Oracle® Banking Digital Experience
Retail Originations Application Tracker User Manual

Release 25.1.0.0.0

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Oracle Banking Digital Experience Retail Originations Application Tracker User Manual, Release 25.1.0.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at Critical Patches, Security Alerts and Bulletins. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by Oracle Software Security Assurance.

Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Related Resources

For more information on any related features, refer to the following documents:

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

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1   Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

Table 2   Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3   Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

1
Application Tracker

This topic describes the application tracker, which enables all applicants, including existing bank customers and prospective customers, to track the status of their submitted applications and to retrieve and continue working on applications saved as drafts.

Additionally, the application tracker will also list the applications that have been completely processed and those that have been cancelled by the customer.

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

As a prospect customer of the bank, you can login to the application tracker by entering the mobile number that you had provided in the mobile verification step of the application form. This will include the Business Mobile number used for Mobile Registration, in case of Prospect Businesses applying for business applications. You will receive an OTP as an SMS on this number and post successful verification, will be navigated to the application tracker landing page.

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

The application tracker can be accessed by all applicants i.e. retail (including region US LZN and rest of the world) and Small & Medium Business (SMB) applicants.

In case the same mobile number has been used to initiate a retail application as well as a Business/SMB application, the application tracker listing page will contain two tabs as Personal and Business. This will enable the applicant to switch between viewing all the retail applications (in the personal tab) and all the SMB/Business application cards (in the Business tab).

To access the application tracker from the bank portal page:

* Perform the following navigation to access the **Application Tracker** screen.
    * From the Bank Portal page, click **Customer Services** , then click **Track or complete applications**.

    The **Application Tracker** login screen appears.

1.1 Application Tracker - Login

This topic describes how to log in to the Application Tracker.

Figure 1-1   Application Tracker - Login
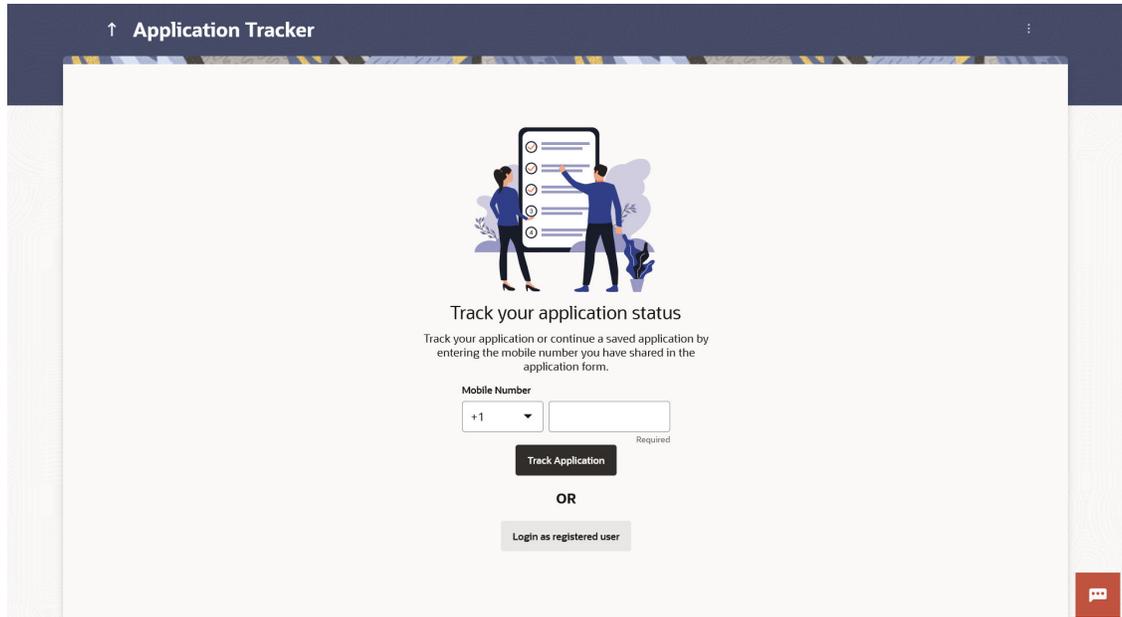
> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-1   Application Tracker - Login - Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter your mobile number or the business' mobile number that you used for registration in the Mobile Verification step of the application form that you have saved or submitted.

