

Retail Originations Bundle Application User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

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ORACLE®

Retail Originations Bundle Application User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 21.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0
1	Bundled Application Submission	✓	×	✓

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3. Bundled Application

Product bundling is becoming increasingly popular in retail banking. OBDX now provides applicants with the opportunity to create a bundle of multiple products and enables them to apply for all these products through a single application. This enables applicants to save time and effort in filling out and submitting multiple application forms. Applicants can also easily track the bundled application and view the status of each individual product application within the bundled application from the application tracker.

In a manner that is similar to individual product applications, both existing online banking customers of the bank as well as prospects can apply for bundled products by simply selecting the option provided on the bank portal. The applicant must then proceed to select a product from within each product category to be added to the bundle.

On having made a selection, the applicant can proceed to the application form which will be an amalgamation of all the application forms required for each different product type. The applicant will be required to enter information that is common for each product application, only once. E.g. section Personal Information is common across all product applications as are Employment and Financial Profile for loan applications. These sections will not be repeated in a bundled application. The applicant will be required to specify information pertaining to each account or loan specifically i.e. if applying for a bundle that comprises of products savings and checking accounts, the applicant will be required to specify Account Preferences specifically for each account type.

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, only the personal information section gets prefilled with information fetched through OCR based on the document uploaded.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers.

If online KYC through liveness check is enabled for the application, the applicant will be provided with the option to initiate a video call with a bank executive. The applicant will be required to first upload images of the identification document he/she wishes to submit for online KYC. The bank executive in turn, will verify, by means of the video call, that the photograph as per the ID provided is truly that of the applicant's.

If online KYC through ID verification is enabled, the prospect will be required to define his/her Identification number along with other basic personal information such as name and date of birth so as to enable the bank to conduct online KYC of the applicant.

In both cases, once the applicant's identity is verified successfully, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

Existing digital banking customers can simply provide their online banking credentials to have the personal information section of the form prefilled with information as maintained with the bank.

Additional features that have been built into the application are enabling google map integration for capture of addresses, QR code scan enablement to continue applications on mobile devices, etc.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

Note: The following is applicable for this release:

- 1) Only USA Driver's License is supported for OCR.
 - 2) The Workflow Configuration maintenance available to administrator users used to define the sequence of steps in origination product application forms, is not supported.
 - 3) Only one product per product category can be added in a bundle.
The maximum number of products that can be added in a bundle is configurable. In this release, only upto 3 products can be added in a bundled application.
 - 4) A bundled application cannot contain an Education Loan product.
-

Once you have selected the option to apply for a bundled application, you will be required to go through the following steps before you can start filling out the application form:

- **Personalize your Bundle (Products Selection):** On selecting the bundled application option on the bank portal, you will be navigated to the **Personalize your Bundle** screen. This screen will list down all the products, as cards, under each product category. As is the case with individual product applications, only those products that are enabled for application through online banking will be listed on this screen. You can select multiple products across category and proceed to apply for the bundled application.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in the application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.

The steps that you will have to go through to submit your application will depend on whether you are applying for the bundled application as a guest user or as an existing online banking customer of the bank. These steps are documented under the **Steps in the Bundled Application** section of this user manual.

How to reach here:

