Oracle® Banking Digital Experience

Small & Medium Business Originations Bundle Application User Manual

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Oracle Banking Digital Experience Small & Medium Business Originations Bundle Application User Manual, Release 25.1.0.0.0

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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.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

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 Installation Manuals
- Oracle Banking Digital Experience 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.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`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
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:

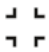
Table 2 Basic Actions and Descriptions

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.

Post-requisites

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

1 Bundled Application

This topic describes the process of creating product bundles and applying for multiple bundled products through a single application.

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

In a manner that is similar to individual business product applications, both existing online banking business customers of the bank as well as businesses that do not have any prior relationship with the bank, can apply for bundled products by simply selecting the option provided on the bank portal. The applicant must then proceed to select a product from within each product category to be added to the bundle.

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

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

Online KYC of stakeholders that are prospects can also be conducted by means of liveness check (assisted or unassisted) or through integration with third party identity verification service providers. Online KYC is provided as an inline step that is enabled only in case the specific stakeholder does not have a relationship with the bank.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be able to define stakeholder information as required and can add multiple stakeholders.

The application form has been designed in a manner that ensures that the information being captured adheres to all the regulations imposed by the US government. Additionally, all required disclosures and notices are also displayed as 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 documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

> **Note**
>
> a. Only one product per product category can be added in a bundle.
> The maximum number of products that can be added in a bundle is configurable. In this release, only upto 3 products can be added in a bundled application.
>
> b. In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of SMB/Business application forms. Third party integration is not supported.
>
> c. 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

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

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

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

To create and apply for a bundled application:

- Perform anyone of the following navigation to access the **Personalize your Bundle** screen.
  - From the Bank Portal page, goto **Product Offerings**section, and then click **Create your own bundle!**.
  - From the Bank Portal page, click **Customer Services** , then click **Our Products** .

    Under **Our Products**, goto **Product Offerings**section, click **Personal**, and then click **Create your own bundle!**.

  The **Personalize your Bundle** screen is displayed. The screen listing all the products under each product category applicable to business customers will appear.
- Personalize your Bundle
  This topic explains how you can browse products by category and add items to a custom bundle based on your needs. You can view all products within each category and select the ones that best suit you to create your own personalized bundle.

- Products added to bundle
  This topic describes where to the bundled products are listed.
- Kick Off page
  This describes the bundled application process that you need to fill out to apply for the product.
- Steps in the Bundled Application
  This topic describes the steps involved in a bundled application, which comprises all the individual steps required for each product included in the bundle.
- Review and Submit
  This topic describes how to review and edit your application summary.
- Terms of Service
  This topic describes the terms and conditions associated with all the products that you are applying for as part of the bundled application.
- Submitted Application - Confirmation
  This topic describes the confirmation page that appears after application submission.
- Existing User
  This topic describes the product application process for existing customers.

