

- Maintain Settlement Instruction (Fast path: ACCT001)
- Loan Fund Flow Calculator (Fast path: LN501)



- Manage Loan Account (Fast path: LN100)
  - Backdated Transaction Reversal
  - Delinquency Counters
  - Amend Account Details
  - Loan Offer Swap
  - Loan Rollover
  - Split Loan
  - Repayment Holiday Request
  - Loan Disbursement (Adhoc/Online Disbursement)
  - Loan Principal Offset
  - Loan Simulator (EFS, Partial Payoff, Payment Appropriation, Rate Change)
  - Loans Inquiry (EFS Quote, Balance, Arrears, Fee Amortization, Account Schedule, Billing History)
  - Make Payment
  - Close Loan Account
  - Loan Rescission
  - Account Payment Instruction
  - Accelerated Payment
  - Payoff Notice
  - Redraw
  - Excess Refund
  - Indicators
  - Manage Repayment Schedule
  - Account Preferences
  - Periodic Credit Instruction
  - Loan Rollover Instruction
  - Maturity Rollover
  - Risk Indicators
  - Documents
  - Rebook Account
  - Reopen Account
- Manage Facility Within Arrangement (Fast path: ACCT015)
  - Consolidate Loans
  - Change Overdraft to Loan

- New Loan Account Opening
- Amend Account Details

### 3.3.2 Common Account

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Loans:

- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Holder Preferences (Fast path: ACCT025)
- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)
- Account Memo Maintenance (Fast path: ACCT021)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Loans from US localization perspective:

- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Holder Preferences (Fast path: ACCT025)
- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)
- Account Memo Maintenance (Fast path: ACCT021)

### 3.3.3 Indirect Lending

The following Oracle Banking Channels Bank User Experience screen facilitates indirect lending maintenance in Oracle Banking Loans:

- Manage Dealer (Fast path: IDL100)

### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates indirect lending maintenance in Oracle Banking Loans from US localization perspective:

- Manage Dealer (Fast path: IDL100)

### 3.3.4 Interest

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Loans:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Loans from US localization perspective:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

## 3.4 Oracle Banking Term Deposits

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Term Deposits to handle its transactions.

### 3.4.1 Term Deposits

The following Oracle Banking Channels Bank User Experience screens facilitate management of term deposits in Oracle Banking Term Deposits:

- Fund Term Deposit (Fast path: TD002)
- Maintain TD Payout Instructions (Fast path: TD007)
- TD Contract Modification (Fast path: TD009)
- Term Deposit Block/Unblock (Fast path: TD010)
- Lien Instructions (Fast path: TD011)
- Payout Outstanding Principal or Interest (Fast path: TD012)
- View TD Account Risk Indicators (Fast path: TD013)
- Redeem Term Deposit (Fast path: TD015)
- Renew Matured Term Deposit (Fast path: TD020)
- Term Deposit Account Preferences (Fast path: TD031)
- Deposit Attributes (Fast path: TD032)
- Summary View of Term Deposit (Fast path: TD037)

- 
- Term Deposit Interest Simulator (Fast path: TD0615)
  - Manage Term Deposit Certificates (Fast path: TD076)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of certificate of deposits in Oracle Banking Term Deposits from US localization perspective:

- Fund Certificate of Deposit (Fast path: TD002)
- Maintain CD Payout Instructions (Fast path: TD007)
- CD Contract Modification (Fast path: TD009)
- Certificate of Deposit Block/Unblock (Fast path: TD010)
- Lien Instructions (Fast path: TD011)
- Payout Outstanding Principal or Interest (Fast path: TD012)
- View CD Account Risk Indicators (Fast path: TD013)
- Redeem Certificate of Deposit (Fast path: TD015)
- Renew Matured Certificate of Deposit (Fast path: TD020)
- Certificate of Deposit Account Preferences (Fast path: TD031)
- Deposit Attributes (Fast path: TD032)
- Summary View of Certificate of Deposit (Fast path: TD037)
- Certificate of Deposit Interest Simulator (Fast path: TD0615)
- Manage Certificate of Deposit Certificates (Fast path: TD076)

### 3.4.2 Common Account

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Term Deposits:

- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Process Accounts to be Unclaimed (Fast path: ACCT004)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Holder Preferences (Fast path: ACCT025)
- Garnishment Instructions (Fast path: ACCT047)
- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)
- Account Memo Maintenance (Fast path: ACCT021)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate common account maintenance in Oracle Banking Term Deposits from US localization perspective:

- Collect Adhoc Fees (Fast path: ACCT07)
- Statement Inquiry (Fast path: ACCT003)
- Process Accounts to be Unclaimed (Fast path: ACCT004)
- Account Operating Instruction Maintenance (Fast path: ACCT005)
- Account Credit Metrics (Fast path: ACCT012)
- Generate Balance Certificate (Fast path: ACCT016)
- Account Holder Preferences (Fast path: ACCT025)
- Garnishment Instructions (Fast path: ACCT047)
- Collect Outgoing/Legal Fees (Fast path: ACCT098)
- Quote for Economic Cost (Fast path: ACCT099)
- Refund of Fees (Fast path: ACCT133)
- Account Offset Cross-Reference (Fast path: ACCT202)
- Account Memo Maintenance (Fast path: ACCT021)

### 3.4.3 Interest

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Term Deposits:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate interest inquiry and maintenance in Oracle Banking Term Deposits from US localization perspective:

- Account Interest Details Inquiry (Fast path: INT003)
- Interest Adjustment (Fast path: INT005)
- Interest Certificate (Fast path: INT010)

## 3.5 Oracle Banking Limits and Collateral Management

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Limits and Collateral Management to handle its transaction, maintenance and inquiry operations.

### 3.5.1 Limits Management

The following Oracle Banking Channels Bank User Experience screens facilitate management of limits in Oracle Banking Limits and Collateral Management:

- Condition\Covenant Status Update (Fast path: LCM27)
- Deferred Fee Processing (Fast path: LCM30)
- Link Risk Indicators (Fast path: LCM63)
- View Customer Credit Exposure (Fast path: LCM65)
- Track Multi-Dimensional Exposure (Fast path: LCM66)
- Utilization Request (Fast path: LCM067)
- Utilization Inquiry (Fast path: LCM68)
- Condition\Covenant Linkage Summary (Fast path: LCMCD)
- Facility Review (Fast path: LCMS19)
- Borrowing Entity (Fast path: LCMS51)
- AUF/Temporary Excess Limit (Fast path: LCMS54)
- Facility Earmarking (Fast path: LCMS56)
- Credit Facility (Fast path: LCMS58)
- Limit and Collateral Management (Fast path: LCM100)
- Credit Monitor (Fast path: LCM101)

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of limits in Oracle Banking Limits and Collateral Management from US localization perspective:

- Utilization Request (Fast path: LCM067)
- Condition\Covenant Status Update (Fast path: LCM27)
- Deferred Fee Processing (Fast path: LCM30)
- Link Risk Indicators (Fast path: LCM63)
- View Customer Credit Exposure (Fast path: LCM65)
- Track Multi-Dimensional Exposure (Fast path: LCM66)
- Utilization Inquiry (Fast path: LCM68)
- Condition\Covenant Linkage Summary (Fast path: LCMCD)
- Facility Review (Fast path: LCMS19)
- Borrowing Entity (Fast path: LCMS51)
- AUF/Temporary Excess Limit (Fast path: LCMS54)
- Facility Earmarking (Fast path: LCMS56)
- Credit Facility (Fast path: LCMS58)

- Limit and Collateral Management (Fast path: LCM100)
- Credit Monitor (Fast path: LCM101)

### 3.5.2 Collateral Management

The following Oracle Banking Channels Bank User Experience screens facilitate management of collateral in Oracle Banking Limits and Collateral Management:

- Adhoc Security Revaluation (Fast path: LCM35)
- Collateral Subdivision (Fast path: LCM40)
- Collateral Consolidation (Fast path: LCM41)
- Collateral Details (Fast path: LCMS08)
- Perfection Capture (Fast path: LCM022)
- Collateral Realization (Fast path: LCM060)
- Collateral Valuation Process (Fast path: LCM063)
- Title Search Process (Fast path: LCM064)
- Adhoc Collateral Revaluation (Fast path: LCM065)
- Release Details (Fast path: LCM066)

The following Oracle Banking Channels Bank User Experience functionality facilitates collateral management in Oracle Banking Limits and Collateral Management:

- Human Task
  - Title Search Request Details
  - Title Search Manual Report
  - Title Search Online Report
  - Title Search Manual Report Verification
  - Title Search Online Report Verification
  - Valuation Request
  - Valuation Manual Report
  - Valuation Online Report
  - Valuation Manual Report Verification
  - Valuation Online Report Verification
  - Valuation Error Task

#### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of collateral in Oracle Banking Limits and Collateral Management from US localization perspective:

- Adhoc Security Revaluation (Fast path: LCM35)
- Collateral Subdivision (Fast path: LCM40)
- Collateral Consolidation (Fast path: LCM41)

- 
- Collateral Details (Fast path: LCMS08)
  - Perfection Capture (Fast path: LCM022)
  - Collateral Realization (Fast path: LCM060)
  - Collateral Valuation Process (Fast path: LCM063)
  - Title Search Process (Fast path: LCM064)
  - Adhoc Collateral Revaluation (Fast path: LCM065)
  - Release Details (Fast path: LCM066)

