

Retail Originations Application Tracker User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

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Retail Originations Application Tracker User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Patchset Release 21.1.2.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0
1	Application Tracker	×	×	✓

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3. Application Tracker

The application tracker enables all applicants (existing customers of the bank as well as prospect customers) to track the applications that they have submitted and also to retrieve and continue applications that are in draft. Additionally, the application tracker will also list the applications that have been completely processed and those that have been cancelled by the customer.

All applications i.e. those that have been submitted, saved and also completely processed or cancelled by the applicant will be listed in the application tracker only for a certain duration as defined by the bank.

As a prospect customer of the bank, you can login to the application tracker by entering the mobile number that you had provided in the mobile verification step of the application form. You will receive an OTP as an SMS on this number and post successful verification, will be navigated to the application tracker landing page.

Existing customers can login by entering their online banking login credentials.

How to reach here:

*Bank Portal Page > Product Offerings > **Track or complete applications***

OR

*Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > **Track or complete applications***

To access the application tracker from the bank portal page:

1. Click **Track or complete applications** under the **Product Offerings** section on the Bank Portal.
The application tracker login screen is displayed.

3.1 Application Tracker - Login

Application Tracker - Login

Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter your mobile number.

2. Based on whether you are an existing customer or a new user, do the following:
 - a. If you are a new/unregistered user:
 - i. In the **Mobile Number** field, select the applicable country code and enter your mobile number.
 - ii. Click **Track Application**. The **Enter OTP** page appears. The system will send an OTP to your mobile number.
 - b. If you are an existing online banking customer of the bank:
 - i. Click **Login as registered user**. The page on which you can enter your online banking login credentials appears. Once you enter your login credentials and click **Login**, the **Application Tracker** landing page will appear.

OR

Under the kebab menu –

- Click the **Start a new application** option to navigate to the **Product Offering** page.

Application Tracker – Enter OTP

The screenshot shows the 'Enter OTP' page in the Futura Bank Application Tracker. At the top, there is a navigation bar with 'ATM/Branch', 'English', and 'RPM 14.4'. Below that is the Futura Bank logo and the text 'Application Tracker'. The main content area features an illustration of a person sitting and using a mobile phone, with a speech bubble containing four asterisks. Below the illustration, the text reads 'Enter OTP', 'We have sent you OTP on your mobile number', '+1 9880039333', and '1111'. There are two links: 'Resend OTP' and 'Back'.

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.
ii.	<p>Enter the OTP (one time password). If you are accessing the application tracker via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.</p> <p>OR</p> <p>Click Resend Code to resend new generated OTP to mobile number if have not received it earlier.</p> <p>OR</p> <p>Click Back to navigate back to the previous page.</p>
iii.	The Application Tracker landing page appears. The system displays all the applications initiated by you from any channel.

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3.2 Application Tracker- List of applications

Your applications will be displayed as cards on this page and will be categorized as follows:

- **Your Submitted Applications:** This section will list down all the product applications that you have submitted to the bank. Only those applications that are currently being processed by the bank will be listed under this section.
- **Your Saved Applications:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. All these applications will be listed under the **Your Saved Applications** section and you can retrieve and complete any of these applications.
- **Your Processed Applications:** This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

Additionally, you will also be able to initiate new product applications by clicking the **Start a new application** button provided on this page. On clicking on this button, you will be navigated to the **Product Showcase** which will list down all the product categories that are supported for online applications.

Note:


- 1) Each section on this page will be displayed only if there are applications that fall under the specific categories. E.g. if you do not have any existing applications in draft, the Your Saved Applications section will not be displayed.
 - 2) Applications under any of the three categories will no longer be displayed after a certain time depending on the purging rule defined.
-

Application Tracker- List of applications

ATM/Branch English ▾ Third Party ▾

futura bank

Application Tracker



Hi Smith John

Complete or track the status of all applications you have initiated from any channel over the past three months. Please contact the bank for information on applications submitted or saved prior to this period.