1.1 Personalize your Bundle

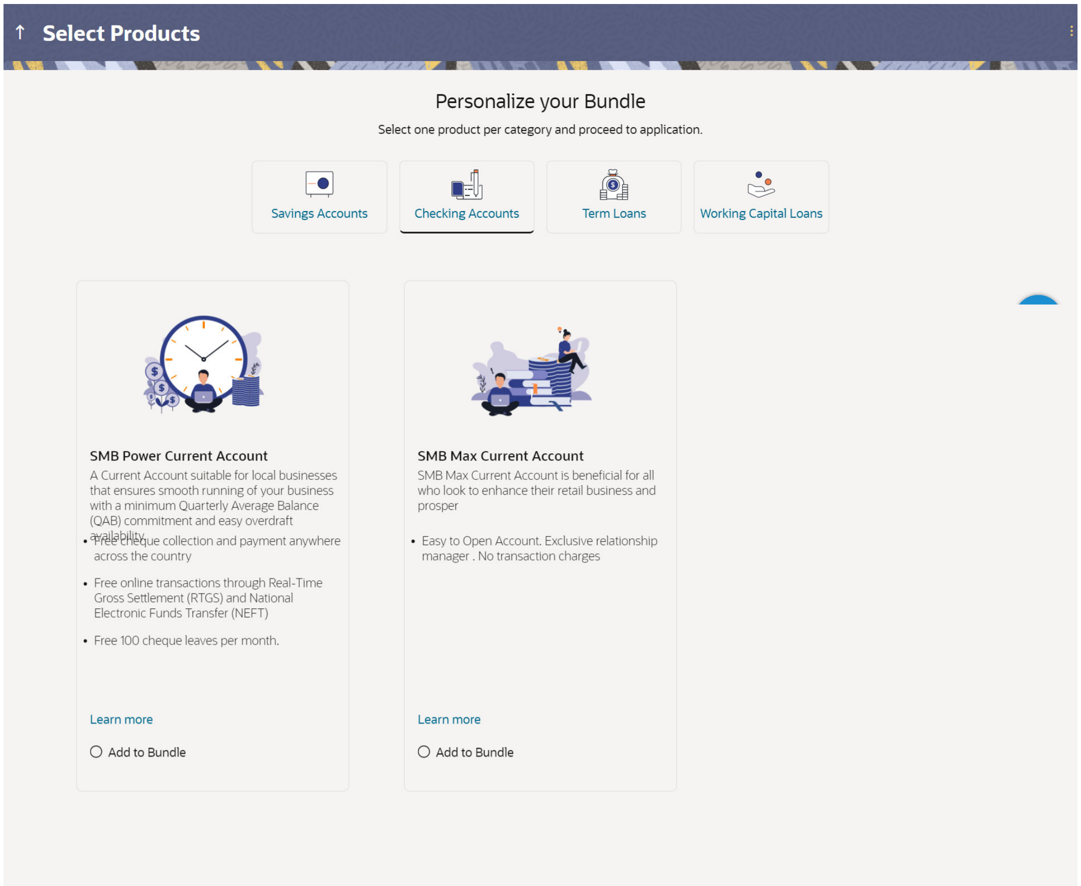
This topic explains how you can browse products by category and add items to a custom bundle based on your needs. You can view all products within each category and select the ones that best suit you to create your own personalized bundle.

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

1. From the Bank portal page, click **Create Your Own Bundle**.

   The **Personalize your Bundle** screen appears. This screen will list down all the products as cards, under each product category.

Figure 1-1 Personalize your Bundle



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

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

Table 1-1 Personalize your Bundle - Field Description

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

Table 1-1 (Cont.) Personalize your Bundle - Field Description

Field Name	Description
Features	Features of the product are listed down on each card.

2. Perform one of the following actions:
   - Click the product category tab of which products you wish to view to add to your bundled application.

     All the products under the specific product category tab are displayed as cards.

     Select the **Add to Bundle** option against any card.

     The selected product gets added to your bundle and the **Bundle** button gets updated with the count of products selected.

     Click **Apply**.

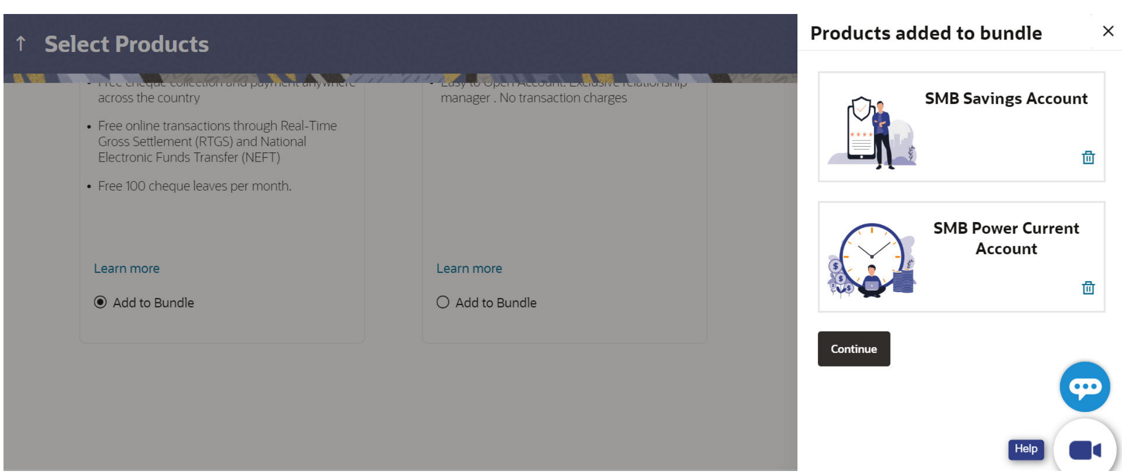
     The **Products added to bundle** overlay layer gets displayed.
   - Click on any other product category tab to view the products available under that category.
   - Click the **Learn more** link displayed on any product card to view additional details of that product.
   - Under the kebab menu, perform one of the following actions:
     - Click the **View Other Products** option to navigate to the Product Offerings page.
     - Click the **Track/Complete an Application** option to navigate to the Application Tracker.