- Based on whether you are an existing customer or a new user, do the following:

  Perform one of the following actions:

  - If you are a new/unregistered user:

    1. In the **Mobile Number** field, select the applicable country code and enter your mobile number.

    2. Click **Track Application**.

       The **Enter OTP** page appears. The system will sent an OTP to your mobile number.

  - If you are an existing online banking customer of the bank:

    1. Click **Login as registered user** .

The page on which you can enter your online banking login credentials appears. Once you enter your login credentials and click **Login**, the **Application Tracker** landing page will appear.

Figure 1-2   Application Tracker – Enter OTP

> ✎ **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-2   Application Tracker – Enter OTP - Field Description

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

1. Perform one of the following actions:
   - Enter the OTP (one time password). If you are accessing the application tracker via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
   - Click **Resend Code** to resend new generated OTP to mobile number if have not received it earlier.

     Click **Back** to navigate back to the previous page.
2. The **Application Tracker** landing page appears. The system displays all the applications initiated by you from any channel.

1.2 Application Tracker - List of applications

This topic describes the list of applications displayed on the Application Tracker screen.

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The tabs **Personal** for Retail and **Business** for SMB are added to enable the user to choose between viewing retail applications and SMB applications. These tabs will only be displayed in case the user has used the same mobile number to apply for both retail and business type of products.

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

- Your Submitted Applications: This section will list down all the product applications that you have submitted to the bank. Only those applications that are currently being processed by the bank will be listed under this section.

- Your Saved Applications: While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. All these applications will be listed under the **Your Saved Applications** section and you can retrieve and complete any of these applications.

- Your Processed Applications: This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

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

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

Figure 1-3   Application Tracker- List of applications

> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.
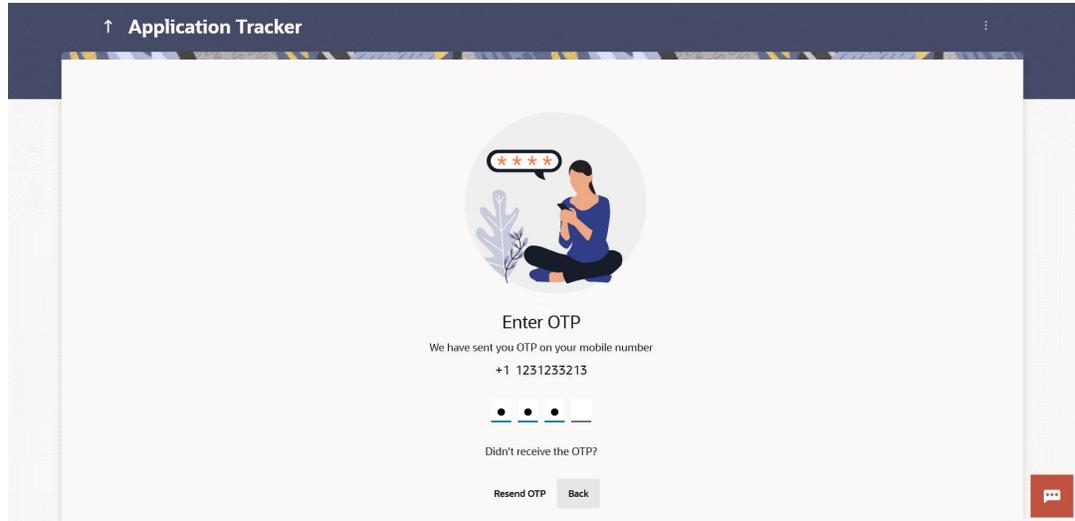
Table 1-3   Application Tracker- List of applications - Field Description

Field Name	Description
Applicant Name	In case you have applied solely for retail applications, your name as you had entered in the application/s will be displayed. In case you are tracking the status or viewing saved applications of a business customer, the business legal name will be displayed here.
Your Submitted Applications All the applications that has been submitted by you to the bank will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
Application Card Each application card under this section will display the following information. On clicking on a submitted application card, the summary page of that specific application appears.	
Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Current Status	The current status of the application. The status of the application while under the Submitted Applications section, can be any one of the following. • **Submitted** • **In-Progress** • **Offer Generated** • **Offer Negotiation** • **Offer Accepted** The status of bundled applications will not be displayed upfront on the cards. You can view the status of the individual product applications within the bundle, by clicking on the bundled application card.
Number of Products	The number of products that have been applied for within a bundled application will be listed on the card. This field appears only on bundled application cards.
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.
Your Saved Applications All your applications that are incomplete and in draft status will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
Application Card Each application card under this section will display the following information	
Product Name	The name of the product application that has been saved.
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Status	The current status of the application. All applications under this category will fall under the following status: • **In Draft**
Number of Products	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
Saved On	The date on which the application was last saved.