Start a New Application

Your Submitted Applications (3)

Check the current status of your applications and take action, if required.

Max. Savings Account
005APPO00000004

Submitted

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020

Futura Vehicle Loan
005APPO00000008

Offer Generated

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020

Bundle
005APPO000000357

Select to view the status of each product application.

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020

3 Products

Your Saved Applications (2)

Select an application to complete and submit it to the bank.

Max. Savings Account
005APPO000000088

In Draft

Saved On	Expired On
25 Mar 2020	25 Mar 2020

Max. Savings Account
005APPO000000810

In Draft

Saved On	Expired On
25 Mar 2020	25 Mar 2020

Your Processed Applications (3)

View all your processed and cancelled applications here

Max. Savings Account
005APPO000000054

Customer Cancellation

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020

Xpress Personal Loan
005APPO000000108

Loan Sanctioned

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020
Amount	Account Number
GBP10,000.00	xxxxxxxxxxxx2364

Max. Savings Account
005APPO000000208

Account Opened

Submitted On	Last Updated On
25 Mar 2020	25 Mar 2020
Account Number	
	xxxxxxxxxxxx2364

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Field Description

Field Name	Description
Applicant Name	Your name as you had entered in the application/s will be displayed.

Field Name	Description
Your Submitted Applications	
All the applications that has been submitted by you to the bank will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
Application Card	
Each application card under this section will display the following information. On clicking on a submitted application card, the summary page of that specific application appears.	
Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Current Status	<p>The current status of the application.</p> <p>The status of the application while under the Submitted Applications section, can be any one of the following.</p> <ul style="list-style-type: none"> • Submitted • In-Progress • Offer Generated • Offer Negotiation • Offer Accepted <p>The status of bundled applications will not be displayed upfront on the cards. You can view the status of the individual product applications within the bundle, by clicking on the bundled application card.</p>
Number of Products	<p>The number of products that have been applied for within a bundled application will be listed on the card.</p> <p>This field appears only on bundled application cards.</p>
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.
Your Saved Applications	
All your applications that are incomplete and in draft status will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
Application Card	
Each application card under this section will display the following information	

Field Name	Description
Product Name	The name of the product application that has been saved.
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> • In Draft
Number of Products	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
Saved On	The date on which the application was last saved.
Expiring On	The date on which the application will expire and will no longer be available for retrieval to complete.

Your Processed Applications

All the applications initiated by you that have been completely processed by the bank (either successfully or have been rejected) will be listed as cards under this section. Additionally, this section will also display those applications as cards that have been cancelled by you. The number of applications that currently fall under this category will be listed against the section header.

Application Card

Each application card under this section will display the following information

Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.

Field Name	Description
Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant. • Converted to Loan- This status will be displayed if the pre-approved home loan offer is accepted by the applicant, and has been converted into an actual loan application <hr/> <p>Note:</p> <p>The Converted to Loan status will be displayed only in case of pre-approved home loan product applications.</p> <p><u>In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</u></p>
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.

3. Click on a card under the **Your Submitted Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.
OR
Click on a card under the **Your Saved Applications** section. The respective application form will be opened for you to complete and submit.
OR
Click on a card under the **Your Processed Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.
OR
Click **Start a new application** to navigate to the Product Showcase page.
OR
Under the kebab menu –
 - Click the **Start a new application** option to navigate to the **Product Showcase** page.

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3.3 Application Tracker Summary

On clicking on a card under the submitted or processed applications categories, the system will display the details of the application on the application summary page.