1.2 Products added to bundle

This topic describes where to the bundled products are listed.

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

Figure 1-2 Products added to bundle



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

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

Table 1-2 Products added to bundle - Field Description

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

- Perform one of the following actions:
  - Click **Continue** to apply for the bundled application.

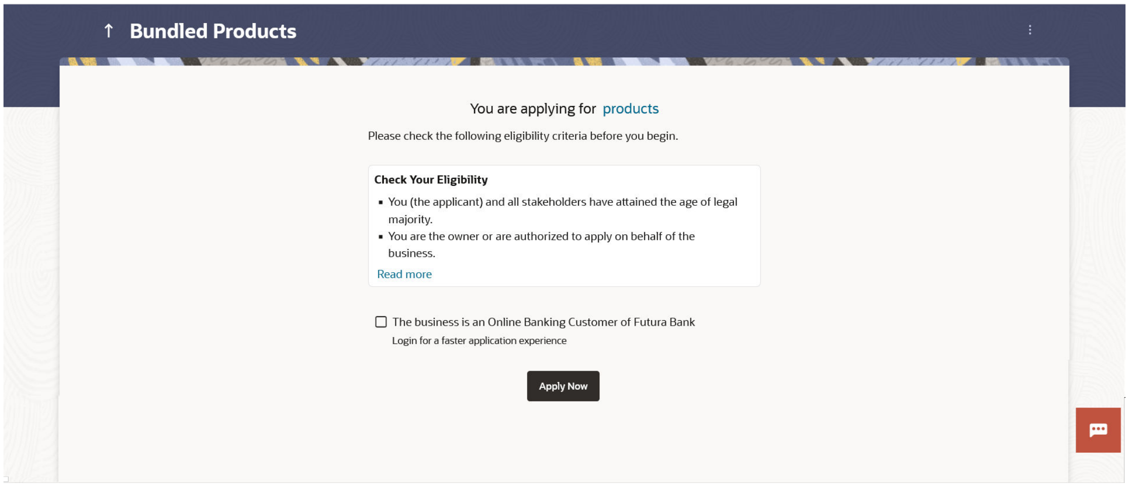
    The **Bundled Application Kickoff** page is displayed.
  - Click the icon displayed against any product name and image to delete that product from the bundle.
  - Click the icon to close the overlay layer.

1.3 Kick Off page

This describes the bundled application process that you need to fill out to apply for the product.

The information will cover the eligibility criteria that the business as well as the stakeholders are required to meet and the documents that can serve as various proofs. This page also provides the means by way of which you can proceed with the application form. If your business has an existing relationship with the bank, you can select the provided option to Login with the business' login credentials. This will yield an application form that is much shorter than that of the form you would be required to fill, if your business was new to the bank. In this scenario, since the information of your business is already available with the bank, you would not be required to specify Business Details. Additionally, all the existing financial information of your business will be displayed under the Business Finances section and you can update this information as required. If your business is new to the bank, you can select the option as provided, and proceed to provide information related to your business details, business finances, add stakeholders, etc.

Figure 1-3 Kick Off page



1. 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.

2. Select the **New to the bank** option if you do not have an existing relationship with the bank.

   The **Mobile Verification** page will be displayed.

3. Select the **An existing customer of the bank** option if the you are an existing online banking customer of the bank.

   The **Login** page appears

   For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.

4. Under the kebab menu, perform one of the following actions:
   - Click the **View Other Products** option to navigate to the **Product Offerings** page.
   - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

1.4 Steps in the Bundled Application

This topic describes the steps involved in a bundled application, which comprises all the individual steps required for each product included in the bundle.

Sections that are common across product applications will not be repeated. Sections that are specific to a product will be identified as such e.g. Loan Requirements will be titled as Term Loan Requirements for Term Loans.

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

1. **Mobile Verification:** This step is applicable if you are filling out the application as a new/ unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the 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.