Table 1-3   (Cont.) Application Tracker- List of applications - Field Description

Field Name	Description
Expiring On	The date on which the application will expire and will no longer be available for retrieval to complete.
Your Processed Applications All the applications initiated by you that have been completely processed by the bank (either successfully or have been rejected) will be listed as cards under this section. Additionally, this section will also display those applications as cards that have been cancelled by you. The number of applications that currently fall under this category will be listed against the section header.	
Application Card Each application card under this section will display the following information	
Product Name	The name of the product for which the application has been made.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Status	The current status of the application. It can be: • **Completed** – This status will be displayed if the application has been successfully processed to completion. • **Account Rejected** – This status will be displayed if the application has been rejected by the bank. • **Customer Rejected** – This status will be displayed if the application has been cancelled by you, as an applicant.
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.
Applicant Name	In case you have applied solely for retail applications, your name as you had entered in the application/s will be displayed. In case you are tracking the status or viewing saved applications of a business customer, the business legal name will be displayed here.

- Perform one of the following actions:

    - Click on a card under the **Your Submitted Applications** section.

        The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.

    - Click on a card under the **Your Saved Applications** section.

        The respective application form will be opened for you to complete and submit.

    - Click on a card under the **Your Processed Applications** section.

        The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.

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

    - Under the kebab menu:

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

1.3 Application Tracker Summary

This topic details how information about submitted or processed applications is displayed.

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

1.3.1 Application Tracker Summary- Submitted / Processed Applications

This topic describes how to view Submitted or Processed application details.

