

Retail Originations Pre-Approved Home Loans User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

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Retail Originations Pre-Approved Home Loans 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 22.2.4.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.7.2.0.0	Third Party System
1	Pre-Approved Home Loans Application Submission	×	✓	×

[Home](#)

3. Pre-Approved Home Loans Application

As the name suggests, a pre-approved home loan is an in-principle approval for a home loan given on the basis of the applicant's income, financial position and credit worthiness. Pre-approved home loans are very often applied for before a property is finalised. Hence, when you apply for a pre-approved home loan, the financial institution or bank will decide whether to approve the home loan on the basis of your financial health. The bank will evaluate your credit-worthiness and will determine the value of the home loan that they are willing to approve in principle. There is no remittance of the actual loan that takes place when the financial institution or bank approves the pre-approved home loan. It is important to note that a pre-approval letter is not an offer of a loan.

A pre-approval letter is a guarantee that the bank will sanction the loan provided that the applicant's information and documents are verified successfully. An applicant is able to form an understanding of his/her budget to purchase a home on the basis of the pre-approval letter received by the bank. If the loan amount being offered by the bank is desirable, the applicant can go ahead and convert the pre-approved home loan application into an actual home loan application.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Once the applicant's identity is verified successfully through online KYC, 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. The pre-approved home loan application has been built so as to capture basic information pertaining to the property being purchased, loan requirements as well as basic personal, employment and financial information of the applicant. Generally, the applicant will not be required to upload any documents or to provide any form of identity proof while applying for a pre-approved home loan. However, if required by the bank, this step can be configured and will be part of the application form.

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 details as defined in the application form in PDF format. Once a pre-approval offer has been sanctioned by the bank, details of the same will appear under the actions section of the application tracker details page. The applicant can view details of pre-approval.

Note:

1) In case the Upload Documents step is required by the bank to be part of the application form, the same can be configured from back end.

2) Pre-approved home loan offer details including offer letter document will not be available to view through online banking in this release.

Subsequently, the feature to convert a pre-approved home loan into an actual home loan from the online banking application, will not be supported in this release.

3) OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Product Selection:** Pre-approved home loans are available for application under the Home Loans category. All home loans for which pre-approval are enabled, will have a link available on the product card along with the Apply option.

- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. 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.
- **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.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
 1. Liveness Check – Assisted
 2. Liveness Check – Unassisted
 3. (National) ID Verification

For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

- **Loan Requirements:** In this section, you are required to specify information related to the loan along with basic details of the property for which you wish to avail the loan.
- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc.
- **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.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **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.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the pre-approved home loan you are applying for.
- **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 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.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

Pre-Approved Home Loan Applications in the Application Tracker

Applicants can utilize the application tracker to track applications that have been submitted and also to retrieve and complete incomplete applications. In the case of pre-approved home loans, once a pre-approval offer has been generated by the bank, the status of the application will be updated to display the same.

Note: As of this release, only the status of offer generation will be displayed in the application tracker. No offer document or details will be reflected in the application tracker.

As is the case with all product applications, all submitted pre-approved home loan applications will be listed as cards under the **Your Submitted Applications** section of the application tracker listing page. Applications that are in incomplete state will be listed under the **Your In-Draft Applications** and any applications for which a pre-approval letter has been sanctioned and the same has been converted into an actual home loan, will be listed under the **Your Processed Applications** section. This section will also list down any pre-approved home loan applications of which sanctioned pre-approval offer has expired without the application being converted into an actual home loan application.

The details of a submitted pre-approved home loan application will be displayed on the application tracker details page which can be arrived at by selecting the specific card on the application tracker listing page. In case the bank has generated a pre-approval offer, the same will be available on this page under the **Actions** section.

Note: For more details on the application tracker please review the **User Manual Oracle Banking Digital Experience Retail Originations Application Tracker**.

How to reach here:

Bank Portal page > Product Offerings > Personal > Home Loan

OR

Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Home Loan

To apply for a Pre-Approved Home loan:

1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
2. Click on **Home Loan**.

A screen containing the home loan products available for online application will be displayed.

[Home](#)

3.1 Home Loan - Product Listing

This page is displayed once you select the Home Loans category on the bank portal. All the regular home loan products that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. A link to apply for pre-approval of any home loan product will be available on the product card for which pre-approvals are enabled. You can opt to view a detailed description of any product by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product. You can click on **Apply** provided on the specific card for which you wish to make an application or you can alternately click on the **Apply for pre-approval** link provided on a card for which pre-approvals are enabled.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

Product Categories

The screenshot displays the 'Home Loans' section of the Futura Bank website. At the top, there is a search bar and a navigation menu. The main heading is 'Home Loans' with a sub-heading 'Get a home loan at affordable rates for your need.' Below this, there are two product cards:

- Classic Home Loan:** Features an image of hands holding a house. Description: 'We provide you with legal and technical counselling to help you make the right home buying decision.' Key features include: 'You can avail highest loan amount completely online', 'Multiple tenure options', and 'Hassle free documentation'. It has 'Learn more' and 'Add to Compare' (checked) buttons, and 'Apply' and 'Apply for in-principle approval' links.
- Futura Mortgage Loans:** Features an image of a hand clicking a 'REQUEST' button. Description: 'Owning a house just got easier with Futura Bank Home Purchase Loan.' Key features include: 'Highest Loan Disbursement Amount based on the eligibility', 'Maximum tenure for which Home Loan can be availed is 20 years', and 'Easy, minimal documentation'. It has 'Learn more' and 'Add to Compare' (checked) buttons, and 'Apply' and 'Apply for in-principle approval' links.

On the right side, there is a promotional banner: 'Apply for multiple business products at once! Compare 2'. Below it, a section titled 'Explore our Products' lists various categories: Savings Accounts, Checking Accounts, Term Deposit, Credit Cards, Auto Loans, Personal Loans, Futura Wallet, and Education Loans.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved.[SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
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.
Cross Sell cards	Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page. A card to navigate to the bundling application listing page along with a card to enable navigation to specific individual product listing pages are displayed.

