Oracle® Banking Digital Experience Cloud Service

Retail Originations Bundle Application - US LZN User Manual

Release 25.1.1.0.0
G43859-01
October 2025

Oracle Banking Digital Experience Cloud Service Retail Originations Bundle Application - US LZN User Manual, Release 25.1.1.0.0

G43859-01

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Preface

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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.

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.

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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:

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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

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Table 3 (Cont.) Symbols and Icons

Symbols and Icons	Description
	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.

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

On having made a selection, the applicant can proceed to the application form which will be an amalgamation of all the application forms required for each different product type. The applicant will be required to enter information that is common for each product application, only once. E.g. section Personal Information is common across all product applications as are Employment and Financial Profile for certain 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 the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Once the applicant’s identity is verified successfully through online KYC, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

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

The application form also has the feature of QR code scan enablement which can be used to continue applications on mobile devices.

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

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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 US region application forms. Third party integration is not supported.
>
> c. *Oracle Banking Digital Experience* 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. *Oracle Banking Digital Experience* will further send this information to the mid office system to be utilized as required.

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:

- **Zip Code Specification:** Once you select the option to apply for a bundled application from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.

  > **Note**
  >
  > The zip code is not applicable for credit card products which are not specific to any region.

- **Personalize your Bundle (Products Selection):** On selecting the bundled application option on the bank portal, you will be navigated to the **Personalize your Bundle** screen. This screen will list down all the products as cards, under each product category. As is the case with individual product applications, only those products that are enabled for application through online banking and available for your location (as per zip code specified) 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 an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
  The steps that you will have to go through to submit your application will depend on whether you are applying for the bundled application as a guest user or as an existing online banking customer of the bank. These steps are documented under the **Steps in the Bundled Application** section of this user manual.

To create and apply for a bundled application:

- Perform anyone of the following navigation to access the **Personalize your Bundle** screen.

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- From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, and then click **Create your own bundle!**.
- From the Bank Portal page, click **Customer Services** , then click **Our Products** .

  The **Product Offerings** page is loaded, click **Personal**, and then click **Create your own bundle!**.

A modal window in which you are required to specify the zip code of your home address, is displayed.

- Enter Zip Code
  This topic describes the products available in area based on the zip code entered.
- 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 topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- 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 Enter Zip Code

This topic describes the products available in area based on the zip code entered.

This modal window is displayed once you select the Product category on the bank portal page. You are required to specify the zip code of your home address, so that the bank can display only those products that are available in your area.

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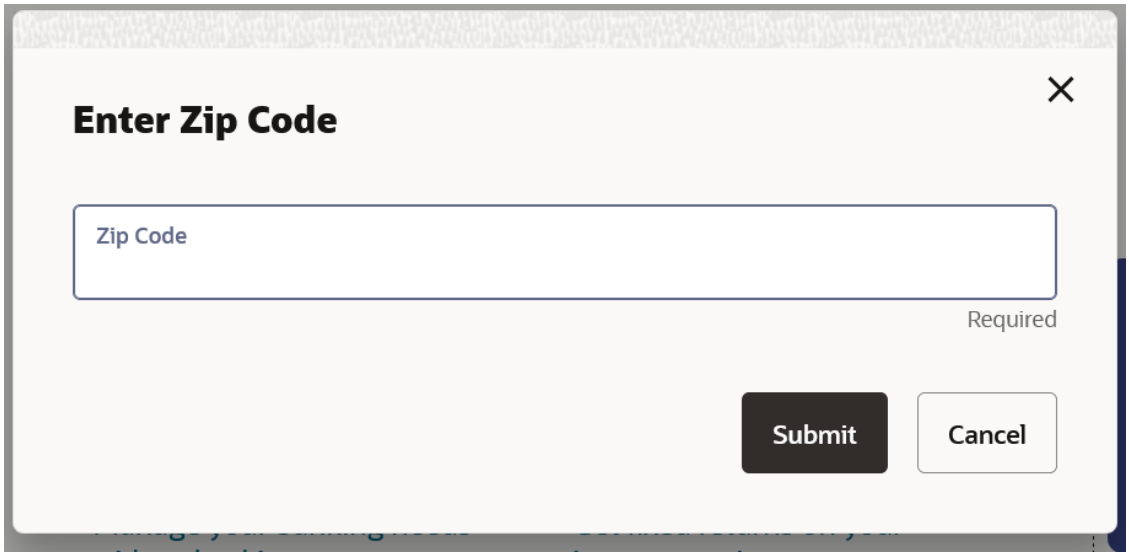
Figure 1-1 Enter Zip Code



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

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

Table 1-1 Enter Zip Code - Field Description

Field Name	Description
Zip Code	You are required to enter the zip code of your home address.