3.3.1 Application Tracker Summary- Submitted / Processed Applications

Application Tracker Summary

The screenshot displays the 'Application Tracker' interface for 'futura bank'. At the top, it shows user location (ATM/Branch), language (English), and version (RPM 14.4). The main content area is titled 'Application Tracker' and includes a personalized greeting: 'Hi Smith, Here are the details of your Classic Home Loan.' Below this, a table lists application details:

Application Reference Number	Channel	Submitted On	Last Updated On
000APP00019085	OBDX	25 Mar 2020	25 Mar 2020

A 'Status History' timeline shows 10 steps: 1. Application Entry In-Progress (29 Dec 2019), 2. Application Enri... Pending, 3. Loan Underwriti... Pending, 4. Loan Assessment Pending, 5. Supervisor Appr... Pending, 6. Offer Issue Pending, 7. Offer Accept/Re... Pending, 8. Post Offer Arme... Pending, 9. Account Approval Pending, 10. Handoff Retry Pending.

An 'Actions' section contains a 'Clarification Required' modal. The modal title is 'Clarification Required' and it contains a sub-section 'Documents required for KYC'. It displays a 'Clarification Id' (HMLN10000102) and 'Initiation Date and Time' (26 Mar 2020 12:00 AM). The message reads: 'Hello, We require a document that can serve as proof of your identity so as to complete KYC checks. Please provide any one of the following documents: Driving License, Social Security Number, State ID. You can upload the image/s by using the Upload function that can be accessed when you respond to this communication. Please ensure that the images provided are clear and readable. Thanks and Regards, Zigbank.' A 'send' button is visible at the bottom right of the modal.

Below the modal, an 'Offer Generated' section for 'Classic Home Loan' shows: Approved Loan Amount (GBP2,844.16), Interest (4.5%), Installment Amount (GBP2,844.16), Offer Expiry Date (10 Apr 2020), and Offer Document (Offer). 'Accept' and 'Reject' buttons are present.

The 'Application Overview' section contains two cards: 'Documents (5) View all your uploaded documents here.' and 'Application Form View your application form.' A 'Back' link is located at the bottom left.

At the very bottom, a copyright notice reads: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. (SecurityInformation)Terms and Conditions'.

Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name as entered in the application form, along with the name of the product for which you have applied will be displayed.
Status	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> • Submitted – This status will be displayed once the application has been submitted and is pending being processed by the bank. • In-Progress – This status will be displayed if the application is being processed by the bank. • Offer Generated – This status will be displayed for loan applications if an offer has been generated by the bank. • Offer Negotiation – This status will be displayed in case of loan applications, if the offer is being negotiated by the applicant. <hr/> <p>Note: Offer negotiation is not supported through the online banking channel.</p> <hr/> <ul style="list-style-type: none"> • Offer Accepted – This status will be displayed for loan applications, if the offer has been accepted by the applicant. • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant. • Converted to Loan – This status will be displayed only in case of pre-approval loans that have been converted into home loan application. <hr/> <p>Note: In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</p> <hr/>
Application Reference Number	The application reference number as generated by the bank at the time of application submission.

In case of bundled applications, no status will be displayed here.

Field Name	Description
Channel	<p>The channel through which the application was submitted.</p> <p>The values can be:</p> <ul style="list-style-type: none"> • OBDX • OFLO
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.
Status History	
This section displays the status history of submitted applications as a train stop.	
Stages in application	<p>Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.</p> <p>Stages and current status maintained at the mid-office are fetched here.</p>
Products in this bundle	
This section will be displayed only in case of bundled applications. Each card will contain the following information.	
Product Name	The name of the product that has been applied for as part of the bundled application.
Application Reference Number	The application reference number as generated by the bank, for the individual product application, at the time of application submission.
Current Status	The current status of the application. Please refer the statuses defined for single account applications.
Status History	
This section displays the status history of all the applications within submitted bundled application. Each product application that is within the bundled application will have its own status history. The status history of all product applications will be available under tabs.	
Stages in each application	<p>Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.</p> <p>Stages and status information is fetched from the mid-office application.</p>