- Identify the product for which you want to make an application and click **Apply** product provided on the specific card.

OR

Click on the **Apply for pre-approval** link provided against the specific card, if you wish to apply in-principle.

OR

Click **Compare** against any (up to three) products to compare them with each other.

OR

Click the **Learn more** link displayed on any product card to view additional details of that product.

OR

Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
- OR
- Click the **Track/Complete an application** option to navigate to the Application Tracker.

[Home](#)

3.2 Home Loan - Product Details

For information on this page please refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

3.3 Home Loan – Product Comparison

For information on this page please refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

3.4 Kick Off page

This page provides information pertaining to the application that you are required to fill out in order to apply for the product. The information will cover the eligibility criteria you are required to meet in order to apply for the product and the documents that can serve as various proofs including ID proof, address proof etc. This page also provides the means by way of which you can proceed with the application form – as an existing customer of the bank or as a guest who has no current relationship with the bank.

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be required to only specify information pertaining to the loan. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank, you can select the provided option and continue with the application form as a guest. In this case you will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

Kick Off page

Field Description

Field Name	Description
I am a Futura Bank online banking customer	Select this checkbox if you are an existing online customer of the bank.

4. Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product will be listed.
5. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
6. Select the **I am a Futura Bank online banking customer** option if you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

OR

If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank, simply select the **Apply Now** button, without selecting the I am a Futura Bank online banking customer option. The **Mobile Verification** page will be loaded.

3.5 **Mobile Verification**

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

Mobile Verification – Enter Mobile Number

The screenshot shows the Futura Bank mobile application interface. At the top, there is a search bar with the text "What would you like to do today 😊?". Below this is a navigation bar with "Classic Home Loan". The main content area features an illustration of a person standing next to a smartphone displaying a checkmark and three stars. Below the illustration, the text reads "Verify your mobile number" and "We will send you a one time password (OTP)". A "Mobile Number" field is present with a dropdown for country code (+1) and a text input for the number ((213) 111-1111). A consent message follows: "By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply." At the bottom, there are "Send OTP" and "Back" buttons. The footer contains the copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

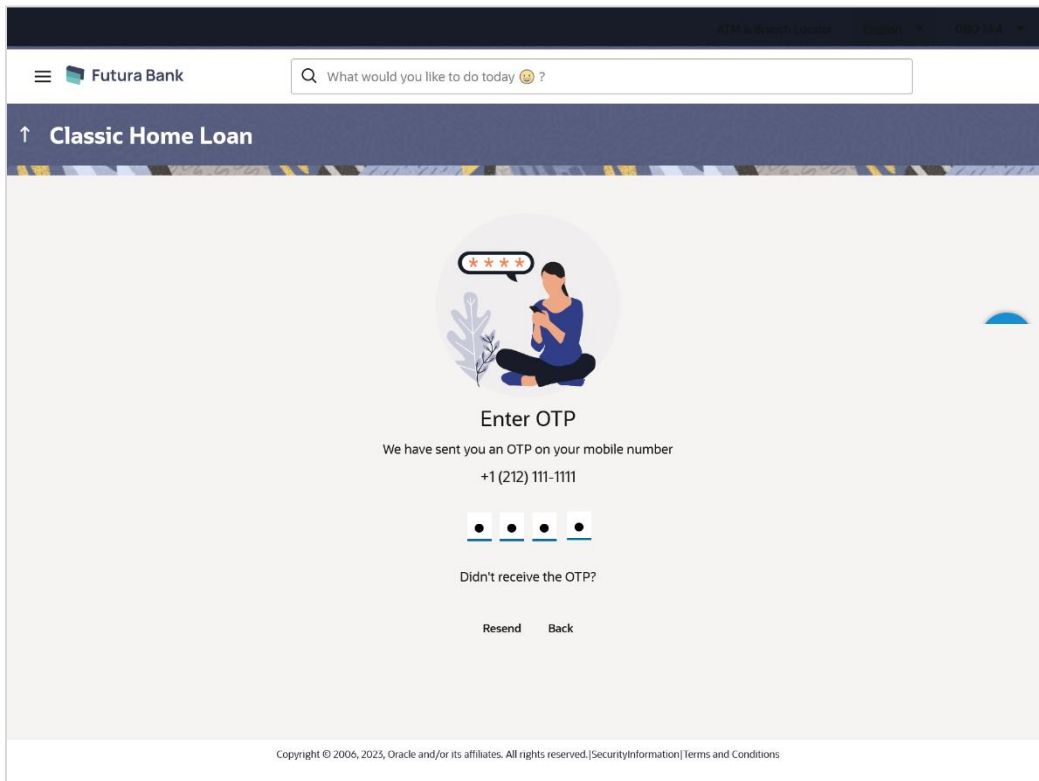
Field Description

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

Field Name	Description
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

- In the **Mobile Number** field, select the country code and enter your mobile number.
- Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.
OR
Click **Back** to navigate back to the previous page.
OR
Under the kebab menu –
 - Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

Mobile Verification – Enter OTP



Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

9. Enter the OTP (one time password). If you are applying 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.
OR
Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.
10. The success message of mobile number verified appears as a toast message on the next page of the application form.

3.6 Loan Requirements

In this step, you are required to specify information pertaining to the property for which you wish to avail the loan and also specify loan details such as the down payment amount, the amount you wish to borrow and the tenure of the loan.