Perform any of the following actions:

1. Enter the zip code and click **Submit**.
   The screen displays the products available in area based on the zip code entered.
2. Click **Cancel** to close the modal window and to return to the bank portal page.

1.2 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 in the zip code specified, 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.

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The zip code entered in the Zip Code modal window, is displayed on the top of the screen to identify that the products being displayed on this screen are those that are available within the specific location. You can modify the zip code by selecting the edit option.

> **Note**
>
> The zip code is not applicable for credit card products.

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 1-2 Personalize your Bundle

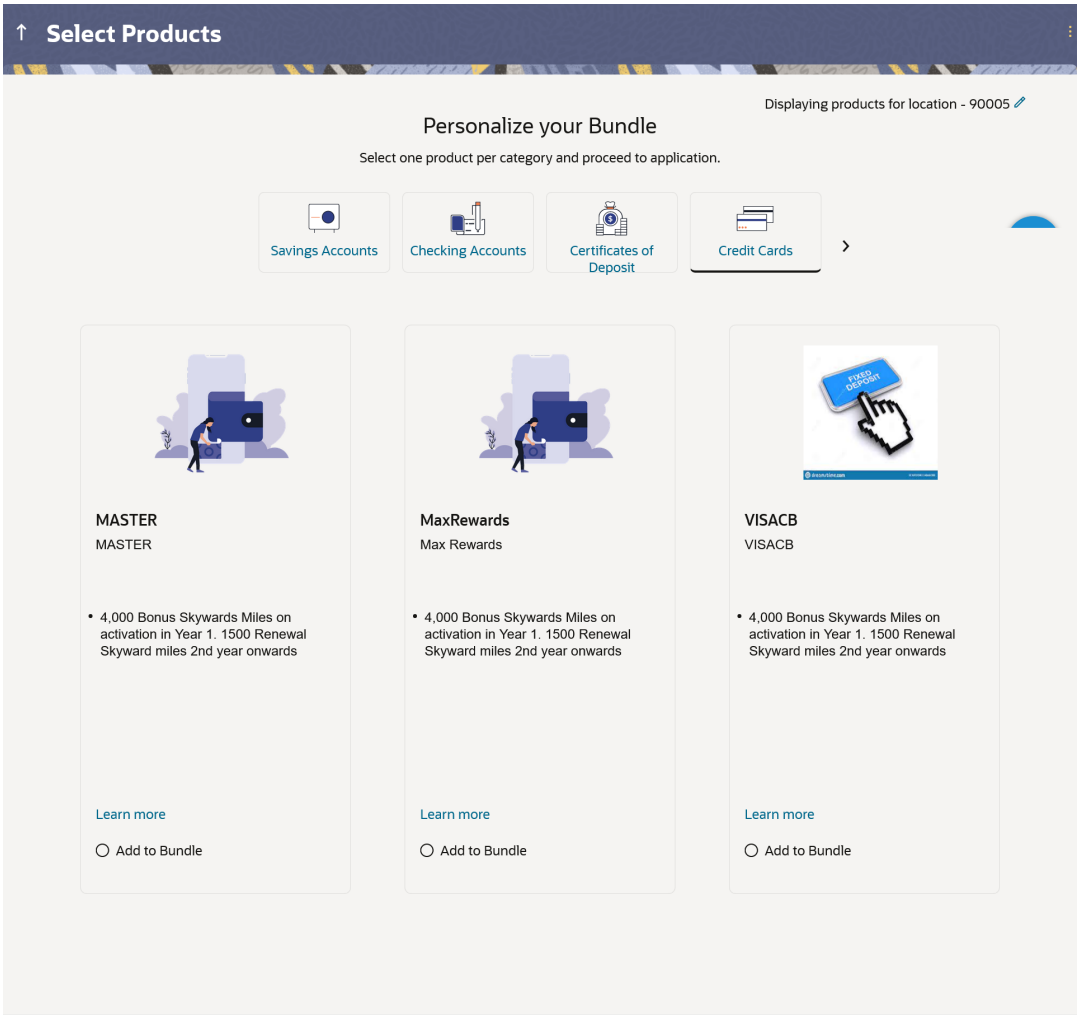

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Table 1-2 Personalize your Bundle - Field Description

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

2. Perform any of the following actions:
   a. 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.

   b. 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.

   c. Click **Apply**.