Figure 1-4   Application Tracker Summary
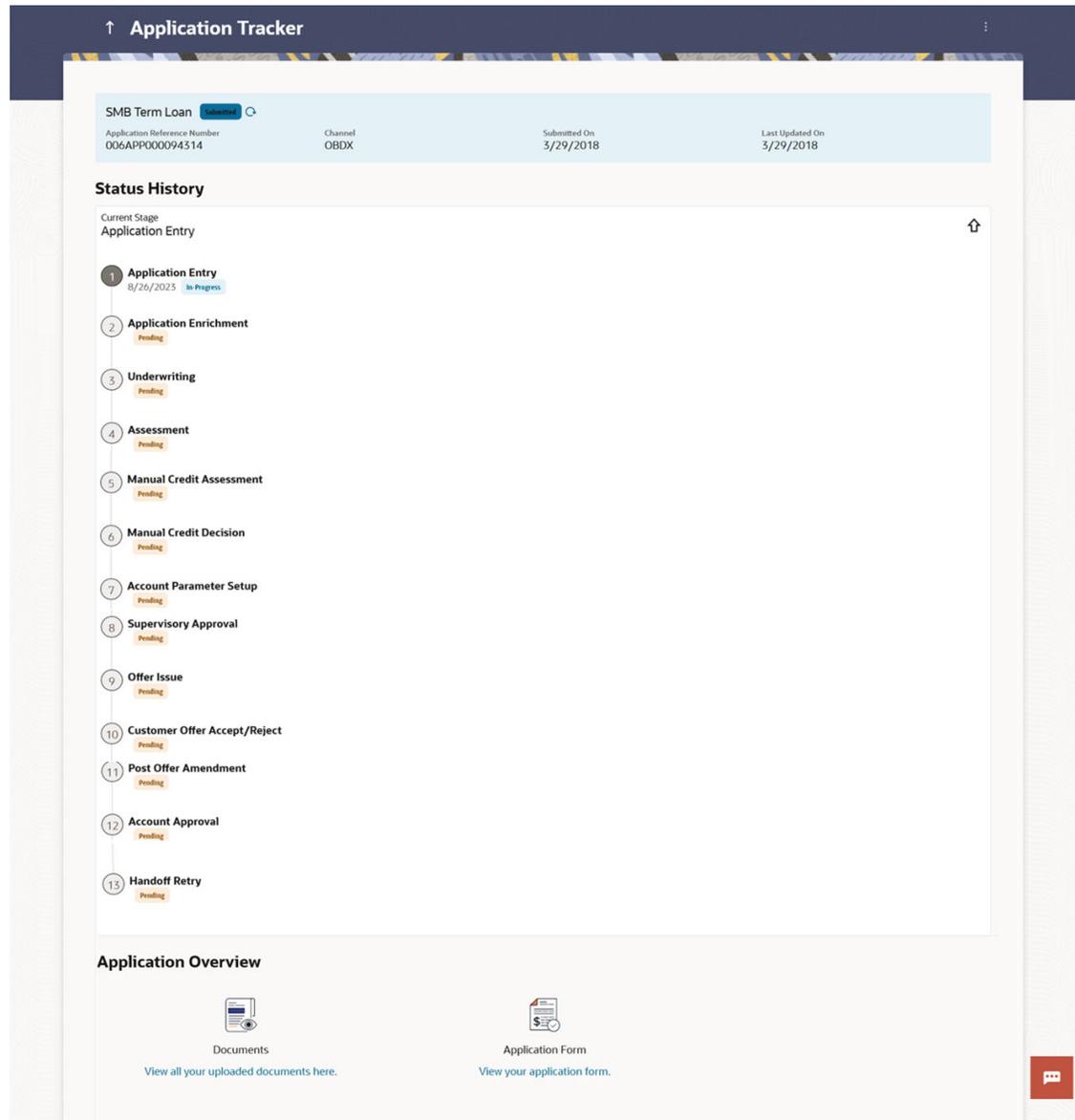
> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-4   Application Tracker Summary - Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name or business legal name (in case the application being tracked is a business product application) as entered in the application form, along with the name of the product for which you have applied will be displayed.
Status	The current status of the application. It can be: • **Submitted** – This status will be displayed once the application has been submitted and is pending being processed by the bank. • **In-Progress** – This status will be displayed if the application is being processed by the bank. • **Offer Generated** – This status will be displayed for loan applications if an offer has been generated by the bank. • **Offer Negotiation** – This status will be displayed in case of loan applications, if the offer is being negotiated by the applicant. > ✎ **Note:** > > Offer negotiation is not supported through the online banking channel. • **Offer Accepted** – This status will be displayed for loan applications, if the offer has been accepted by the applicant. • **Completed** – This status will be displayed if the application has been successfully processed to completion. • **Account Rejected** – This status will be displayed if the application has been rejected by the bank. • **Customer Rejected** – This status will be displayed if the application has been cancelled by you, as an applicant. In case of bundled applications, no status will be displayed here.
Application Reference Number	The application reference number as generated by the bank at the time of application submission.
Channel	The channel through which the application was submitted. The values can be: • **OBDX** • **OFLO**
Submitted On	The date on which the application was submitted.
Last Updated On	The date on which the application was last updated.
Status History	This section displays the status history of submitted applications as a train stop.
Stages in application	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage. Stages and current status maintained at the mid-office are fetched here.
Products in this bundle	This section will be displayed only in case of bundled applications. Each card will contain the following information.
Product Name	The name of the product that has been applied for as part of the bundled application.
Application Reference Number	The application reference number as generated by the bank, for the individual product application, at the time of application submission.

Table 1-4   (Cont.) Application Tracker Summary - Field Description

Field Name	Description
Current Status	The current status of the application. Please refer the statuses defined for single account applications.
Refresh	There will be a refresh icon next to the application status. This can be used to refresh the status of the application. The status history section will also display the latest changes once the refresh icon has been clicked.
Status History	This section displays the status history of all the applications within submitted bundled application. Each product application that is within the bundled application will have its own status history. The status history of all product applications will be available under tabs.
Stages in each application	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage. Stages and status information is fetched from the mid-office application.
Offer Generated	This section is applicable only for loan products and will be displayed when an offer has been generated for the product application.
Offer Link	Links will be provided to enable viewing of additional documents such as customer consents, privacy notices etc., wherever applicable.
Additional Documents	Click on the links to enable viewing of additional documents such as customer consents, privacy notices etc., wherever applicable.
Offer Acceptance or Rejection	This gets enabled in case of Loan Applications (also applicable to bundled applications that comprise of loan products). **✎ Note:** In case there are multiple documents against the offer, selecting Accept or Reject will imply accepting or rejecting the entire set of consents or notices.
Communications	This section will be displayed only if there is atleast one communication created by the bank. Each communication can have multiple communications, which will include those communications initiated by the bank and those sent in response by the applicant. The following are the details that form part of a communication. If a communication is open, i.e. if a response is pending from the customer, then the **Action Required** status will be displayed alongside the **Communications** section header.
Count of Communications	Displays the count of communication created by the bank. This count is displayed alongside the Communications section header.
The following information is displayed per communication record.	
Date	The date and time on which the communication was initiated by the bank.
Subject	The subject of the communication, which will be displayed as a link. On clicking on the link, the user will be displayed the details of the communication on a modal window.