Loan Requirements

The screenshot shows the 'Classic Home Loan' application interface on the Futura Bank website. The top navigation bar includes the Futura Bank logo and a search bar. Below the navigation bar, a progress indicator shows five steps: 1. Upload Documents (completed), 2. Home Loan Requirements (current step), 3. Personal Information, 4. Employment Information, and 5. Financial Profile. The main content area is titled 'Home Loan Requirements' and includes the instruction: 'Provide details of the property and loan to proceed.' Under 'Property Details', there is a question 'Have you shortlisted the property?' with 'Yes' and 'No' radio buttons. Below this, the 'Property Location' section contains input fields for 'California' and 'san jose'. The 'Estimated Market Value' section has a dropdown menu set to 'GBP' and an input field with '1200000'. The 'Loan Details' section includes a dropdown for 'Loan Purpose' set to 'Buy a New Home' and an input field for 'Down Payment Amount' with '2000'. The 'Loan Term' section has dropdowns for 'Years' (13), 'Month' (2), and 'Days' (0). At the bottom, it shows 'Term range - 12 Months to 240 Months', 'Loan Amount 1198000', and 'Amount range - GBP 10,000.00 to GBP 99999999.00'. There are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2000, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Property Details	
Have you shortlisted the property?	<p>Specify whether you have shortlisted the property for which you wish to avail the loan.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Property Type	<p>The type of property being purchased.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Independent • Villa • Apartment • Other <p>This field will appear only if you have selected option Yes against the field Have you shortlisted the property?</p>
Property Location	The state and city in which the property is located.
Estimated Market Value	The estimated market value of the property.
Builder	<p>The name of the builder/company.</p> <p>This field will appear only if you have selected option Yes against the field Have you shortlisted the property?</p>
Loan Details	
Loan Purpose	<p>The purpose for which the loan is being availed.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Buy new home • Construct home • Home renovation • Other
Other	<p>The purpose for the property loan.</p> <p>This field will be displayed if you select Other option in the Loan Purpose field.</p>

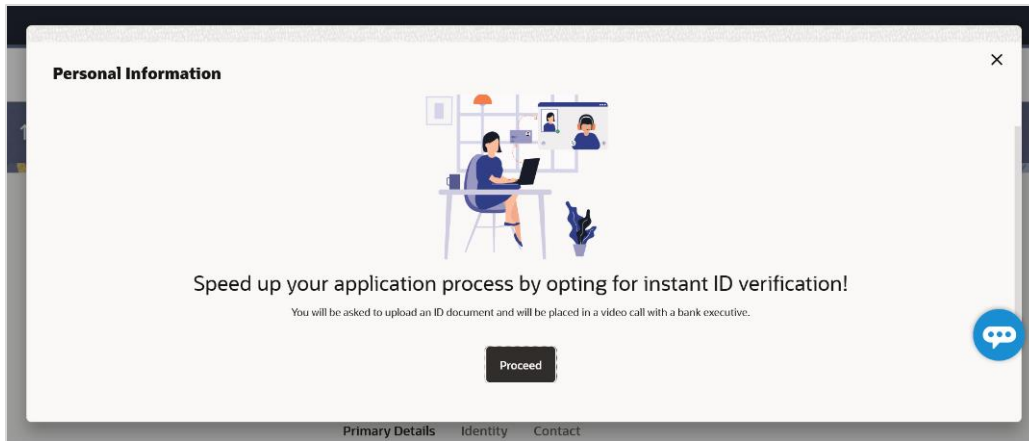
Field Name	Description
Downpayment Amount	The amount that you are willing to pay from own funds for the purchase of the property.
Loan Term	The tenure of the loan in terms of years, months, and days. The loan term must be within the minimum and maximum allowed range defined at the product level.
Loan Amount	The loan amount that you would like to borrow.

11. In the **Have you shortlisted the property?** field, select the option to identify whether or not you have shortlisted the property for which you wish to avail a home loan.
 - a. If you have selected option **Yes**:
 - i. From the **Property Type** list, select the type of property for which you wish to avail the loan.
 - ii. In the **Builder** field, enter the name of the builder/company of the property.
 - b. If you have selected option **No** and also if you have selected option **Yes**, in addition to the Property Type and Builder fields, also specify the following:
 - i. In the **Property Location** field, enter the name of the state and city in which the property is located.
 - ii. In the **Estimated Market Value** field, enter the current estimated market value of the property.
12. From the **Loan Purpose** list, select the purpose for which the loan is being applied.
13. In the **Down payment Amount** field, enter the amount that you will be willing to pay from your own funds towards the purchase of the property.
14. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
15. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous step in the application.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

16. The **Personal Information** popup appears.

Personal Information



Note:

Click **X** to enter the required personal information manually.

OR

Click **Proceed** to speed up the application process by opting instant ID verification. You will be provided with the option to have your KYC verified through liveness check. For more information, refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

3.7 Personal Information

This section of the application form captures your personal information.