Bank Portal page > Make your own bundle > Let's Go

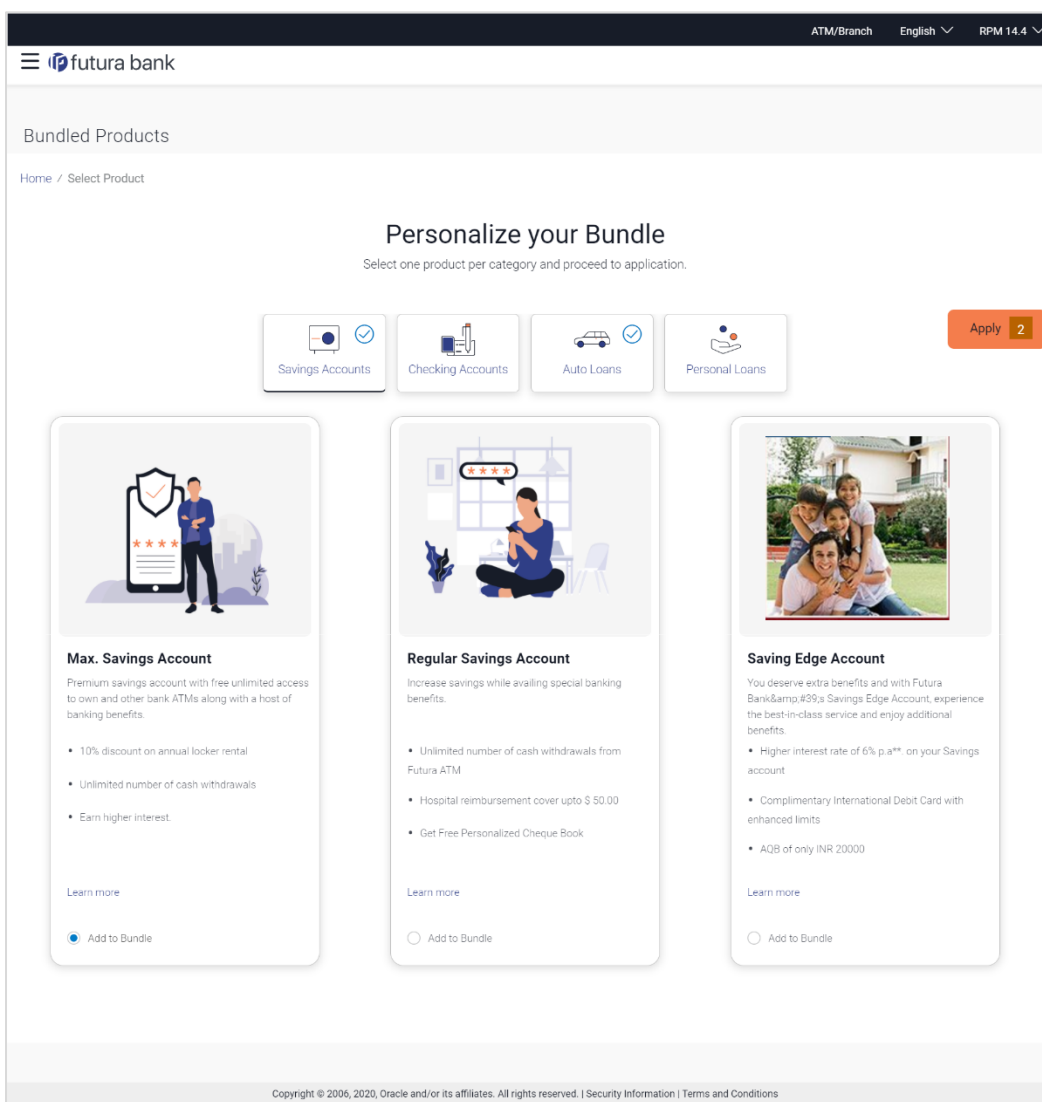
To create and apply for a bundled application:

1. Click **Let's Go** under the **Make your own bundle** section in the Bank Portal page. The **Personalize your Bundle** screen is displayed.

3.1 Personalize your Bundle

This page is displayed once you select the option the bundled application option on the bank portal. All the product categories are displayed as tabs on this page. Each tab will list down the products of that category that are available for online application, as cards. Each product card will display the product name, a short description of the product as well as the key features of each product. You can view all the products under each category and select one product per category that best suits your needs. You can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. In order to add a product to your bundle, you can select the **Add to Bundle** option provided on each card.

Personalize your Bundle



Field Description

Field Name	Description
Product Category	<p>Each product category is displayed as a tab with all the products, available for application through online banking channel, displayed as cards under each respective tab.</p> <p>Once you select a product under a specific product category, a tick mark will be displayed against the product category tab to signify product selection under the specific tab.</p>

The following information is displayed on each product card.

Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.