2. **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
3. **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details. If the stakeholder is new to the bank, you will have the option to complete the Online KYC of the stakeholder.
4. Online KYC of prospect stakeholders 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.
5. **Liveness Check - Assisted:** If the mode of liveness check is assisted, the option to initiate a video call with a bank executive will be provided. The bank executive will verify the identity of the stakeholder and will also undertake liveness checks. In order to enable the bank executive to verify the stakeholder's identity, you will be required to first upload images of an ID document that contains the most recent photograph of the stakeholder. On completion of this step, if the bank executive has successful verified the stakeholder's identity and conducted other checks, you will be able to proceed with the application form. The stakeholder's personal information will be prepopulated on the basis of the information defined in the ID document.
6. **Liveness Check – Unassisted:** In the case of unassisted liveness check, you will be required to first upload images of the stakeholder's ID proof document, following which the system will guide you to centre your face (the stakeholder' face) so as to be able to click a selfie using the device's camera. The third party identity verifying system will verify, through the use of certain algorithms, whether the photograph on the ID document matches that of the selfie. A success/failure message will then be displayed depending on the outcome.
7. **(National) ID Verification:** In this mode of KYC, you can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against the ID. Your (the stakeholder's) ID will be verified once you have entered the correct OTP in the provided field. Subsequently, the stakeholder's information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the stakeholder's information section.
8. **Review and Submit**: Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against **each** section. This step is documented as part of this user manual.
9. **Terms of Service**: On having reviewed the application, you can then proceed to view the terms and conditions of all the products that you are applying for. You can also add a digital signature **by** means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
10. **Confirmation**: Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a **success** message along with the bundled application reference number. You can track your application on the basis of this reference number.

This step is documented as part of this user manual.

The following steps will be part of the application form if a business savings account or business checking account product has been selected to be part of the bundled application:

1. **Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. If you are applying for a checking account as well as a savings account as part of your bundled application, you will be required to provide your preferences for each product.
2. **Fund your account:** This step will be part of the application form if it has been configured for Checking Account and/or Savings Account products that are part of the bundled application. In this section, you **can** specify information pertaining to the account from which funds are to be transferred in order to fund your deposit.

The following steps will be part of the application form if a term loan or working capital loan product has been selected to be part of the bundled application:

1. **Loan Requirements:** The loan information section/s in the bundled application forms will capture information pertaining to the purpose of the loan, the estimated cost, customer contribution, etc.
2. **Collateral:** In the section you can specify information related to any collateral of the business that can be mentioned to support the loan/s that are part of the bundled application. You can add multiple collateral records as required.
3. **Disbursement and Repayment:** In this section, you can specify the account details for automatic disbursement of the sanctioned amount after creation of the loan account and also for repayment of the loan.

The following step will be part of the application form if a term loan, working capital loan and/or business checking account product has been selected to be part of the bundled application:

1. **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.