Personal Information – Basic Details

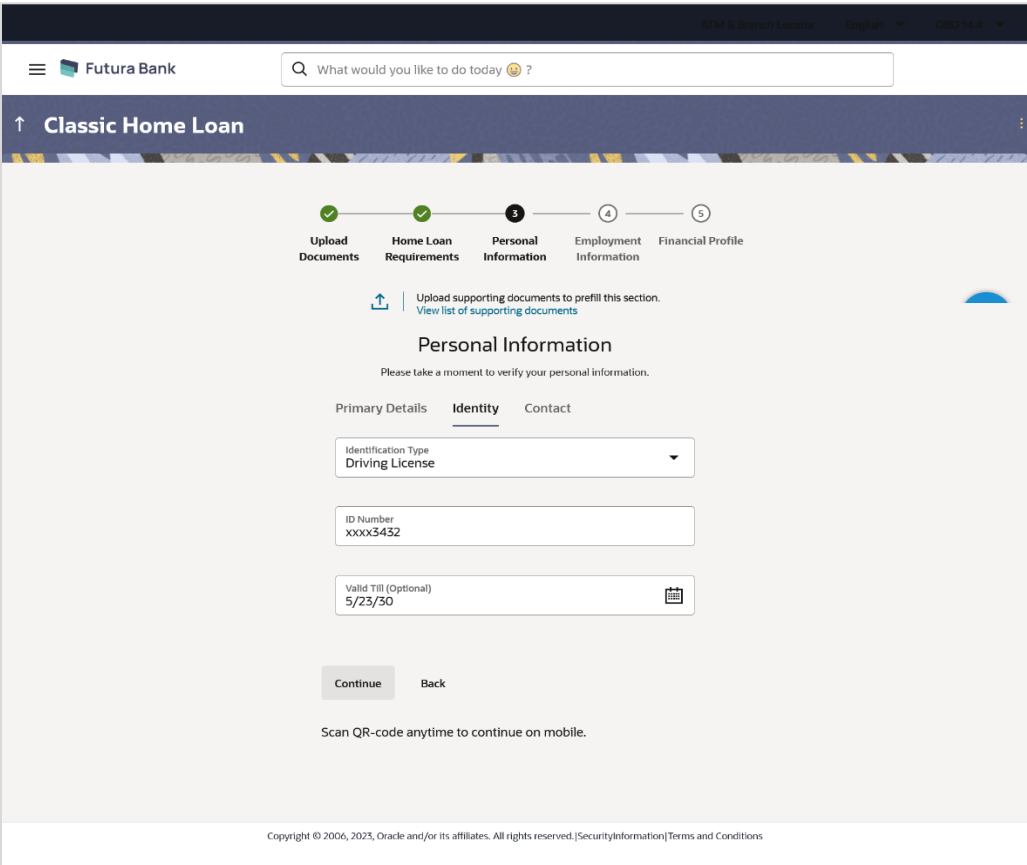
The screenshot displays the 'Personal Information' section of the 'Classic Home Loan' application. At the top, there is a progress bar with five steps: 'Upload Documents', 'Home Loan Requirements', 'Personal Information' (the current step, marked with a '3'), 'Employment Information', and 'Financial Profile'. Below the progress bar, the title 'Personal Information' is followed by the instruction 'Please take a moment to verify your personal information.' There are three tabs: 'Basic Details', 'Identity', and 'Contact'. The 'Basic Details' tab is active and contains the following fields: 'Title' (dropdown menu with 'Mr.' selected), 'First Name' (text input with 'Smith'), 'Middle Name (Optional)' (text input), 'Last Name' (text input with 'John'), 'Date of Birth' (calendar icon with '6/13/1995'), 'Citizenship' (dropdown menu with 'India'), 'Gender' (dropdown menu), and 'Marital Status' (dropdown menu with 'Married'). A 'Required' label is positioned to the right of the 'Gender' field. At the bottom of the form, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Basic Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.

Field Name	Description
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Date of Birth	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	The gender with which you identify. The options are: <ul style="list-style-type: none">• Male• Female• Other• Do not wish to disclose
Marital Status	Your marital status. The options are: <ul style="list-style-type: none">• Legally Separated• Married• Unmarried• Widow
Citizenship	The country of your citizenship.

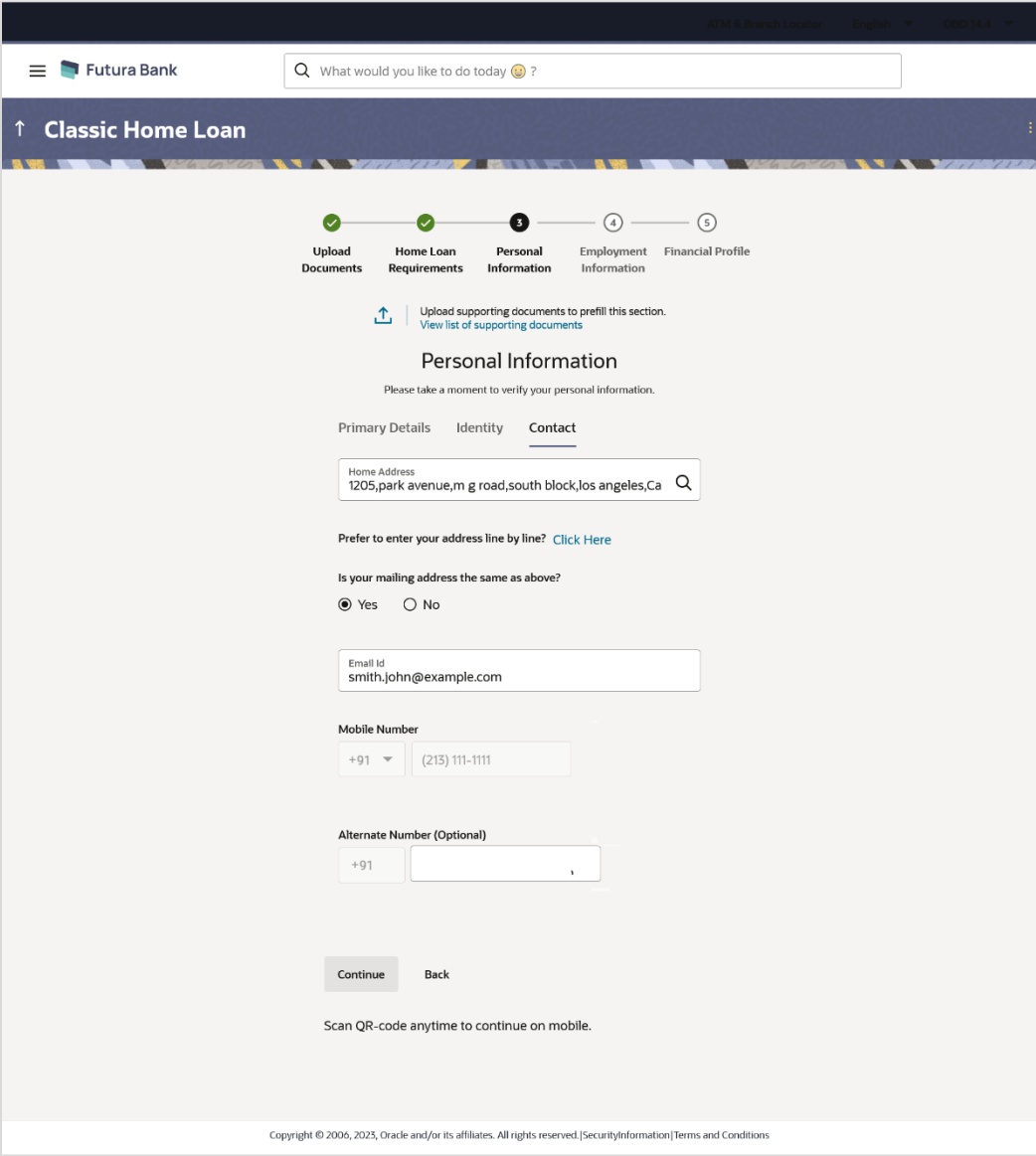
Personal Information – Identity



Field Description

Field Name	Description
Identity	
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Personal Information – Contact