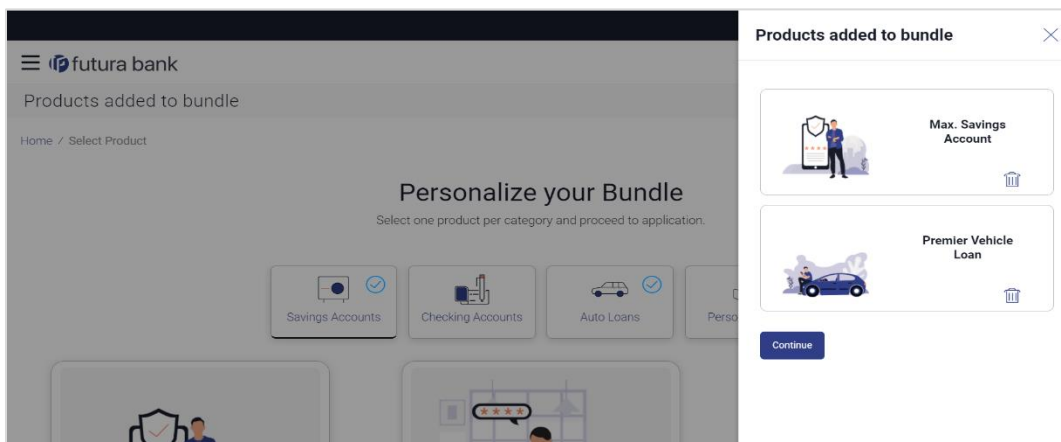
- Click the product category tab of which products you wish to view to add to your bundled application.
 All the products under the specific product category tab are displayed as cards.
 Select the **Add to Bundle** option against any card. The selected product gets added to your bundle and the Bundle button gets updated with the count of products selected.
 Click **Apply**. The Products added to bundle overlay layer gets displayed.
 OR
 Click on any other product category tab to view the products available under that category.
 OR
 Click the **Learn more** link displayed on any product card to view additional details of that product.

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3.2 Products added to bundle

This overlay window gets displayed once you select Apply button that displays the count of products selected in the bundle.

Products added to bundle




Field Description


Field Name	Description
Product Names & Images	All the selected products will be listed down with their names and images.

- Click **Continue** to apply for the bundled application. The Bundled Application Kickoff page is displayed.

OR

Click the  icon displayed against any product name and image to delete that product from the bundle.

OR

Click the  icon to close the overlay layer.

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3.3 Kick Off page

This page displays the various steps involved in the bundled application and provides the means by which you can proceed with the application. The steps in a bundled application will be a combination of all the steps required for all the products you have chosen. Sections that are common across product applications will not be repeated. Sections that are specific to a product will be identified as such e.g. Loan Requirements will be titled as Auto Loan Requirements for Auto Loans and Personal Loan Requirements for Personal Loans.

If you are an existing online banking customer of the bank, you can select the option to Login as a registered user so as to have the primary information section prepopulated with your information as registered with the bank. If you are new to the bank or are a prospect, you can select the option to Continue as guest.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be upload as part of the application. You can view the list of documents that are required for each product that you are applying for.
- Register for online banking if you are an existing customer of the bank but do not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.
- Steps which are not mandatory for online banking customers.

Kick Off Page

The screenshot shows the Futura Bank website interface for the Kick Off page. At the top, there is a navigation bar with the Futura Bank logo, a menu icon, and user information including 'ATM/Branch', 'English', and 'RPM 14.1'. Below the navigation bar, the page title is 'You are applying for 2 products'. The main content area features a vertical flowchart with seven steps, each in a numbered circle: 1. Upload Documents, 2. Financial Profile, 3. Auto Loan Requirements, 4. Disbursement & Repayment, 5. Personal Information, 6. Employment Information, and 7. Savings Account Preferences. Below the flowchart, there are two columns of text. The left column is titled 'Online Banking Customer?' and contains two bullet points: 'If you are an existing customer banking with us online you can save time by entering your online banking login details.' and 'Are you an existing customer but not banking with us online?'. Below this text is a blue button labeled 'Login as registered user'. The right column is titled 'New to Futura Bank?' and contains one bullet point: 'If you have never banked with Futura, please continue as guest and authenticate yourself by providing your mobile number.' Below this text is an orange button labeled 'Continue as guest'. At the bottom of the page, there is a small copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

4. Click **Login as registered user** if you are an existing online banking customer of the bank. The Login page appears.
For more information on the application of a registered user, view the Existing Online Banking Customer section.
OR
Click **Register for online banking access** if you are an existing customer of the bank but do not have online banking access.
OR
Click **Continue as guest** if you are a new/unregistered user. A disclaimer will be displayed on a modal window. Once you click **Continue** on this modal window, the **Mobile Verification** page will be displayed.