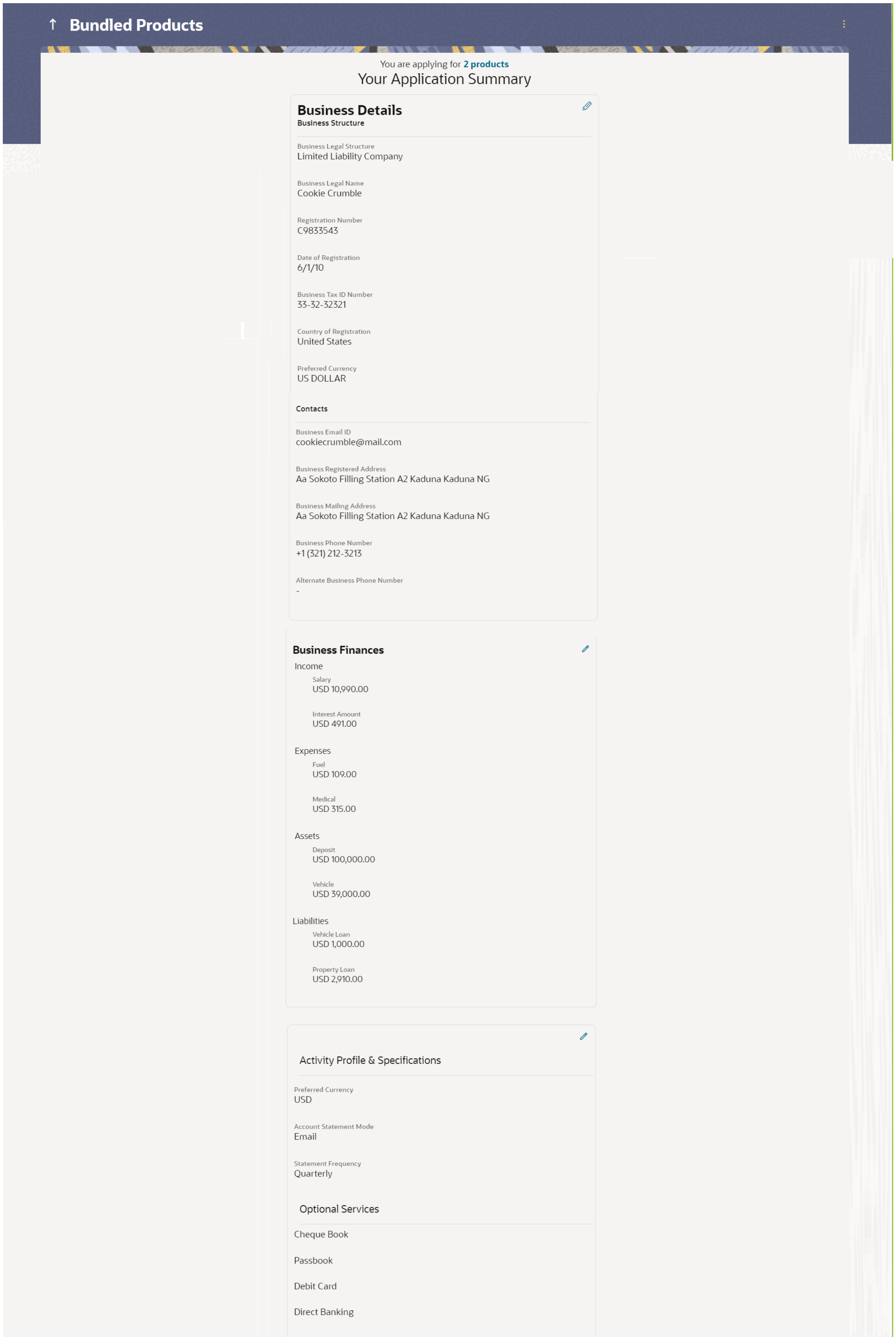
1.5 Review and Submit

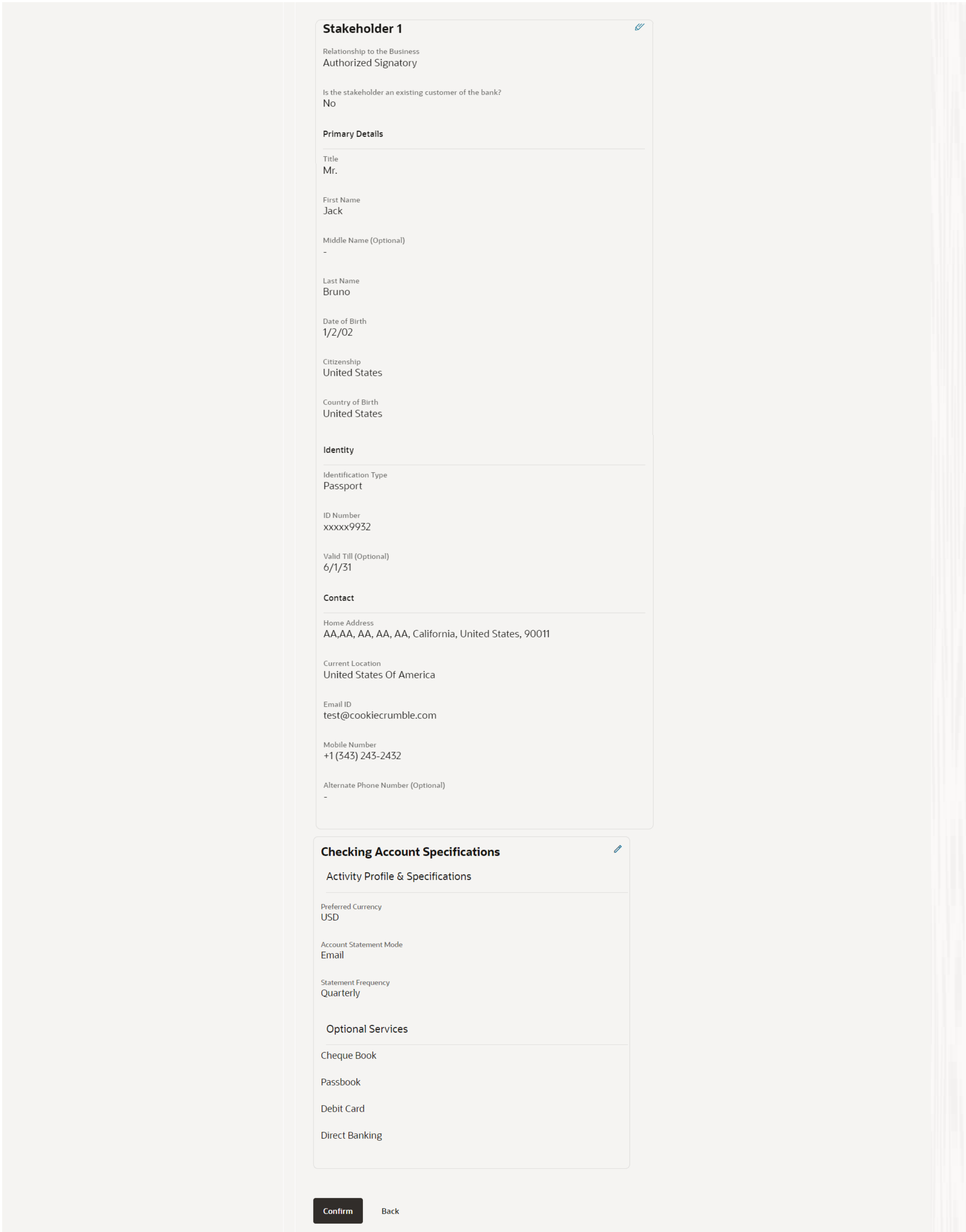
This topic describes how to review and edit your application summary.

This step provides a summary of your application. Each step of the application is displayed under a section. The order of the section will be the same as the order of the steps in the application.

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

Figure 1-4 Review and Submit





- Review the application details.

  Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.

    The **Terms of Service** page appears.
  - Click the  icon against any section if you wish to update any information in the respective step.
  - Click **Back** to navigate back to the previous step in the application.

- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one of the following actions:
  - Click the **Save and Continue Later** option to save the application.
  - Click the **Continue on Mobile** option to continue the application on a mobile device.