Table 1-4   (Cont.) Application Tracker Summary - Field Description

Field Name	Description
Status	The current status of the communication. The values can be: • **Pending** • **Closed**
View More	This link will be provided at the bottom of the Communications section if there are communications in addition to the four communication records displayed by default. On clicking on the link, additional communications (upto a maximum of 10 records in total) will be displayed. ✎ **Note:** The link will automatically change to **View Less** when the additional communication records are listed.
Application Overview	
Documents card	Click on this card to view all the documents uploaded by you. The number of documents that have been uploaded will be displayed upfront on the card. Displays the status of the offer i.e. whether it was accepted or rejected should also be displayed alongside.
Application Form card	Click on this card to view and download the application form.

1. In case of the **Loan** applications or the **Bundled** applications that comprise of loan products,

   Perform one of the following actions:

   • Click **Accept** to accept the offer generated by bank.

     The success message of offer acceptance is displayed.

   • Click **Reject** to reject the offer.

     The **Reject** popup window appears.

     State the reason to reject the offer from the given options, and click **Confirm**.

     The success message of offer rejection is displayed.

2. In case the bank has initiated any communications against the applicant, click on the expand option to expand and view the communication.

   All the communication created by bank will be displayed as records comprising of the date and time at which the communication was sent, the subject and status (i.e. pending or closed).

   • Click on the **Subject** link to view the details of the communication on a modal window.

     The details of the specific communication will be displayed as a modal window.

3. Perform one of the following actions:

   • a. Click the **Documents** card under the **Application Overview** section.

The **Uploaded Documents** overlay window appears containing links of all the documents uploaded by you.

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

c.   Under the kebab menu :

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

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

d.   Click the **Application Form** card under the **Application Overview** section.

The page containing details of the application form will appear.

–   **Communication Details**

Figure 1-5   Communication Details
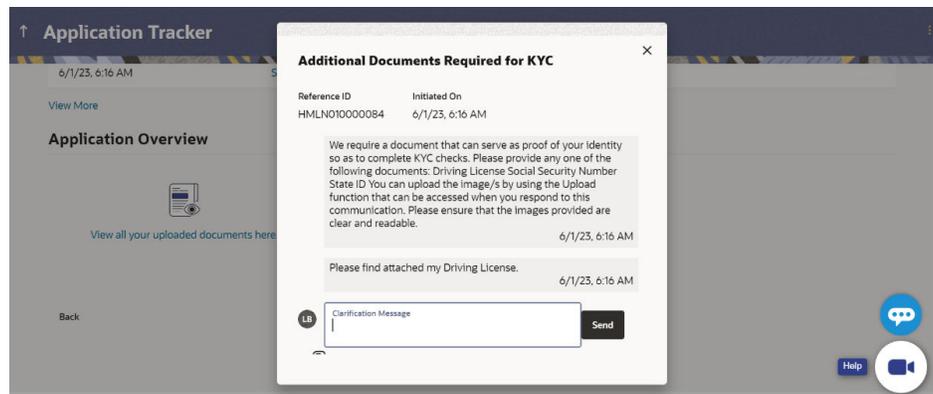
> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-5   Communication Details - Field Description