Note: If you are an existing customer but are not registered for Online Banking then you can register yourself for digital banking access and can then proceed to apply for the product as an existing digital banking customer. Click on the **Register for online banking access** link, the **Channel Onboarding - User Registration** screen appears. For more information, refer **User Manual Oracle Banking Digital Experience Retail Customer Services**.

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3.4 Steps in the Bundled Application

The steps in a bundled application will be a combination of all the steps required for all the products you have chosen. Sections that are common across product applications will not be repeated. Sections that are specific to a product will be identified as such e.g. Loan Requirements will be titled as Auto Loan Requirements for Auto Loans and Personal Loan Requirements for Personal Loans. Disbursement & Repayment section will be present for Auto Loans, Home Loan, and Unsecured Personal Loan application.

Following are the steps that will be involved in the bundled application submission regardless of the types of products selected. You can refer the individual product application user manuals for in-depth information of each step.

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Liveliness Check:** This step will be enabled if it is configured for any of the product categories you have applied for and is applicable only to new/unregistered users. You will be provided with the option to initiate a video call with a bank executive who will verify your identity and will also undertake liveliness checks. In order to enable the bank executive to verify your identity, you will be required to first upload images of an ID document that contains your most recent photograph. On completion of this step, if the bank executive has successfully verified your identity and conducted other checks, you will be able to proceed with the application form. Your personal information will be prepopulated on the basis of the information defined in your ID document.
- **Upload Documents:** At this step, you will be required to upload the supporting documents that can serve as proof of identity, address proof, etc. If you are a new/unregistered user, you will be able to upload a document so as to have your personal information pre-populated on the basis of the information defined in this document.
- **ID Verification:** This step will be enabled if it is configured for any of the product categories you have applied for and is applicable only to new/unregistered users. You can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against your ID. Your ID will be verified once you have entered the correct OTP in the provided field. Subsequently, your information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the personal information section.
- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable. If you are an existing online banking customer, the information in this section will be prepopulated on the basis of your details as registered with the bank. Modification of personal information is not allowed for existing online banking customers.
- **Review and Submit :** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section. This step is documented as part of this user manual.

- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of all the products that you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device. This step is documented as part of this user manual.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the bundled application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker. This step is documented as part of this user manual.

The following steps will be part of the application form if an auto loan, personal loan or home loan product has been selected to be part of the bundled application:

- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** – In this section you are required to specify information related to the loan such as loan amount and tenure of the loan. Additionally, if the bundled application also comprises of an auto loan product, you will also be required to provide information pertaining to the vehicle you wish to purchase with the loan amount. Similarly, if the bundled application consists of a home loan, you will be required to provide information pertaining to the property you wish to purchase in this section. In case your bundled application consists of multiple different loan products, you will be required to furnish information for each loan separately. The Loan Requirements sections will be titled as Auto Loan Requirements for Auto Loans, Personal Loan Requirements for Personal Loans and Home Loan Requirements for Home Loans.
- **Disbursement & Repayment** – In this section, you can specify the account details for automatic disbursement of the sanctioned amount after creation of the loan account and also for repayment of the loan. This step is optional in application.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.

The following step will be part of the bundled application form if you have selected a checking or savings account product to be part of the application. Additionally, this step will be displayed only if it is enabled for the product selected:

- **Account Preferences** – In this section you can select services (e.g. Cheque Book, Debit Card, etc...) that you would like on your checking or savings account. You can also identify account statement preferences and if enabled, select the currency in which you wish to operate your account. If you are applying for a checking account as well as a savings account as part of your bundled application, you will be required to provide your preferences for each product. The Account Preferences section will be titled as Checking Account Preferences for the Checking Account and Savings Account Preferences for the Savings Account.

The following step in addition to Employment Information and Financial Profile will be part of the application form if credit card product has been selected to be part of the bundled application:

- **Card Preferences** - In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.

The following step will be part of the application form if term deposit product has been selected to be part of the bundled application:

- **Deposit Details:** In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.