Field Description

Field Name	Description
Contact	
Home Address	Enter your address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Field Name	Description
Home Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter your address line by line or even select it on the map that is provided.	
House/Unit Number	Your house or flat number.
Building Name	Enter the building name of your home address.
Street	Specify the street address of your home address.
Country	Select the country in which you reside.
City	Specify the city in which you reside.
State	Select the state in which you reside.
Locality	Specify the locality in which your home address is located.
Zip Code	Enter the zip code of your home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This option will appear only if you have selected option No under the Is your mailing address the same as above? field.
Mailing Address	
Mailing Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Mailing Address field. On this overlay, you can enter your mailing address line by line or even select it on the map that is provided.	
House/Unit Number	The house or flat number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.

Field Name	Description
Country	Select the country in which your mailing address is located.
City	Specify the city in which your mailing address is located.
State	Select the state in which your mailing address is located.
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.
Alternate Number	Enter an alternate number through which the bank can contact you. This field is optional.

17. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

18. In the **Basic Details** tab;

- a. From the **Title** list, select the title that applies to you.
- b. In the **First Name** field, enter your first name.
- c. In the **Middle Name** field, enter your middle name, if applicable.
- d. In the **Last Name** field, enter your last name.
- e. From the **Date of Birth** date picker, select your date of birth of yours.
- f. From the **Gender** list, select your gender.
- g. From the **Martial Status** list, select your marital status.
- h. From the **Citizenship** list, select the country of which the applicant is a citizen..

19. Click **Continue** to move to next sub section, the **Identity** sub section appears.

20. In the **Identity** sub section;

- a. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
- b. In the **ID Number** field, enter the identity number of the proof of identity selected.
- c. From the **Valid till** date picker, select the date till which the identification document is valid, if required.

21. Click **Continue** to move to next sub section, the **Contact** sub section appears.

22. In the **Contact** sub section;

- a. In the **Home Address** field, enter your permanent address.

OR

Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.

If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:

- i. In the **House No.** field, enter your house or flat number.
- ii. In the **Building Name** field, enter the building/house name of your home address, if applicable.
- iii. In the **Street** field, enter the name of the street on which your home address is located.
- iv. From the **Country** field, select the country in which your home address is located.
- v. In the **City** field, specify the city in which your home address is located.
- vi. From the **State** field, select the state in which your home address is located.
- vii. In the **Locality** field, enter the locality in which your home address is located.
- viii. In the **Zip Code** field, enter the zip code of your home address.
- ix. Click **Update** to add the address details. The **Personal Information** page displays the newly added address.

Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Permanent Address** field under the **Contact Details** section on the **Personal Information** page.

- a. In the **Is your mailing address the same as above?** field, select the option of choice;
- b. If you select **No**;

- i. In the **Mailing Address** field, enter your mailing address.

OR

Click on the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line or select it on a map.

If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:

- ii. In the **House No.** field, enter your house or flat number.
- iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
- iv. In the **Street** field, enter the name of the street on which your mailing address is located.
- v. From the **Country** field, select the country in which your mailing address is located.
- vi. In the **City** field, enter the name of the city in which your mailing address is located.
- vii. From the **State** field, select the name of the state in which your mailing address is located.
- viii. In the **Locality** field, enter the locality in which your mailing address is located.
- ix.
- x. Click **Update** to add the address details. The **Personal Information** page displays the newly added mailing address.

- xi. Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.
 - c. If you select **Yes**, your home address will be considered as your mailing address.
23. In the **Email ID** field, enter your email ID.
24. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

Click **Continue** to proceed to the next step in the application.

OR

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

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

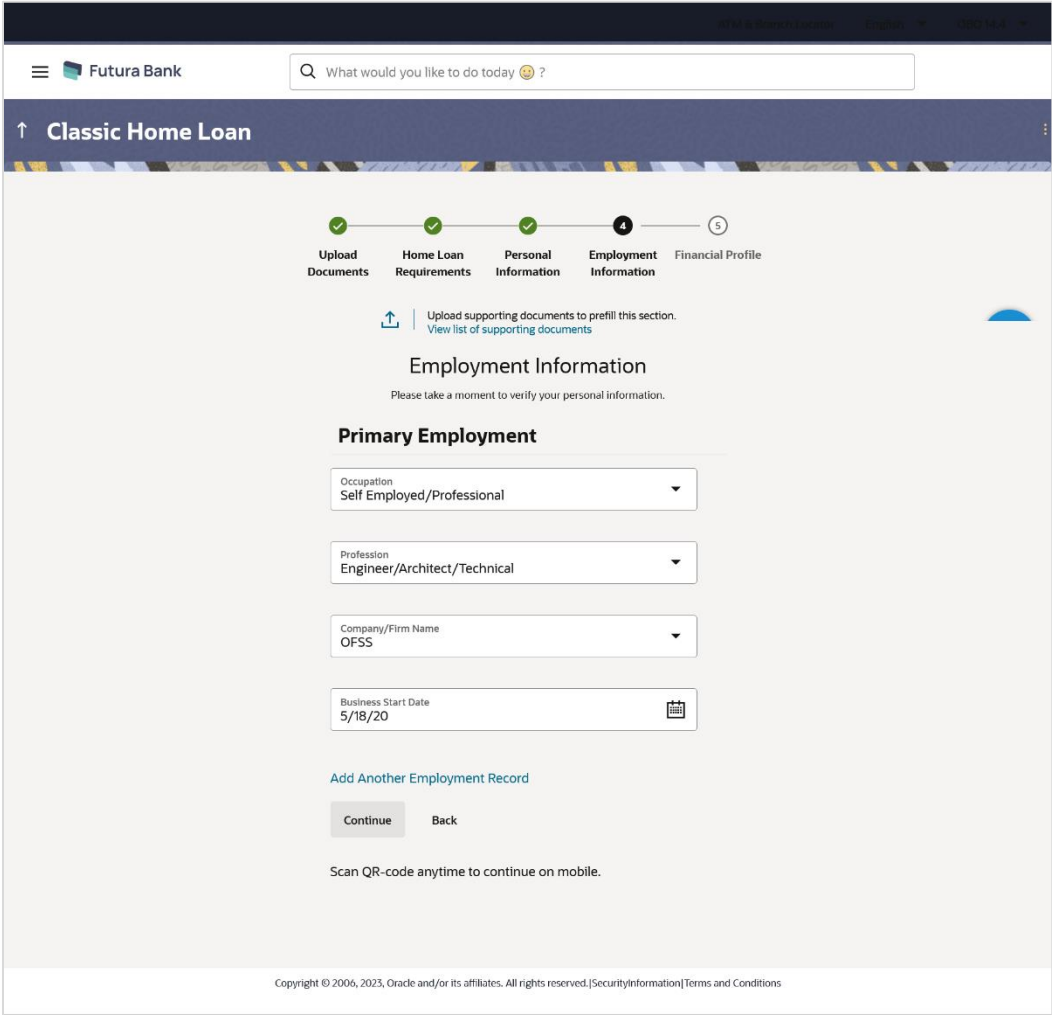
- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.8 Employment Information