The following Oracle Banking Channels Bank User Experience functionality facilitates collateral management in Oracle Banking Limits and Collateral Management from US localization perspective:

- Human Task
  - Title Search Request Details
  - Title Search Manual Report
  - Title Search Online Report
  - Title Search Manual Report Verification
  - Title Search Online Report Verification
  - Valuation Request
  - Valuation Manual Report
  - Valuation Online Report
  - Valuation Manual Report Verification
  - Valuation Online Report Verification
  - Valuation Error Task

### 3.5.3 Insurance Management

The following Oracle Banking Channels Bank User Experience screens facilitate management of insurance in Oracle Banking Limits and Collateral Management:

- Insurance Linkage Details (Fast path: LCM09)
- CCI Policy Servicing (Fast path: LCM011)

#### US Localization

The following Oracle Banking Channels Bank User Experience screen facilitates management of insurance in Oracle Banking Limits and Collateral Management from US localization perspective:

- Insurance Linkage Details (Fast path: LCM09)
- CCI Policy Servicing (Fast path: LCM011)

## 3.6 Oracle Banking Relationship Pricing

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Relationship Pricing to handle its transaction,



maintenance and inquiry operations.

### 3.6.1 Pricing

The following Oracle Banking Channels Bank User Experience screens facilitate pricing management in Oracle Banking Relationship Pricing:

- Entity Level Price Benefit Chart (Fast path: PR011)
- Interest Rate Derivation Analysis (Fast path: PR017)
- Account Interest Rate Inquiry (Fast path: PR018)
- Fee Inquiry (Fast path: PR022)
- Fees Computation Analysis (Fast path: PR040)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate pricing management in Oracle Banking Relationship Pricing from US localization perspective:

- Entity Level Price Benefit Chart (Fast path: PR011)
- Interest Rate Derivation Analysis (Fast path: PR017)
- Account Interest Rate Inquiry (Fast path: PR018)
- Fee Inquiry (Fast path: PR022)
- Fees Computation Analysis (Fast path: PR040)

## 3.7 Oracle Banking Originations

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Originations to handle its transaction, maintenance and inquiry operations.

### 3.7.1 Originations

The following Oracle Banking Channels Bank User Experience screens and functionality facilitates management of origination in Oracle Banking Originations:

- Application Form (Fast path: OR101)
  - Landing Page
  - Product
  - Party
  - Bundle
  - Collaterals
  - Funding
  - Financial
  - Configure

- Insurance
- Review
- Submission Outcome
- Application Summary
- Regulatory Documents
- Documents
- Application Tracker (Fast path: OR100)
- Joint Applicant Form (Deposit Only) (Fast path: OR172)
- Human Task
  - Submission Level Price Approval
  - Due Diligence
  - Policy Underwriter
  - Manage Insurance Quote
  - Financial Capture
  - Financial Analysis
  - Credit Assessment Failure
  - Fraud Status Resolution
  - Review of Credit Assessment
  - Overview of Credit Decision
  - Downsell Decision
  - Government Guarantee
  - Verify Application
  - Valuation Details
    - Valuation Request
    - Valuation Manual Report
    - Valuation Online Report
    - Valuation Manual Report Verification
    - Valuation Online Report Verification
    - Valuation Error Task
  - Title Search
    - Title Search Request
    - Title Search Manual Report
    - Title Search Online Report

- Title Search Manual Report Verification
- Title Search Online Report Verification
- Manual Allocation
- Structure Solution
- Digital Land Title Check
- Digital Subscriber Check
- Consumer Credit Insurance
- Mortgage Insurance
- Cancel Submission
- Quick Refinance
- Generate Offer
- Accept Offer
- Decline Offer
- Term Sheet
- Create Account
- Settlement Instruction
- Collateral Perfection
- Edit Submission
- Withdraw Submission
- Processing Loan Rollover
- Digital Workspace Initiation
- New Digital Workspace Notification
- Repair Task for Deposit Account
- Manage Insurance Quote (Fast path: SIM01)
- Home-Loan Borrowing Power (Fast Path: OR080)

#### **US Localization**

The following Oracle Banking Channels Bank User Experience screens and functionality facilitates management of origination in Oracle Banking Originations from US localization perspective:

- Application Form (Fast path: OR101)
  - Landing Page
  - Product
  - Party
  - Bundle
  - Collaterals
  - Funding