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3.5 Review and Submit

This step provides a summary of your application. Each step of the application is displayed under a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively.

You can modify the information in any section by selecting the link provided against each section.

Review and Submit

The screenshot shows a web application interface for 'futura bank'. The main content area is titled 'Your Application Summary' and contains two main sections: 'Personal Information' and 'Financial Profile'. Each section has a blue pencil icon in the top right corner, indicating it is editable.

Personal Information

Mr. Smith John
Born on 17 Aug 1992

Permanent Address: 103 COMMONWEALTH BLVD EMPORIA, VA 23847
Mailing Address: 103 COMMONWEALTH BLVD EMPORIA, VA 23847
Email ID: John@mail.com
Mobile Number: +1-9898989898

Marital Status: Married
Citizenship: By Birth
Identification Type: Driving License
ID Number: T16700185
Valid Till: 27 Oct 2025

Financial Profile

Income Information

Income earned per month:

Salary	£10,000.00	Interest Income	£1,000.00
Bonus	£2,000.00	Cash Gifts	£200.00

Expense Information

Expenditure incurred per month:

Household	£4,500.00	Education	£1,000.00
Vehicle Maintenance	£200.00	Others	£1,000.00


Asset Information

Savings Deposits	£10,000.00	Fixed Deposits	£5,000.00
------------------	------------	----------------	-----------

Liability Information

Outstanding Liabilities:

Personal Loans	£10,000.00	Overdrafts	£10,000.00
----------------	------------	------------	------------


Auto Loan Requirements 

Vehicle Details

Vehicle Type	Make
New	Brand 1
Model	Manufactured On
A3 Carbriolet	Oct 2019
Estimated Value	
£25,000.00	

Loan Details

Down payment Amount	Loan Term
£3,000.00	3 years 0 months 0 days
Loan Amount	
£22,000.00	


Auto loan Disbursement & Repayment 

Disbursement Details

Account Name	Account Number
Smith John	234511
Network Code	Bank Details
HDFC0000101	Address Line 1,Mumbai,India


Repayment Details

Account Name	Account Number
Tom Decosta	562311
Network Code	Bank Details
HDFC0000103	Address Line 1,Delhi,India

Employment Information 

Primary Employment

Income Type	Company/Employer Name
Bonus	Model Bank
Employee ID	
090980	


Savings Account Preferences 

Specifications

Preferred Currency	Account Statement Mode
GBP	Email
Statement Frequency	
Monthly	

Optional Services

Cheque Book	Passbook
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
Debit Card	Direct Banking
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes
Phone Banking	Kiosk Banking
<input checked="" type="checkbox"/> Yes	<input checked="" type="checkbox"/> Yes

Documents 


DL	My Driving License .png	CashFlow_Statement	Salary Slip Aug 2020.png
----	---	--------------------	--

[Continue](#) [Back](#)



5. Review the application details and click **Confirm**, to proceed with application submission. The **Terms of Service** page appears.

OR

Click the  icon against any section if you wish to update any information in the respective step.

OR

Click **Back** to navigate back to the previous step in the application.

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3.6 Terms of Service


In this step you will be able to view the terms and conditions of all the products that you are applying for as part of the bundled application. You will be required to read the terms and conditions of each product and then click on the checkbox to provide your acknowledgement to having agreed to the terms and conditions.

You can also provide your digital signature at this step. If you are applying for the product from a touchscreen device, you can also digitally sign the area identified. Alternately, you can upload a document containing your signature.

Terms of Service

6. Select the **Terms & Conditions** link of each product to be displayed the terms and conditions of the specific product on a separate tab.
7. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
8. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.
 - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document. The uploaded signature image is listed.

Note:

- 1) Click the  icon to delete the uploaded signature document.
 - 2) The uploaded signature document should be in PDF, PNG, JPG and JPEG format of size up to 5 MB.
-

OR

Click on the **Draw Signature** tab to draw signature.