You can provide your employment details in this step.

Employment Information



Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

25. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

Field Description

Field Name	Description
Primary Employment	
Occupation	<p>The occupation of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed/Professional <p>The following fields will be applicable if you have selected the option 'Salaried' in the Occupation drop-down list.</p>
Employment Status	<p>The status of your employment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Organization Category	<p>The category under which your organization falls.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Private Ltd. • Government • NGO

Field Name	Description
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic

Add Another Employment Record Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

The following fields will be applicable if you have selected the option **'Self Employed/Professional'** in the **Occupation** drop-down list.

Profession Select your profession from the list provided.

Company/Firm Name The name of the Company/Firm where you are working.

Business Start Date The date on which you started your business.

Add Another Employment Record Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

Additional Employment <Number>

The following fields will be displayed for each Additional Employment record that is added.

Occupation The occupation of the applicant.
The options are:

- Salaried
- Self Employed/Professional

The following fields will be applicable if you have selected the option **'Salaried'** in the **Occupation** drop-down list.

Field Name	Description
Employment Status	<p>The status of your employment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	The name of the company of employer at which you are employed.
I currently work in this role	<p>Specify whether you are currently working in this role with this organization.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Employment Start Date	The date on which you started working with the specific company/employer.
Employment End Date	The date on which your employment ended with the specific company/employer.
Organization Category	<p>The category under which your organization falls.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Private Ltd. • Government • NGO


Field Name	Description
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<p>The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.</p>	
Profession	Specify your profession.
Company/Firm Name	The name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No
Business Start Date	The date on which you started the business.
Business End Date	The date on which you ended the business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

26. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
- a. If you select the option '**Salaried**' in the **Occupation** drop-down list.
 - i. From the **Employment Status** list, select the employment status applicable to you.
 - ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
 - iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
 - iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.

- v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
- b. If you select the option '**Self Employed/Professional**' in the **Occupation** drop-down list.
 - i. From the **Profession** list, select your profession.
 - ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
 - iii. From the **Business Start Date** date picker, select the date on which you started working with this business/employer.

Note:

1) Click **Add another Employment** to capture other past or current employment details.

2) Click the  icon against any of the additional employee details records to delete the specific employment record.

27. Click **Continue** to proceed to the next step in the application.

OR

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

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

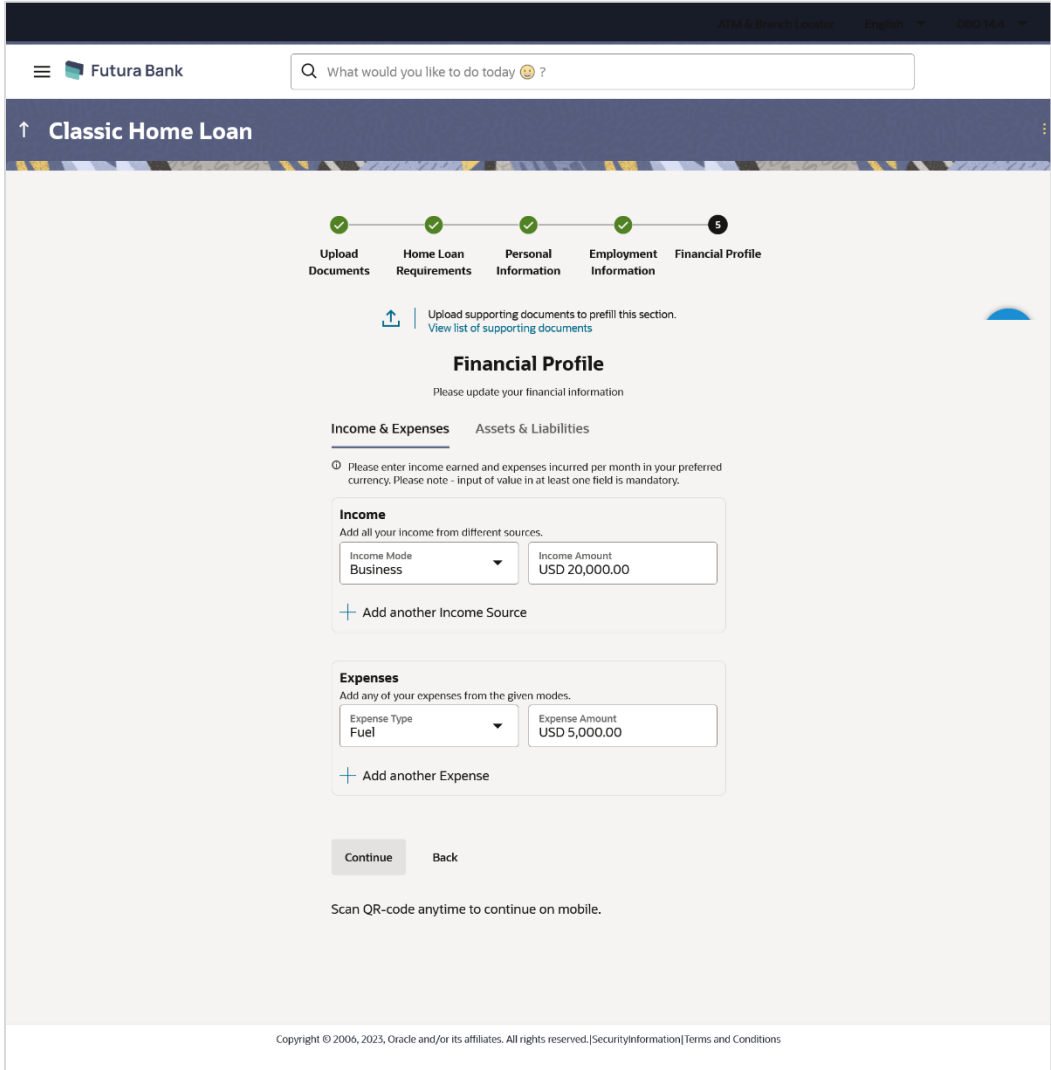
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)


