

Oracle® Banking Digital Experience Cloud Service

Retail Originations Application Tracker User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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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.

Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

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.

Related Resources

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

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

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.
<i>italic</i>	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.

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
OBDXCS	Oracle Banking Digital Experience Cloud Service

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 <i>In Progress</i> 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.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

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 Your Application**.
 - Click **Retail & Business**.

The **Application Tracker** login screen appears.

- [Application Tracker - Login](#)
This topic describes how to log in to the Application Tracker.
- [Application Tracker - List of applications](#)
This topic describes the list of applications displayed on the Application Tracker screen.
- [Application Tracker Summary](#)
This topic details how information about submitted or processed applications is displayed.
- [Cancel a Saved Application](#)
This topic describes how to cancel a saved application.
- [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.

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.

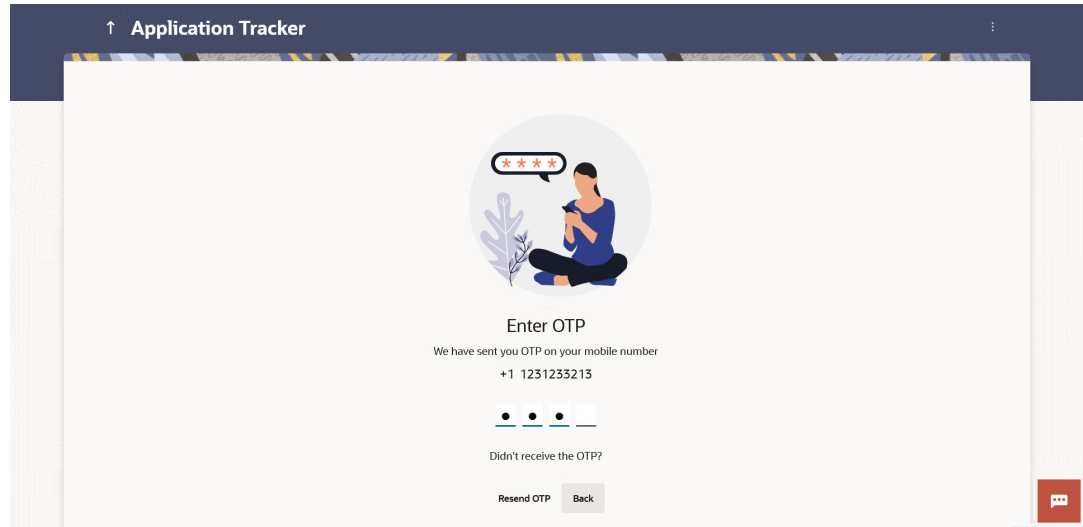
- Based on whether you are an existing customer or a new user, do the following:
Perform one of the following actions:
 - If you are a new/unregistered user:
 - In the **Mobile Number** field, select the applicable country code and enter your mobile number.
 - Click **Track Application**.

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.

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

↑ Application Tracker
⋮









Hi John Smith
Find all your saved and submitted applications below

[Start a New Application](#)

Personal
Business







Your Submitted Applications (6)

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

<div style="text-align: center;"> Luxury Car Loan</div> <p>006APP000034961</p> <div style="display: flex; justify-content: space-between;"> Submitted On Hold </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018 Amount: USD 99,990.00</p>	<div style="text-align: center;"> Premier Checking Account</div> <p>006APP000035538</p> <div style="display: flex; justify-content: space-between;"> On Hold Submitted </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018</p>	<div style="text-align: center;"> Normal Simple Fixed Deposit</div> <p>006APP000049364</p> <div style="display: flex; justify-content: space-between;"> Submitted On Hold </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018 Amount: GBP 10,000.00</p>
<div style="text-align: center;"> MaxRewards</div> <p>006APP000049874</p> <div style="display: flex; justify-content: space-between;"> Submitted On Hold </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018 Amount: USD 60,000.00</p>	<div style="text-align: center;"> Instant Personal Loan</div> <p>006APP000059522</p> <div style="display: flex; justify-content: space-between;"> Submitted On Hold </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018 Amount: USD 10,000.00</p>	<div style="text-align: center;"> Premier Checking Account</div> <p>006APP000071324</p> <div style="display: flex; justify-content: space-between;"> Submitted On Hold </div> <p>Submitted On: 3/29/2018 Last Updated On: 3/29/2018</p>