- Financial
- Configure
- Insurance
- Review
- Submission Outcome
- Application Summary
- Regulatory Documents
- Documents
- Application Tracker (Fast path: OR100)
- Joint Applicant Form (Deposit Only) (Fast path: OR172)
- Human Task
  - Submission Level Price Approval
  - Due Diligence
  - Policy Underwriter
  - Manage Insurance Quote
  - Manual Debit Decision
  - Financial Capture
  - Financial Analysis
  - Credit Assessment Failure
  - Fraud Status Resolution
  - Review of Credit Assessment
  - Overview of Credit Decision
  - Downsell Decision
  - Government Guarantee
  - Verify Application
  - Valuation Details
    - Valuation Request
    - Valuation Manual Report
    - Valuation Online Report
    - Valuation Manual Report Verification
    - Valuation Online Report Verification
    - Valuation Error Task

- Title Search
    - Title Search Request
    - Title Search Manual Report
    - Title Search Online Report
    - Title Search Manual Report Verification
    - Title Search Online Report Verification
  - Manual Allocation
  - Structure Solution
  - Digital Land Title Check
  - Digital Subscriber Check
  - Consumer Credit Insurance
  - Mortgage Insurance
  - Cancel Submission
  - Quick Refinance
  - Generate Offer
  - Accept Offer
  - Decline Offer
  - Accept Deposit Offer Letter
  - Decline Deposit Offer Letter
  - Term Sheet
  - Create Account
  - Settlement Instruction
  - Collateral Perfection
  - Edit Submission
  - Withdraw Submission
  - Processing Loan Rollover
  - Digital Workspace Initiation
  - New Digital Workspace Notification
  - Repair Task for Deposit Account
- Manage Insurance Quote (Fast path: SIM01)
  - Home-Loan Borrowing Power (Fast Path: OR080)

### 3.7.2 Credit Cards

The following Oracle Banking Channels Bank User Experience screens facilitate management of credit cards in Oracle Banking Originations:

- Credit Card Limit Increase and Decrease (Fast path: CR011)
- Credit Card Add-On Card Holder (Fast path: CR012)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of credit cards in Oracle Banking Originations from US localization perspective:

- Credit Card Limit Increase and Decrease (Fast path: CR011)
- Credit Card Add-On Card Holder (Fast path: CR012)

## 3.8 Oracle Banking Collections

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Collections to handle its transaction, maintenance and inquiry operations.

### 3.8.1 Collections

The following Oracle Banking Channels Bank User Experience screens facilitate management of collections in Oracle Banking Collections:

- Collector Dashboard (Fast path: COLL100)
- Service Collection Account/Service Collection Party
- Collector List Mode (Fast path: COLL101)
- Collector Prompt Mode (Fast path: COLL102)
- Task List (Fast path: COLL103)
- Supervisory Actions (Fast path: COLL104)
- Fetch Non Delinquent Account (Fast path: COLL105)
- Bankruptcy Claim (Fast path: COLL106)
- Death Claim (Fast path: COLL107)
- Hardship Application (Fast path: COLL108)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of collections in Oracle Banking Collections from US localization perspective:

- Collector Dashboard (Fast path: COLL100)
- Service Collection Account/Service Collection Party
- Collector List Mode (Fast path: COLL101)
- Collector Prompt Mode (Fast path: COLL102)
- Task List (Fast path: COLL103)
- Supervisory Actions (Fast path: COLL104)
- Fetch Non Delinquent Account (Fast path: COLL105)

- Bankruptcy Claim (Fast path: COLL106)
- Death Claim (Fast path: COLL107)
- Hardship Application (Fast path: COLL108)

## 3.9 Oracle Banking Recovery

This section provides a process wise list of User Interfaces (UIs) that are a part of Oracle Banking Channels Bank User Experience and provide support to Oracle Banking Recovery to handle its transaction, maintenance and inquiry operations.

### 3.9.1 Recovery

The following Oracle Banking Channels Bank User Experience screens facilitate management of recovery in Oracle Banking Recovery:

- Recovery Dashboard (Fast path: REC100)
- Service Recovery Account
- Recovery List Mode (Fast path: REC101)
- Recovery Prompt Mode (Fast path: REC102)
- Task List (Fast path: REC103)
- Supervisory Actions (Fast path: REC104)
- Bankruptcy Claim (Fast path: REC106)
- Death Claim (Fast path: REC107)

### US Localization

The following Oracle Banking Channels Bank User Experience screens facilitate management of recovery in Oracle Banking Recovery from US localization perspective:

- Recovery Dashboard (Fast path: REC100)
- Service Recovery Account
- Recovery List Mode (Fast path: REC101)
- Recovery Prompt Mode (Fast path: REC102)
- Task List (Fast path: REC103)
- Supervisory Actions (Fast path: REC104)
- Bankruptcy Claim (Fast path: REC106)
- Death Claim (Fast path: REC107)