3.9 Financial Profile

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

Financial Profile – Income & Expenses



Field Description

Field Name	Description
	Click this link to upload supporting documents to prefill the section.

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

28. Click on  icon to upload documents supporting this section.

Income & Expenses

Field Description

Field Name	Description
Income	
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expenses	
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

29. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
30. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
31. Click on the **Add another Income Source** link to add another income record.
32. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
33. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.

34. Click on the **Add another Expense** link to add another expense record.

Financial Profile – Asset & Liabilities

Futura Bank

What would you like to do today ?

↑ Classic Home Loan

Upload Documents Home Loan Requirements Personal Information Employment Information **Financial Profile**

Upload supporting documents to prefill this section.
View list of supporting documents

Financial Profile
Please update your financial information

Income & Expenses **Assets & Liabilities**

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets
Do you want to add your asset information?
 Yes No

Add assets from the given options

Asset Type Vehicle	Asset Value USD 6,000.00
-----------------------	-----------------------------

+ Add another Asset

Liabilities
Do you want to add your liability information?
 Yes No

Add liability from the given options

Liability Type Property Loan	Liability Value USD 12,000.00
---------------------------------	----------------------------------

+ Add another Liability

Continue Back

Scan QR-code anytime to continue on mobile.

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Asset Information

Under the **Do you want to add your asset information**, add assets if you have any assets that you wish to be considered for the processing of this application.

Field Description

Field Name	Description
Do you want to add asset information?	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none"> • Yes • No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Liabilities	
Do you want to add your liability information?	Specify whether information about your liabilities is to be specified or not. The options are: <ul style="list-style-type: none"> • Yes • No <p>If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.</p>
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

35. In the **Do you want to add asset information?** field:

- a. if you select option **Yes**:
 - I. From the **Asset Type** list, select the type of asset you wish to add.
 - II. In the **Asset Value** field, enter the value of the selected asset.
 - III. Click on the **Add another Asset** link to add another asset record.
- b. Select option **No** if you do not wish to add asset information.

36. In the **Do you want to add liability information?** field:

- a. if you select option **Yes**:
 - I. From the **Liability Type** list, select the type of liability you wish to define.
 - II. In the **Liability Value** field, enter the value of the selected liability.
 - III. Click on the **Add another Liability** link to add another liability record.
- b. Select option **No** if you do not wish to add liability information.

37. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.

OR

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

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.10 Review and Submit

This step displays a summary of your application. Each step of the application is available as 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 interface for Futura Bank. At the top, there is a search bar with the text "What would you like to do today 😊?". Below the search bar is a navigation bar with "Classic Home Loan" and an upward arrow. The main content area is titled "Your Application Summary" and contains two main sections: "Personal Information" and "Home Loan Requirements".

Personal Information

Basic Details

	Name Mr. John Smith
Citizenship United States	Date Of Birth 5/15/84

Identity

Identification Type Driving License	ID Number xxxx3432
Valid Till 5/23/30	

Contact

Home Address
1205,park avenue,m g road,south block,los angeles,California,United States,93657

Mailing Address
1205,park avenue,m g road,south block,los angeles,California,United States,93657

Mailing Address Current Location
United States Of America

Email ID
smith.john@example.com

Mobile Number
+1 (213) 111-1111

Additional Number
--

Home Loan Requirements

Property Details

Have you shortlisted the property?
No

Property Location
California san Jose

Estimated Market Value
GBP 1,200,000.00

Loan Details

Loan Purpose
Buy a New Home

Down payment Amount
GBP 2,000.00

Loan Term
15 years 2 months days

Loan Amount
GBP 1,198,000.00


The screenshot displays a mobile application interface for a pre-approved home loan application. It features three main sections, each with a blue pencil icon for editing:

- Employment Information:**
 - Primary Employment
 - Occupation: Salaried
 - Employment Status: Full Time
 - Company/Employer Name: OFSS
 - Organization Category: Private Limited
 - Organization Operations: Domestic
 - Employment/Business Start Date: 5/11/20
- Financial Profile:**
 - Income Information:**
 - Income earned per month: Business USD 20,000.00
 - Expense Information:**
 - Expenditure incurred per month: Fuel USD 5,000.00
 - Asset Information:**
 - Vehicle USD 6,000.00
 - Liability Information:**
 - Outstanding Liabilities: Property Loan USD 12,000.00
- Documents:**
 - ID_Proof-PAN Card
 - PANCard

At the bottom of the form, there are two buttons: "Confirm" and "Back". A copyright notice is visible at the very bottom: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions".