Note:

- 1) Click on the **Clear Signature** link to reset the drawn signature.
 - 2) The draw signature option is enabled only if you are applying from a touchscreen device.
-

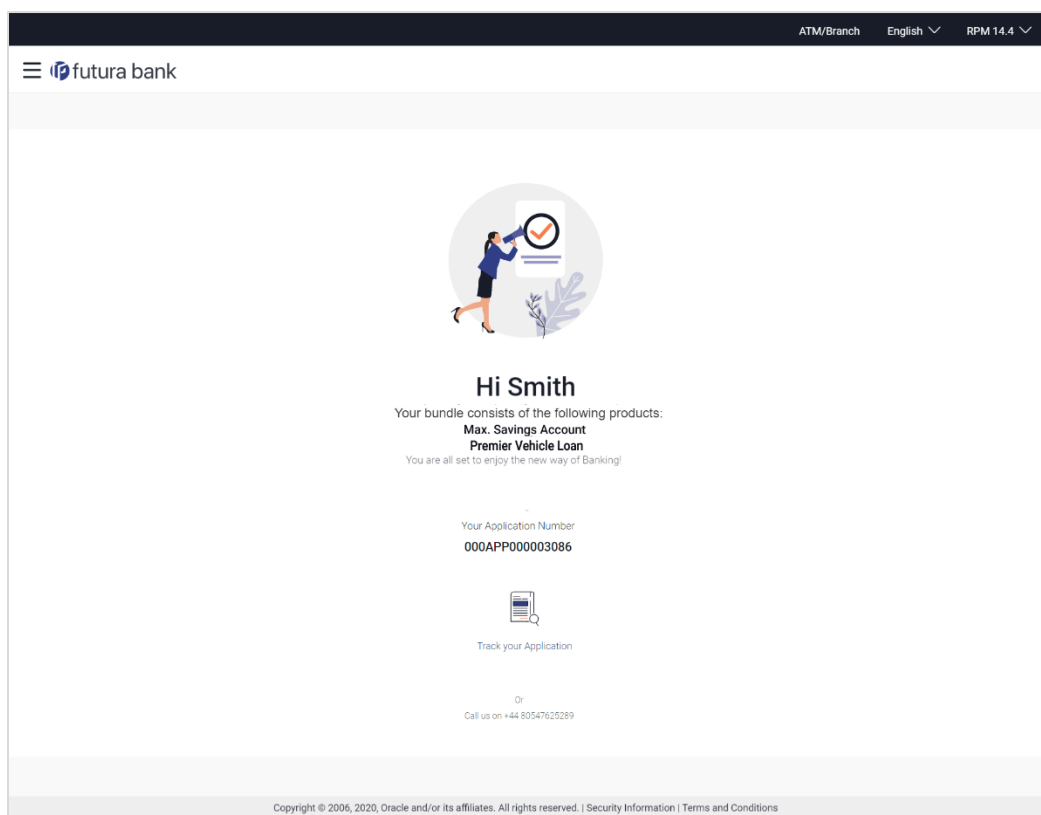
9. Click **Confirm** to proceed with application submission.
OR
Click **Back** to navigate back to the previous step in the application.

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3.7 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the names of the products that you have applied as part of the bundled application. A single application reference number, as generated by the bank for the bundled application will also be displayed. This page will also contain a link by means of which you can track your application.

Confirmation



10. Click on the **Track your application** link to navigate to the Application Tracker Login page. For information on the Application tracker, view the **Retail Originations Application Tracker User Manual**.

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3.8 Existing User

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

You will be able to apply as an existing customer either by selecting the provided option on the kickoff page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect customer's.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the products and will be displayed a message informing you of the same.

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FAQ

1. Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.

2. Can I add a joint applicant while applying for any of the products?

No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.

3. I am applying for the product/s as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?

Yes. All the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.

4. How many products can I apply for as part of a bundled application?

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.

5. 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.

6. If I am applying for a product as an existing user, can I update my personal information while initiating an application?

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.

7. 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.

8. Can I apply for a product that I have already applied for and that the bank is currently processing?

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

9. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

10. Can bank administrators define the sequence in the steps of the application forms?

Yes, Bank administrator can maintain the priority to be assigned to each product category that can be part of a bundled application using Origination Workflow Configuration.

11. How does National ID verification work?

The bank can integrate with government or other third party systems (which store and maintain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.

12. How does OCR work?

The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

Currently, only driver's license of USA is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

13. Can I fund my newly applied account as a part of bundled Application?

No, account funding is not supported as a part of the bundled application.

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