Your Saved Applications (6)

Select an application to complete and submit it to the bank

<div style="text-align: center;"> Futura Education Loan</div> <p>006APP000033808</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div> <p>Amount: USD 10,000.00</p>	<div style="text-align: center;"> Small Personal Loan</div> <p>006APP000035959</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div> <p>Amount: USD 10,000.00</p>	<div style="text-align: center;"> MaxRewards</div> <p>006APP000046020</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div> <p>Amount: USD 60,000.00</p>
<div style="text-align: center;"> Max Savings Account</div> <p>006APP000049829</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div>	<div style="text-align: center;"> Normal Simple Fixed Deposit</div> <p>006APP000049857</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div> <p>Amount: GBP 100,000.00</p>	<div style="text-align: center;"> Normal Simple Fixed Deposit</div> <p>006APP000050014</p> <div style="display: flex; justify-content: space-between;"> In Draft On Hold </div>

Your Processed Applications (1)

View all your processed and cancelled applications here

<div style="text-align: center;"> Normal Simple Fixed Deposit</div> <p>006APP000049121</p> <div style="display: flex; justify-content: space-between;"> Customer Consultation On Hold </div>
--

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. <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • In Draft
Number of Products	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
Saved On	The date on which the application was last saved.

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: <ul style="list-style-type: none"> • Completed – This status will be displayed if the application has been successfully processed to completion. • Account Rejected – This status will be displayed if the application has been rejected by the bank. • Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant.
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.

- [Application Tracker Summary - Submitted / Processed Applications](#)
This topic describes how to view Submitted or Processed application details.
- [Application Tracker Summary – Saved Applications](#)
This topic describes how to view saved application details.

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

The screenshot shows the 'Application Tracker' interface. At the top, there is a blue header with a back arrow and the text 'Application Tracker'. Below this, the application details are displayed in a white box with a light blue border. The application number is '006APP000166553', marked as 'Submitted'. The account name is 'Max Savings Account' with an application type of 'Single'. Submission details include 'Submitted on 3/30/2018 via OBDX Channel' and 'Last Updated on 3/30/2018'. Below the details is a 'Status History' section showing a vertical timeline of four stages: 1. Application Entry (3/30/2018, In-Progress), 2. Overdraft Limit Details (Pending), 3. Application Enrichment (Pending), and 4. Initial Funding (Pending). Underneath the status history is a 'Communications (0)' section. The 'Application Overview' section features two cards: 'Documents (1)' with a document icon and a link to 'View all your uploaded documents here.', and 'Application Form' with a form icon and a link to 'View your application form.'. A 'Back' button is located at the bottom left of the overview section.

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
Application No.	The application reference number generated for the application will be displayed.
Application Status	<p>The current status of the application will be displayed as a badge against the application reference number. The status can be any of the following: It can be:</p> <ul style="list-style-type: none"> • Submitted – This status will be displayed once the application has been submitted and is pending being processed by the bank. • In-Progress – This status will be displayed if the application is being processed by the bank. • Offer Generated – This status will be displayed for loan applications if an offer has been generated by the bank. • Offer Negotiation – This status will be displayed in case of loan applications, if the offer is being negotiated by the applicant. 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. <p>In case of bundled applications, no status will be displayed here.</p>
Submitted On	The date on which the application was submitted will be displayed along with the channel through which the application was submitted.
Last Updated On	The date on which the application was last updated.
Product Name	The name of the product which was applied will be displayed.
Application Type	The type of application i.e. Single or Joint. This field and value will only be displayed in case of retail applications.
Primary Applicant	The full name of the primary applicant will be displayed. This field is only displayed if the Application Type is Joint .
Joint Applicant	The full name of the joint applicant will be displayed. This field is only displayed if the Application Type is Joint .
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. This is applicable only for bundled applications.
Application No.	The application reference number as generated by the bank, for the individual product application, at the time of application submission. This is applicable only for bundled applications.