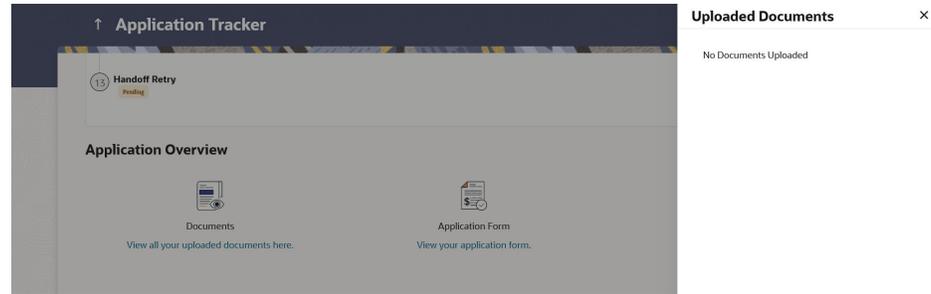| Field Name	Description
The following information will be displayed as part of each communication, which will appear as a modal window when the user clicks on the **Subject** link of a specific communication.	
Subject	The subject of the communication will be displayed as the header of the modal window.
Reference ID	The reference ID of the communication, as generated by the bank.
Product Name	The name of the product for which the clarification has been raised. This will be displayed only in the case of bundled applications so as to enable the applicant to identify which product within the application bundle, the clarification has been raised for.
Initiated On	The date and time on which the communication was initiated by the bank.
Closed On	The date and time on which the clarification was closed. This field is displayed in case of **Closed** communications.
Communication Message	Displays the list of all the messages, be it from the bank or the applicant along with the date and time on which the communication was initiated and/or attachment that was sent.
Response	This field is displayed in case of **Pending** communications only. The applicant can enter a response to the bank's communication as desired.
Attachment	Browse and select the reference document file to be sent along with message, if required. **Note:** Allows PDF, JPG and JPEG formats in sizes upto 1MB per file and up to 10GB in total.

Perform one of the following actions:

* Type a response and attach a reference document or image by clicking on the option to attach and click Send to send the attachment as a response to the bank's communication.

  This facility is available only in the case of Pending communications.

* Click the ✕ icon to close the modal window.

– **Uploaded Documents**

Figure 1-6   Uploaded Documents

> ✎ **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-6   Uploaded Documents - Field Description

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

Perform one of the following actions:

* Click on the document name link to view and download the document.

* Click the ✕ icon to close the overlay layer.

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

– Click the **Refresh** icon to refresh the status of the application.

  The status history section displays the latest changes.

1.3.2 Application Tracker Summary – Saved Applications

This topic describes how to view saved application details.

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

Figure 1-7   Application Tracker Summary -Saved Application
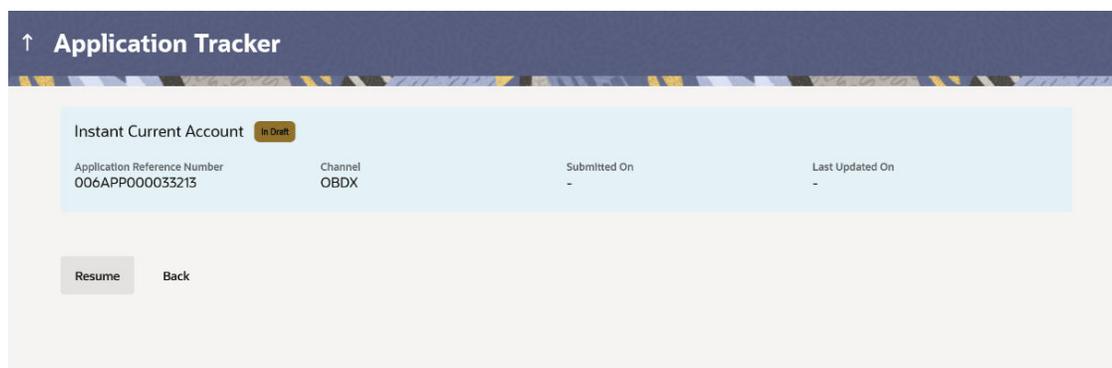
> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-7   Application Tracker Summary -Saved Application - Field Description

Field Name	Description
Applicant Name & Product Name	A greeting message containing your name or business legal name (in case the application being retrieved is that of a business product), if entered in the application form, along with the name of the product for which you have initiation the application will be displayed.
Status	The current status of the application. All applications under this category will fall under the following status: • **In Draft**
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Channel	The channel through which the application was initiated. It can be: • **OBDX** • **OFLO**
Last Updated On	The date on which the application was updated.

Perform one of the following actions:

- Click **Resume** to retrieve and complete the application.
- Click **Back** to navigate back to the previous screen.
- Under the kebab menu:
    - Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application section** for more details.

1.4 Cancel an Application

This topic describes how to cancel the application.

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

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

To cancel the application:

1. Perform anyone of the following navigation to access the **Application Tracker** screen.

   • From the Bank Portal page, goto **Product Offerings**section, and then click **Track or complete applications**.

   • From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**. Under **Our Products**, click **Product Offerings**, and then click **Track or complete applications**.