      The **Products added to bundle** overlay layer gets displayed.

   d. Click on any other product category tab to view the products available under that category.

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

   f. Under the kebab menu, perform any of the following actions:
      i. Click the **View Other Products** option to navigate to the Product Offerings page.
      ii. Click the **Track/Complete an Application** option to navigate to the Application Tracker.

1.3 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.

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Figure 1-3 Products added to bundle

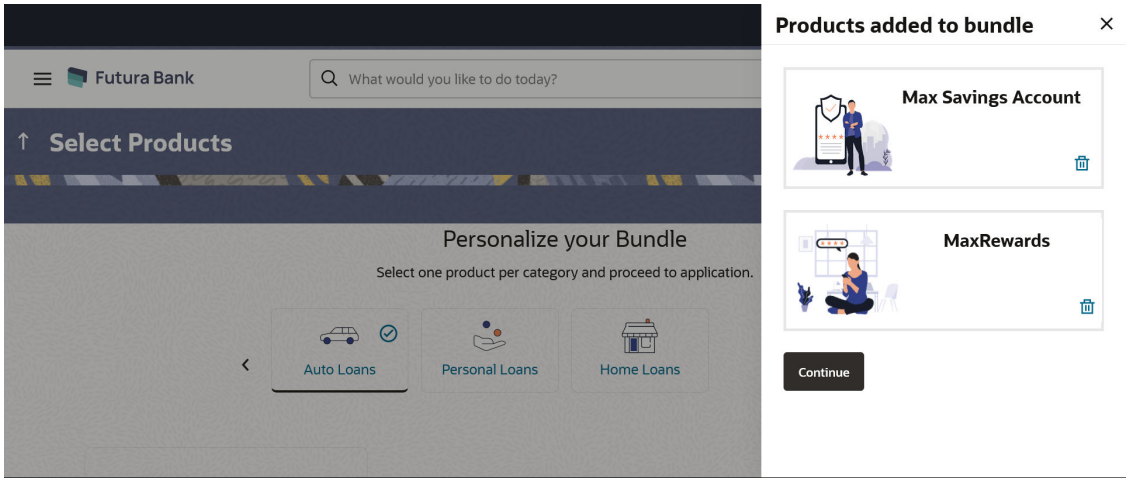

Table 1-3 Products added to bundle - Field Description

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

- Perform any of the following actions:
  1. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.

     The **Bundled Application Kickoff** page of that specific product is displayed.
  2. Click provided against each product card to delete a specific card.

     The specific product card is removed from the comparison table.

1.4 Kick Off Page

This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.

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

If you already have online banking with the bank (this applies only to single applications), you can choose the option provided and continue to log in using your online banking details. In this case, you will be required to only specify information pertaining to the account. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank, you will be required to furnish all information including information pertaining to your personal details and will also be provided with the

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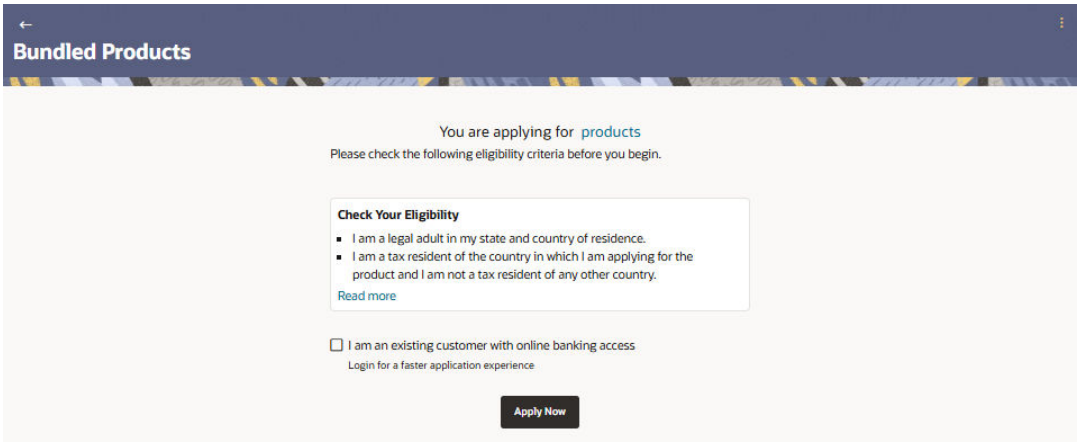
option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