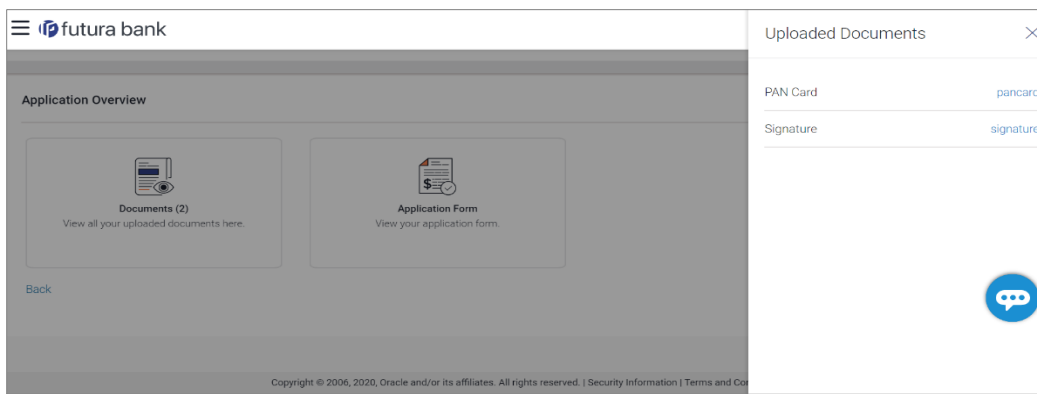
Field Name	Description
Actions	
This section displays all the actions that are pending to be taken by applicant along with the number of actions pending.	
Note: This section will be listed only if there is atleast one action pending against the application.	
Offer Generated	
This section is applicable only for loan products and will be displayed when an offer has been generated for the product application.	
Offer Details	All the details of the generated offer will be displayed such as the approved loan amount, interest rate, instalment amount as well as the offer expiry date.
Offer Link	The offer link will be available, on clicking on which a PDF document will be opened containing extensive details of the offer.
Offer Acceptance or Rejection	This gets enabled in case of Loan Applications (also applicable to bundled applications that comprise of loan products).
Clarifications	
This section will be displayed only if there is atleast one clarification created by the bank.	
Clarification Subject	The subject of the clarification
Clarification Status	The current status of the clarification. The values can be: <ul style="list-style-type: none"> • Active • Closed
Product Name	The product name for which the clarification has been raised. This will be displayed only in the case of bundled applications so as to enable the applicant to identify which product within the application bundle the clarification has been raised for.
Clarification ID	The clarification ID as generated by the bank.
Initiation Date and Time	The date and time on which the clarification was initiated by the bank.

Field Name	Description
Communication Details	
Each clarification can have multiple communications which will include those communications initiated by the bank and those sent in response by the applicant. The following are the details that form part of a communication.	
Date and Time	The date and time at which the particular communication was sent.
Communication Message	The content of the communication i.e. the text and/or attachment that was sent.
Application Overview	
Documents card	Click on this card to view all the documents uploaded by you. The number of documents that have been uploaded will be displayed upfront on the card. Displays the status of the offer i.e. whether it was accepted or rejected should also be displayed alongside.
Application Form card	Click on this card to view and download the application form.

4. Under the **Actions** section,
 In case of Loan Applications or bundled applications that comprise of loan products, click **Accept** to accept the offer generated by bank. The success message of offer acceptance is displayed.
 OR
 Click **Reject** to reject the offer. The **Reject** popup window appears.
 State the reason to reject the offer from the given options, and click **Confirm**.
 The success message of offer rejection is displayed.
- In case of Clarifications, click on the expand option to expand and view the clarification.
 Type a response and click **Send** to send a communication in response to the bank's communication.
 OR
 Click the option to attach a document or image and click **Send** to send the attachment as a response to the bank's communication.
- Click on the **Documents** card under the **Application Overview** section. The **Uploaded Documents** overlay window appears containing links of all the documents uploaded by you.
 OR
 Click on the **Application Form** card under the **Application Overview** section. The page containing details of the application form will appear.
 OR
 Click **Back** to navigate back to the previous screen.
 OR
 Under the kebab menu –
- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application section** for more details.