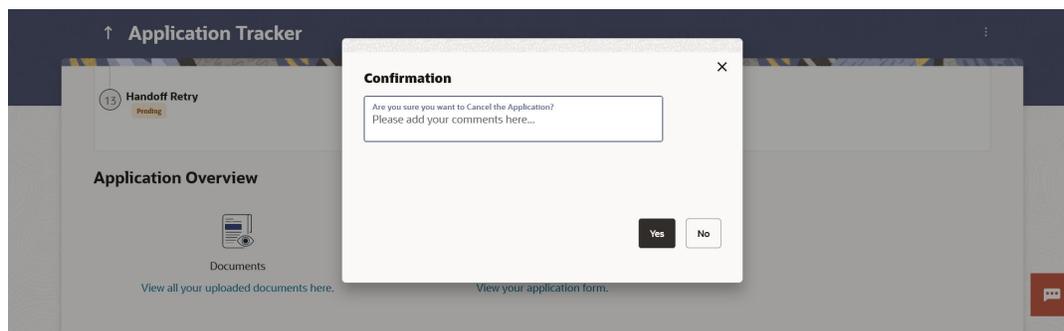   The **Application Tracker** login screen appears.

2. Click on the card of the application that you wish to cancel.

   The application summary page appears.

3. Click on the kebab menu and select the **Cancel Application** option to cancel the application.

   The **Confirmation** modal window appears.

Figure 1-8   Cancel Application

> **Note:**
>
> The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

Table 1-8   Cancel Application - Field Description

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

a. In the **Are you sure you want to Cancel the Application?** field, enter the reason for which you are cancelling the application.

    b. Perform one of the following actions:

- Click **Yes** to cancel the application.

- Click **No** to return to the application summary screen.

1.5 Product Offering

This topic describes the product listing feature, by which users can view a list of available products and select a product for a new application.

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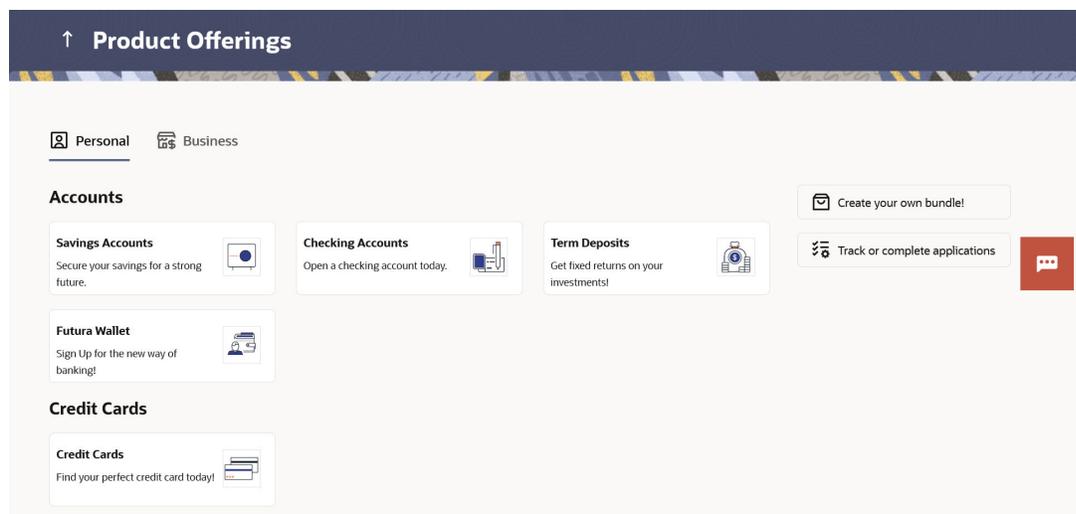
You can apply for a new product by selecting the product category you are interest in followed by the product from the product listing page.

To arrive at the Product Showcase:

1. Click **Start a new application** on the **Application Tracker Listing** page.

   The **Product Offering** page appears.

   Figure 1-9   Product Offering

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

2
FAQ

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

2. **For how long I can access and resume my applications that are saved as drafts?**
   This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

3. **Can I view the offer provided by the bank against my application?**
   As of now, this option is not available on the digital platform.

4. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
   No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

5. **Can I negotiate with the Bank, if I am not happy with the offer provided by the Bank?**
   No, offer negotiation is not allowed from the digital platform.

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