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. This is applicable only for bundled 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. Applicable in the case of bundled applications only.
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. Applicable in the case of bundled applications only.
Offer Generated	This section is applicable only for loan and checking and savings account with overdraft 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	These options are enabled in case of Loan and Checking and Savings Account with overdraft Applications (also applicable on bundled applications that comprise of any products from these products categories). Note: In case of applications made jointly for loans and CASA with overdraft, the offer documents will be available to both applicants. It is important to note, however, that although the joint applicant will be able to view the offer documents, they will not be able to accept the offer. The offer can only be accepted by the primary applicant. Both applicants will be able to reject the offer. Rejection by any one of the applicants will result in the offer being rejected.
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.
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: <ul style="list-style-type: none"> • 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.
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, Checking or Savings Accounts** with overdraft applications or the **Bundled** applications that comprise of loan or checking or savings with overdraft 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.

Note

In the case of Checking or Savings Account with Overdraft applications that are applied for jointly, both primary and joint applicants will be able to view the offer letter documents. However, only the primary applicant will be provided with the option to accept the offer. Both applicants will be provided with the option to reject the offer.

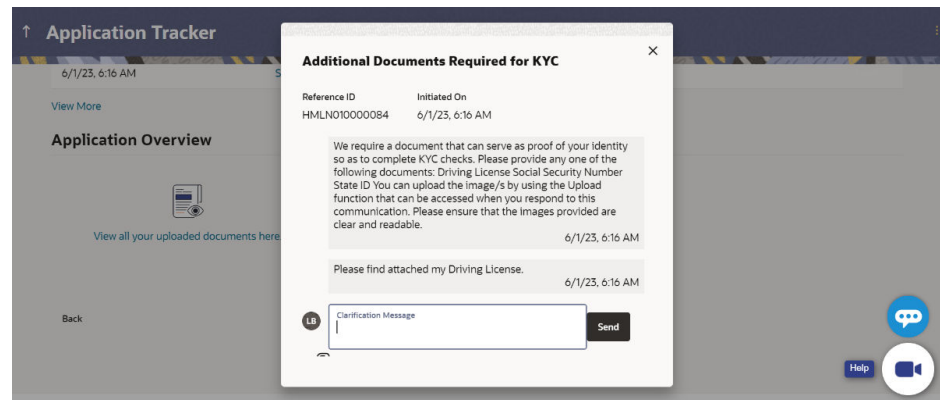
2. In case the bank has initiated any communications against the applicant, click on the expand option to expand and view the communication.
All the communication created by bank will be displayed as records comprising of the date and time at which the communication was sent, the subject and status (i.e. 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.


Table 1-5 (Cont.) Communication Details - Field Description

Field Name	Description
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:

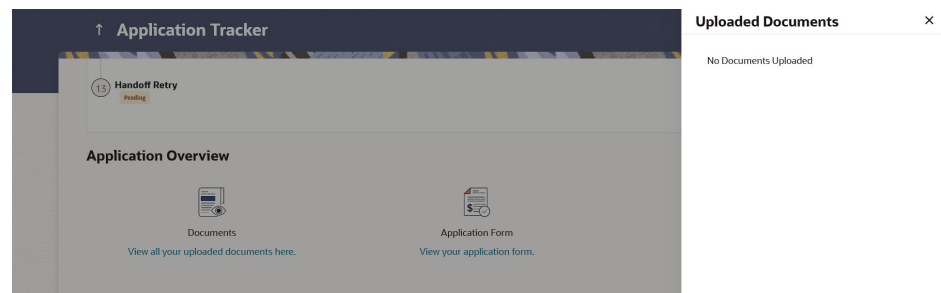
- * Type a response and attach a reference document or image by clicking on the option to attach and click Send to send the attachment as a response to the bank's communication.