Note: This option will not be present for applications that have been processed completely.

Uploaded Documents



Field Description

Field Name	Description
Document Category	Displays the document category to which the uploaded document is mapped.
Document Name	Displays the name of the uploaded document. A link will be provided one each document name.

- a. Click on a document name link to view and download the document.
OR
Click the  icon to close the overlay layer.

Application Form

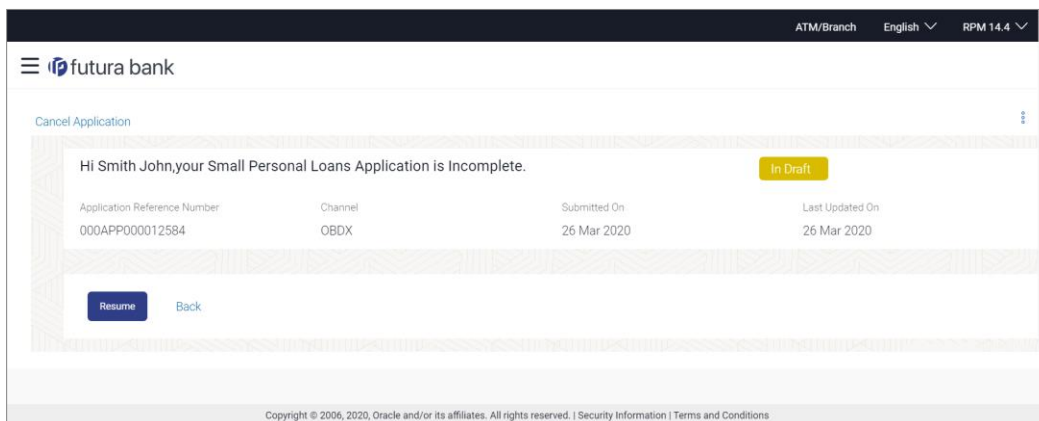
The details as entered in the application form will be displayed on this page. You can download these details as a PDF document by clicking on the provided link.

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3.3.2 Application Tracker Summary – Saved Applications

If you click on a card under **Your Saved Applications** section, the system will display the details of the application on the application summary page. You can click on **Resume** to retrieve the application so as to complete and submit it.

Application Tracker Summary



Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name, if entered in the application form, along with the name of the product for which you have initiated the application will be displayed.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> In Draft
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Channel	The channel through which the application was initiated. It can be: <ul style="list-style-type: none"> OBDX OFLO
Last Updated On	The date on which the application was updated.

Click **Resume** to retrieve and complete the application.

OR

Click **Back** to navigate back to the previous screen.

OR

Under the kebab menu –

- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application** section for more details.

3.4 Cancel an Application

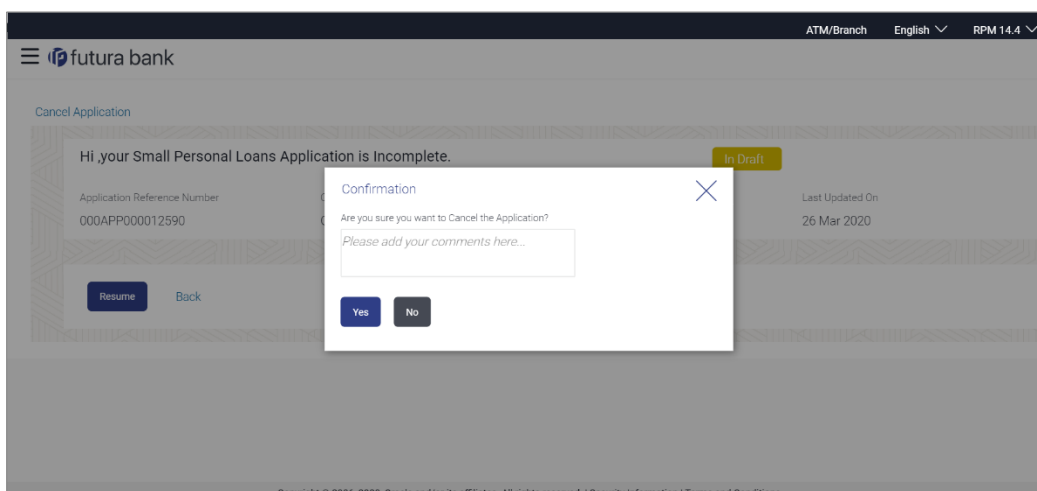
The option to cancel an application is provided on the Application Tracker Summary page, under the kebab menu. Once you select this option, a modal window will appear on which you can provide the reason for cancellation and can confirm cancellation of the application.