38. 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.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.11 Terms of Service


In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

Terms of Service

The screenshot shows the Futura Bank interface for the 'Classic Home Loan' Terms of Service. At the top, there is a search bar and a navigation menu. Below the search bar, the page title is 'Classic Home Loan' and the main heading is 'Terms of Service'. A message reads: 'Please read the following information carefully.' There are two main sections: 'Terms and Conditions' and 'General Disclosures'. Each section contains two checkboxes, both of which are checked: 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card'. At the bottom of the form, there are 'Confirm' and 'Back' buttons. A copyright notice is visible at the very bottom: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

39. Select each checkbox to accept the specific term and condition.
40. 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 formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
 - 3) The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 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.
-

41. Click **Confirm** to proceed with application submission.

OR

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

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

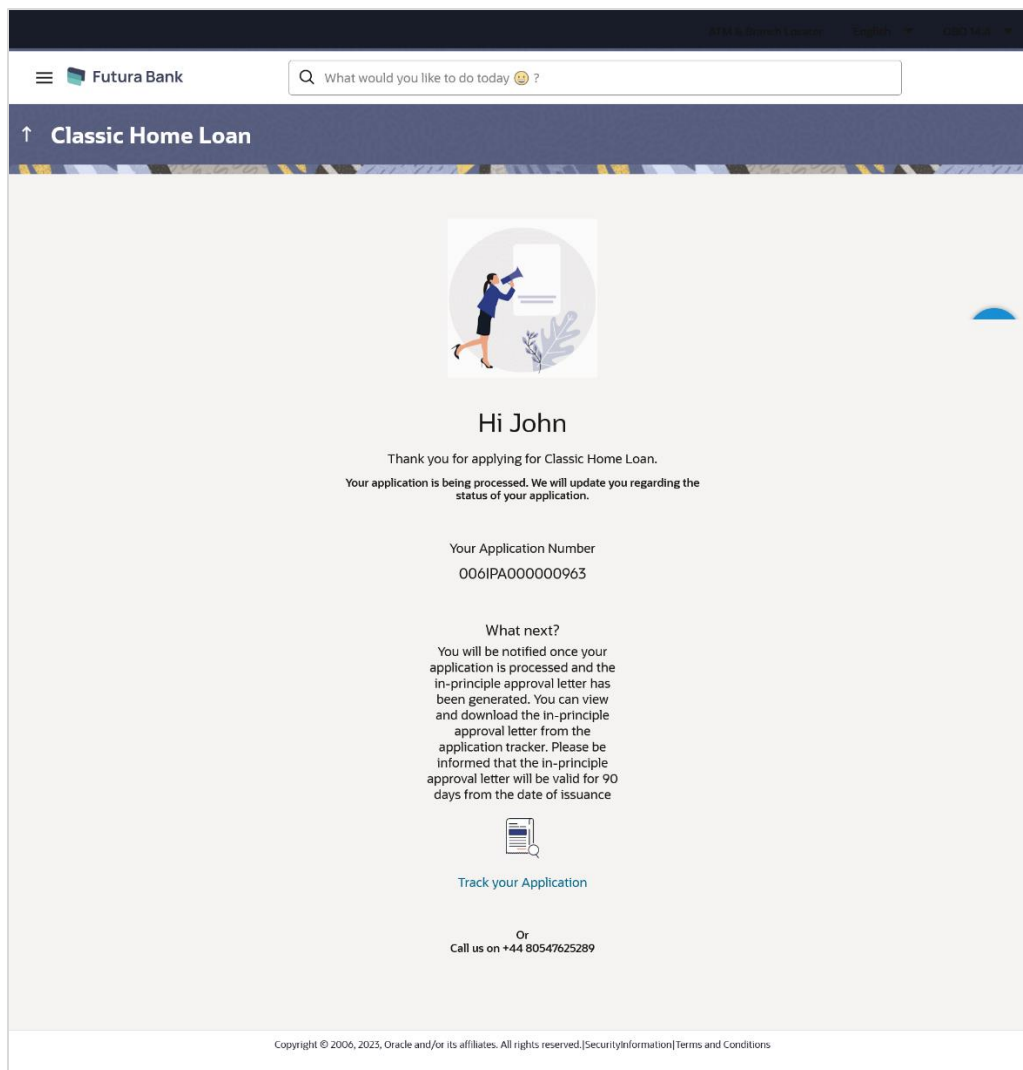
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.12 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

Success Message



Futura Bank

What would you like to do today ?

↑ Classic Home Loan

Hi John

Thank you for applying for Classic Home Loan.
Your application is being processed. We will update you regarding the status of your application.

Your Application Number
006IPA00000963

What next?
You will be notified once your application is processed and the in-principle approval letter has been generated. You can view and download the in-principle approval letter from the application tracker. Please be informed that the in-principle approval letter will be valid for 90 days from the date of issuance

[Track your Application](#)

Or
Call us on +44 80547625289

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42. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**. Once your application is processed and the pre-approval offer has been generated, you can view the details of the same from the application tracker.

For information on the **Home Loan** application, refer the **Oracle Banking Digital Experience Retail Originations Home Loans User Manual**.

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3.13 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 pre-approved home loan application form for existing customers will comprise of the following sections:

1. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
2. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the loan i.e. the amount, tenure etc. along with property details.
4. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the pre-approved home loan you have selected.
5. **Confirmation** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

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?

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.

3. 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.

4. 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.

5. 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.

6. 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.

7. How do I view the pre-approval offer once it has been generated by the bank?

You can view the pre-approval offer in the application tracker details page under the Actions section.

8. I have read the pre-approval offer details and now want to apply for a home loan. How do I proceed to convert the pre-approved loan application into an actual home loan application?

Currently, this feature is not supported through online banking. You may visit any branch of the bank in order to convert the pre-approved home loan into an actual home loan application.

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?

No, as of now there is no front end to enable bank administrators to configure the origination workflow from the OBDX platform.

11. 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 uploaded ID proof.

12. For how long will a pre-approval offer be valid once it has been generated by the bank?

Once generated, the pre-approval offer will be valid for a certain period of time. This will be defined by the bank and can vary for each pre-approved loan product. Once this period ends the pre-approval offer will expire.

You can, however, still apply for a home loan directly by selecting the home loan product category from the product showcase or can even apply for a pre-approved home loan again.

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