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.

- [Initial Funding Details](#)

1.3.1.1 Initial Funding Details

This section is applicable only for the U.S. region for insta savings or checking account applications for which initial funding is enabled. If account funding was initiated, the current funding status along with account information will be displayed. If the applicant had selected the Fund Later option when the initial funding option was presented on the application submission confirmation page, then the option to fund the account will be displayed here.

Figure 1-7 Initial Funding Details

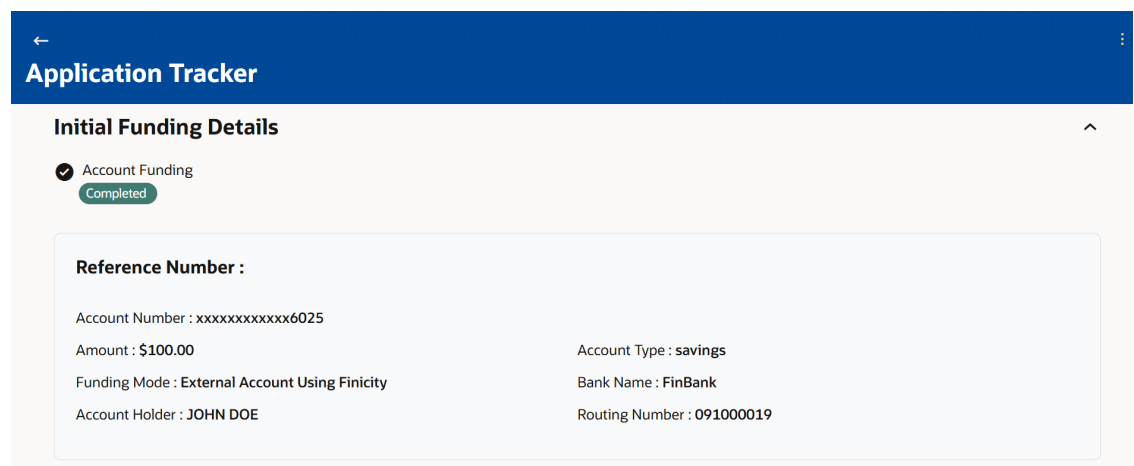


Figure 1-8 Initial Funding Details – When Fund Later was selected

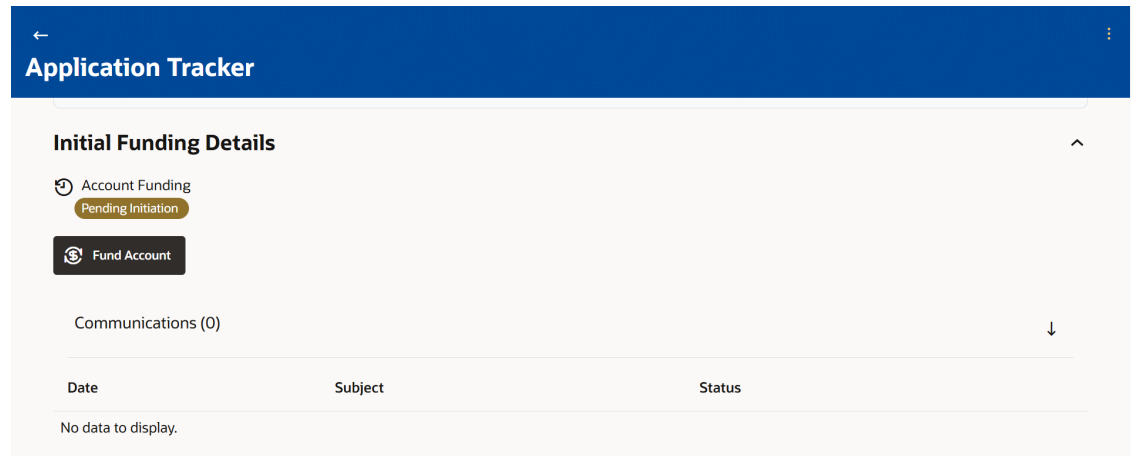


Table 1-7 Initial Funding Details - Field Description

Field Name	Description
Funding Status	<p>Displays the current status of the initial account funding. The possible statuses are:</p> <ul style="list-style-type: none"> • Pending Initiation - This status will be displayed if the applicant had selected the Fund Later option when Initial Funding was presented on the application submission confirmation page. <p>The following four statuses are applicable only if account funding was done using the Fund using Fincity option.</p> <ul style="list-style-type: none"> • Initiated - This status will be displayed if account information has been successfully fetched from Fincity. • In-Progress - This status will be displayed once the account information from Fincity is submitted to the payment interface. • Completed - This status will be displayed once the payment interface has initiated external account transfer via US NACHA. • Failure - This status will be displayed if account information could not be fetched from Fincity successfully. <p>The following four statuses are applicable only if account funding was done through Own Internal Transfer.</p> <ul style="list-style-type: none"> • Transfer Successful - This status will be displayed if the account funding was a success. • Transfer Failed - This status will be displayed if account funding failed due to any reason.
Reference Number	The transaction reference number will be displayed.
Account Number	The account number that was used to fund the account will be displayed in standard account masking format.
Amount	The amount that was funded will be displayed.
Funding Mode	<p>The mode of funding selected by the applicant will be displayed. The funding modes can be:</p> <ul style="list-style-type: none"> • External Account using Fincity - This value will be displayed in case the account was funded via the Fincity Route. • Own Internal Transfer - This value will be displayed if the existing customer selected an own CASA account to fund the account.

Table 1-7 (Cont.) Initial Funding Details - Field Description