1.6 Terms of Service

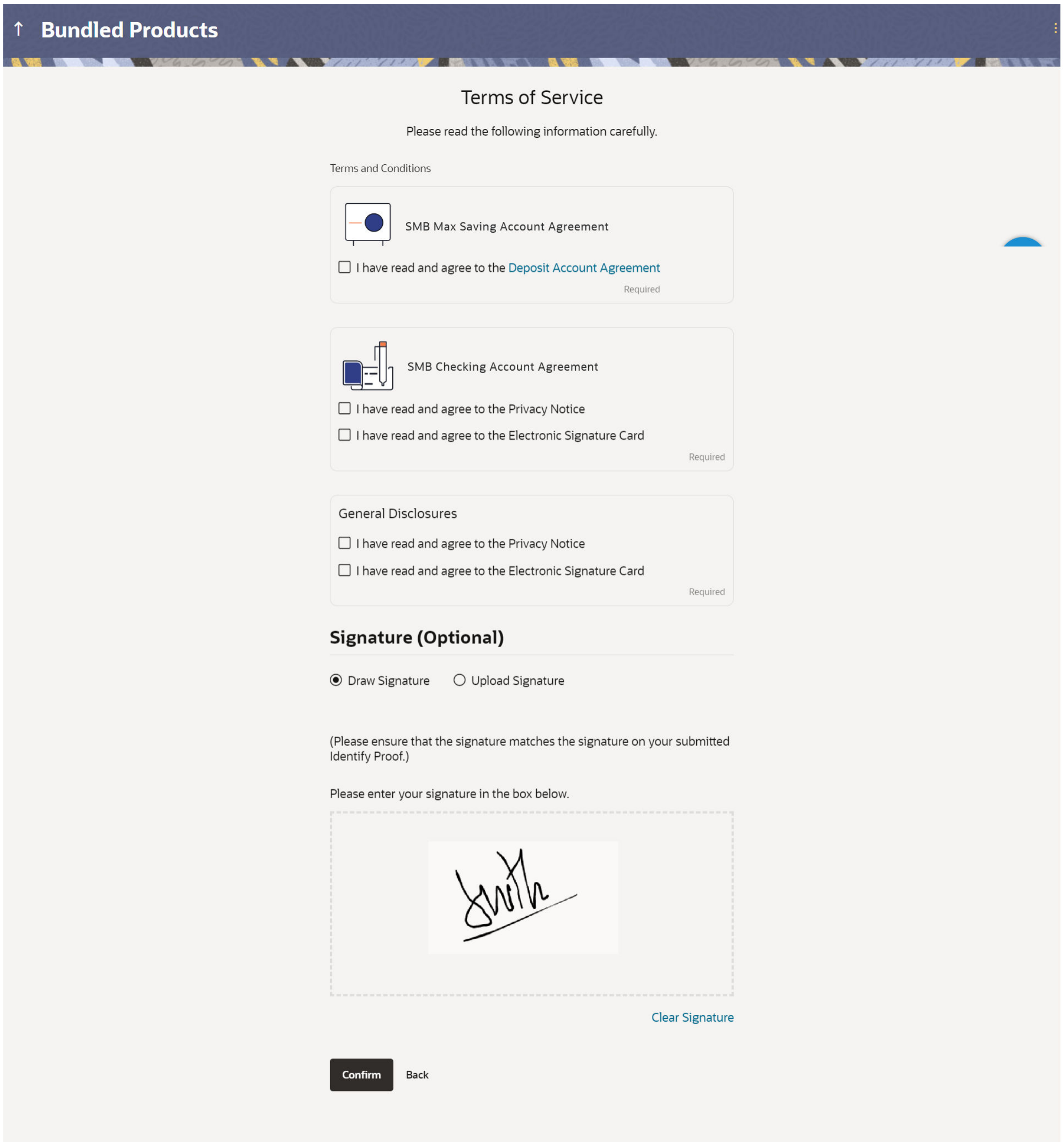
This topic describes the terms and conditions associated with all the products that you are applying for as part of the bundled application.

You will be required to read the terms and conditions of each product and then click on the checkbox to provide your acknowledgement to having agreed to the terms and conditions.

You will be required to read these terms and conditions, disclosures and notices and then click on the respective checkboxes to provide your acknowledgment to having agreed to the terms and conditions.

The digital signature of any one stakeholder can also be added at this step.

Figure 1-5 Terms of Service



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

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

Table 1-3 Field Description

Field Name	Description
Specific Product Agreements	Specific product agreements will be grouped under each product and labelled with the product name.

Table 1-3 (Cont.) Field Description

Field Name	Description
Specific product terms and consents	The terms and consents required to be accepted for each specific product will be listed under each product. You are required to select each checkbox in order to convey acceptance/consent to the same.
General Disclosures	Disclosures and consents that are general in nature i.e. not specific to any one product in the bundled being applied for, will be listed under the **General Disclosures** box.
General terms and consents	The terms or consents that are common across all products in the bundled application, will be listed under the General Disclosures sub box. You are required to select each checkbox in order to convey acceptance/consent to the same.
Option to upload signature document/sign digitally	The option to either upload a document containing your signature or to sign digital is provided.

1. Select each checkbox to accept the specific term and condition.
2. Click on the **Upload Signature** tab to upload a document containing your digital signature.

   The **Upload your Signature** section appears.
   Perform one of the following actions:

   - In **Upload Signature Here** card, drag and drop or upload your digital signature document.

     The uploaded signature image is listed.

     > **Note**
     >
     > a. Click the icon to delete the uploaded signature document.
     > b. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
     > c. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB

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

> **Note**
>
> a. Click on the **Clear Signature** link to reset the drawn signature.
>
> b. The **Draw Signature** option is enabled only if you are applying from a touch screen device.