In case of bundled applications, if you select the option to cancel the application, all the product applications will be cancelled. There is no option to cancel individual product applications in this release.

To cancel the application:

1. Navigate to **Application Tracker** listing screen.
2. Click on the card of the application that you wish to cancel. The application summary page appears.
3. Click on the **Kebab Menu** and select the **Cancel Application** option to cancel the application. The Confirmation modal window appears.

Cancel Application



Field Description

Field Name	Description
Are you sure you want to Cancel the Application?	Define the reason for which you are canceling the application. This is an optional step.

- In the **Are you sure you want to Cancel the Application?** field, enter the reason for which you are cancelling the application.
- Click **Yes** to cancel the application.
OR
Click **No** to return to the application summary screen.

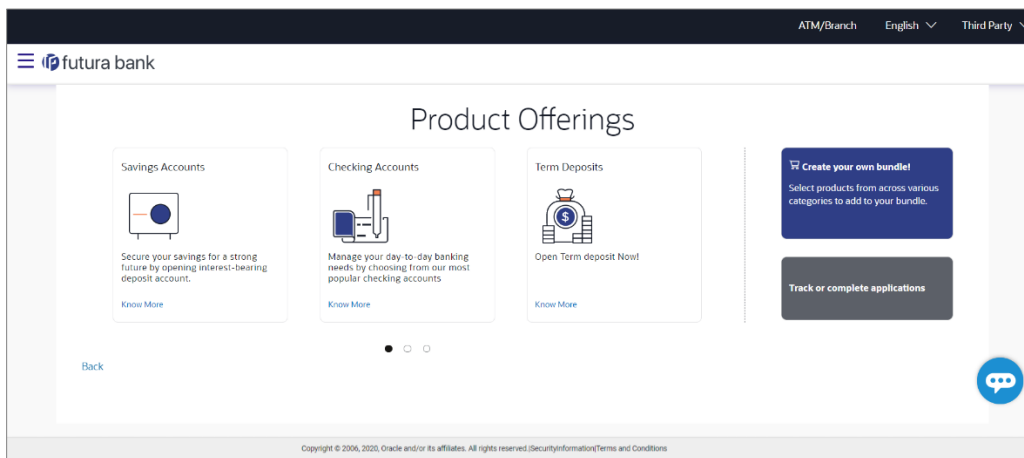
3.5 Product Showcase

You will be navigated to this page if you have clicked the **Start a new application** button on the Application Tracker Listing page. From this page you can apply for a new product by selecting the product category you are interest in followed by the product from the product listing page.

To arrive at the Product Showcase:

1. Click **Start a new application** on the **Application Tracker Listing Page**. The Product Showcase page will appear.

Product Showcase



2. Click **Back** to navigate back to the **Application Tracker Listing page**.

FAQ

- 1. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 2. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

- 3. Can I view the offer provided by the bank against my application?**

As of now, this option is not available on the digital platform.

- 4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

- 5. Can I negotiate with the Bank, if I am not happy with the offer provided by the Bank?**

No, offer negotiation is not allowed from the digital platform.

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