Field Name	Description
Account Holder	The name of the account holder of the account that was used to fund the account will be displayed. This field is applicable only in case of funding mode External Account using Finicity .
Account Type	The type of account that was used to fund the account will be displayed. The values can be: <ul style="list-style-type: none"> • Savings • Checking
Bank Name	The name of the bank in which the account used to fund the account, is held, will be displayed. This field is applicable only in case of funding mode External Account using Finicity .
Routing Number	The routing number of the bank in which the account that was used to fund the account will be displayed. This field is applicable only in case of funding mode External Account using Finicity .
Date of Transfer	The date on which the amount was transferred to the new account, will be displayed. This field is applicable only in case of funding mode Own Internal Transfer .

- Perform one of the following actions.
 - Click on the **Fund Account** button to invoke the account funding options.

For information on the account funding options provided please refer the **Fund Your Account (Post Account Opening)** section of the Retail Originations Savings Accounts – US LZN or Retail Originations Checking Accounts - US LZN user manuals.

This option will be provided only if the applicant had selected the **Fund Later** option when Initial Funding was presented on the application submission confirmation page.

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 1-9 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 1-8 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 initiated the application will be displayed.
Status	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> In Draft
Application Reference Number	The application reference number as generated by the bank at the time it was saved.
Channel	The channel through which the application was initiated. It can be: <ul style="list-style-type: none"> OBDX OFLO
Last Updated On	The date on which the application was updated.

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 a Saved Application

This topic describes how to cancel a saved 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.

Note

At present it is only possible to cancel saved applications i.e. applications that have not yet been submitted to the bank. Once you have submitted an application, it cannot be cancelled from the digital channel.

To cancel the application:

1. Perform anyone of the following navigation to access the **Application Tracker** screen.
 - From the Bank Portal page, click **Customer Services**, and then click **Track Your Application**.
 - Click **Retail & Business**.

The **Application Tracker** login screen appears.