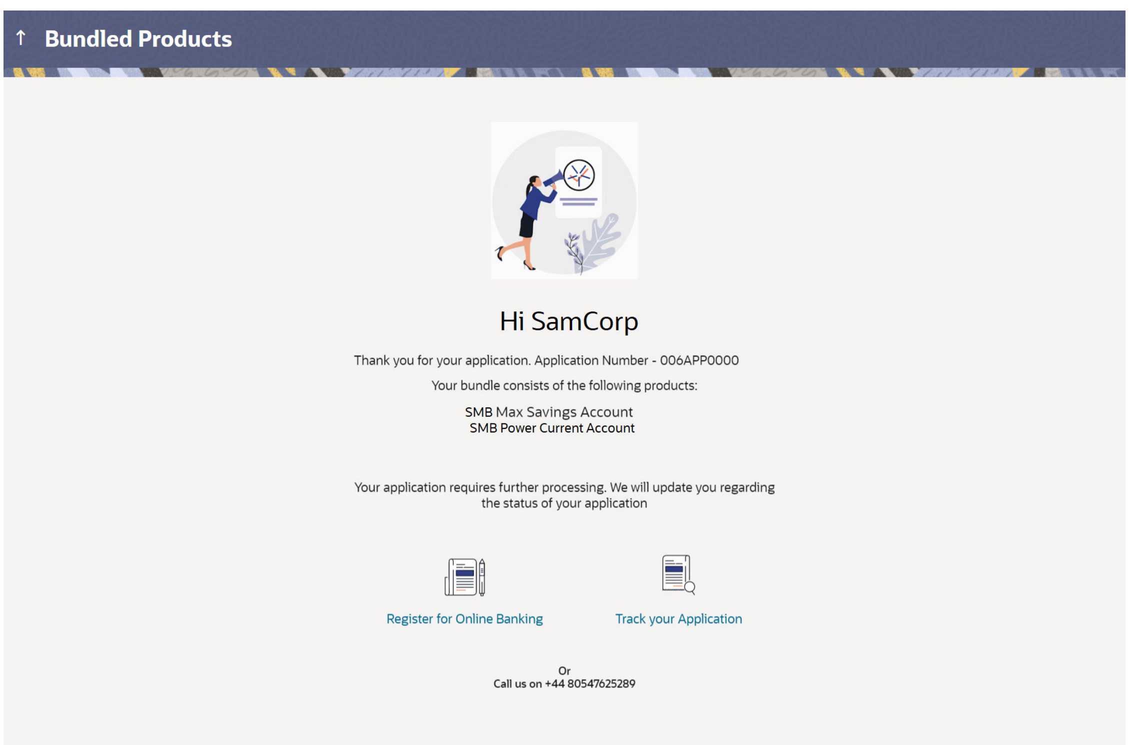
3. Perform one of the following actions:
   - Click **Confirm** to proceed with application submission.
   - Click **Back** to navigate back to the previous step in the application.
   - Under the kebab menu, perform one of the following actions:
     – Click the **Save and Continue Later** option to save the application.
     – Click the **Continue on Mobile** option to continue the application on a mobile device.

1.7 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

This page displays the names of the products that you have applied for as part of the bundled application. The application reference number, by which you can track the status of your bundled application, will also be displayed. A link by way of which you can access the application tracker will also be provided on this page.

Figure 1-6 Success Message



- Click on the **Track your application** link to navigate to the **Application Tracker Login** page.

  For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.8 Existing User

This topic describes the product application process for existing customers.

An application form being initiated for a business that is an existing online banking customer of the bank (registered user) will differ from that of one being initiated for a business that has no existing relationship with the bank.

You will be able to apply as an existing business customer by selecting the provided option on the kickoff page and proceeding to specify the business' login credentials.

2
FAQ

1. **Can I proceed with the application if I my business is an existing customer of the bank but does not have online banking access?**
   You will need to first onboard the business on the digital banking platform. You can do so by contacting the bank.
2. **How many products can I apply for as part of a bundled application?**
   Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
3. **If I am applying for a product for a business that is an existing customer of the bank, can I update the business' information in the Business Details section while initiating an application?**
   No, you cannot update any information of the business that is displayed as part of the Business Details section when applying on behalf of a business that is an existing online banking customer. You may contact the bank to update this information before applying for a new product.
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, can the entire bundled application, if you wish to do so.
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. **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.
8. **Can bank administrators define the sequence in the steps of the application forms?**
   Yes, Bank administrator can maintain the priority to be assigned to each product category that can be part of a bundled application using Origination Workflow Configuration.

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