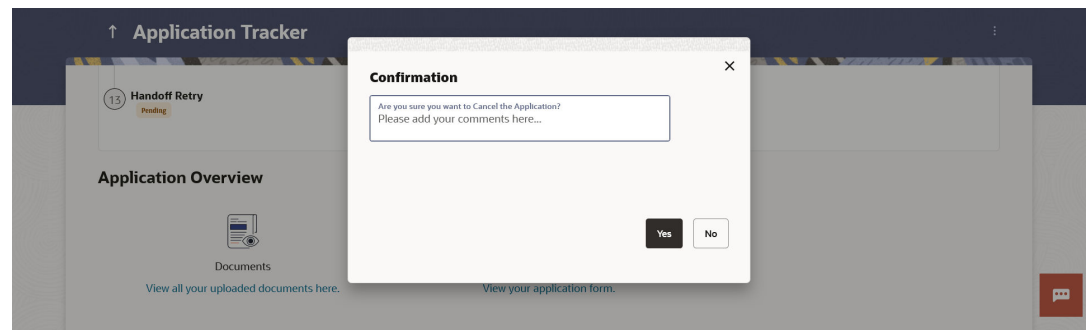
2. Click on the card of the saved/in-draft application that you wish to cancel.

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 1-10 Cancel Application



Note

The fields which are marked as Required are mandatory.

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

Table 1-9 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.

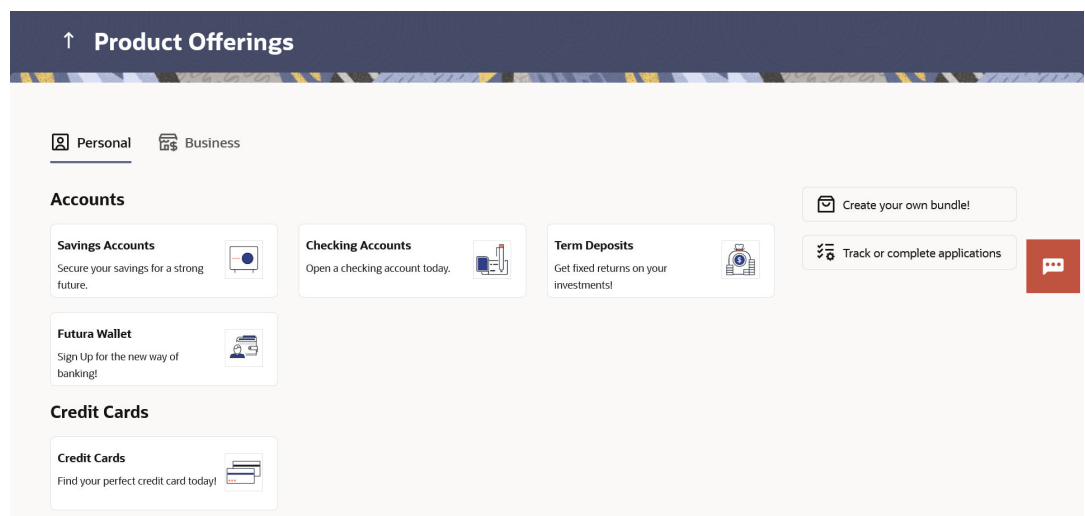
You will be navigated to this page if you have clicked the **Start a new application** button on the Application Tracker Listing page.

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 1-11 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. In the case of joint applications as well, it is only the primary applicant who can complete a saved 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?

Yes, in the case of loans and checking and savings accounts with overdraft, you will be able to view the offer documents and can also accept/reject the offer. Please note that in the case of joint applications, although both the primary and the joint applicant can view the offer documents, only the primary applicant can accept the offer. The option to reject the application is available to both applicants.

4. Can I cancel an application once it has been submitted?

No. Currently, it is not possible to cancel a submitted application. You can, however, cancel an application that has been saved or is in-draft status.

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

At present, offer negotiation is not supported from the digital platform. However, you can reach out to the bank via phone or walk in to the nearest branch.

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