1. Perform any of the following actions:
   a. From the **Product Listing** page, click **Apply Now** proceed to the application form for that specific product.
   b. From the **Product Details** page, click **Apply Now** proceed to the application form for that specific product.
   c. From the **Product Comparison** page, click **Apply Now** proceed to the application form for that specific product.
   d. On **Compare Products** screen, click **Apply Now** against any product to apply for that product and proceed to the application form for that specific product.

   The **Kick Off** screen is displayed.

Figure 1-4 Kick Off page



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

Table 1-4 Kick Off page - Field Description

Field Name	Description
I am an existing customer with online banking access	Select this check-box if you are an existing online customer of the bank. This check-box will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.

2. Click **View List** link.

   An overlay window on which the list of documents required to support the application for the selected product, will be listed.

3. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

4. Select the **I am an existing customer with online banking access** option if the you are an existing online banking customer of the bank and click **Apply Now**.

   The **Login** screen is displayed.

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

1.5 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 Personal Loan Requirements for Personal Loans. Disbursement & Repayment section will be present for Unsecured Personal Loan application.

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

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/ unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Personal Information**: This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable. If you are an existing online banking customer, the information in this section will be prepopulated on the basis of your details as registered with the bank. Modification of personal information is not allowed for existing online banking customers.
- **Review and Submit**: Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section. This step is documented as part of this user manual.
- **Terms of Service**: On having reviewed the application, you can then proceed to view the terms and conditions of all the products that you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device. This step is documented as part of this user manual. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.
- **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. In case the bundle contains insta products, the confirmation page will display the account number/s generated by the host system in case of successful processing of the application in the mid-office system. Additionally, this page will also contain a button/s to navigate to the application tracker and to register for online banking (in case of insta-accounts).

This step is documented as part of this user manual.

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

- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** – In this section you are required to specify information related to the loan such as loan amount and tenure of the loan. The Loan Requirements sections will be titled as Personal Loan Requirements for Personal Loans.
- **Disbursement & Repayment** – In this section, you can specify the account details for automatic disbursement of the sanctioned amount after creation of the loan account and also for repayment of the loan. This step is optional in application.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated.
  The following steps will be part of the bundled application form if you have selected a checking or savings account product to be part of the application. The employment information and financial profile sections will be applicable for the savings or checking application forms if in OBO the capture of this information is mandatory for the products selected. Additionally, these steps will be displayed only if it is enabled for the product selected:
- **Account Specifications** –In this section you can select services (e.g. Cheque Book, Debit Card, etc.) that you would like on your checking or savings account. You can also identify account statement preferences and if enabled, select the currency in which you wish to operate your account. If you are applying for a checking account as well as a savings account as part of your bundled application, you will be required to provide your preferences for each product. The Activity Profile & Specifications section will be titled as Checking Account Preferences for the Checking Account and for the Savings Account.
- **Beneficiary Information** – This section will appear in the bundled application form, if you have added a savings account, checking account or certificate of deposit application product in the bundle, and if beneficiary information is to be captured for any or all of these products. If added, the beneficiary will be applicable for all the products for which beneficiary information is required to be captured.
- **Preferences -** In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.
- **Employment Information:** Employment details for the primary and/or joint applicant might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen.
  The initial entry should provide details of your current primary job. You can include more entries to document about other current or previous job information.
- **Financial Profile:** The capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for. Additionally if the overdraft feature is opted for, it would be mandatory to capture the financial information of atleast one applicant in the form, as identified on the kickoff page.

The following steps, in addition to Beneficiary Information, Employment Information and Financial Profile (applicable also for Savings and Checking Account products), will be part of the application form if certificate of deposit product has been selected to be part of the bundled application and if this information has been defined as mandatory for the selected product, in OBO:

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

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- **Fund your Deposit -** In this section, you can specify information pertaining to the account from which funds are to be transferred in order to fund your deposit.

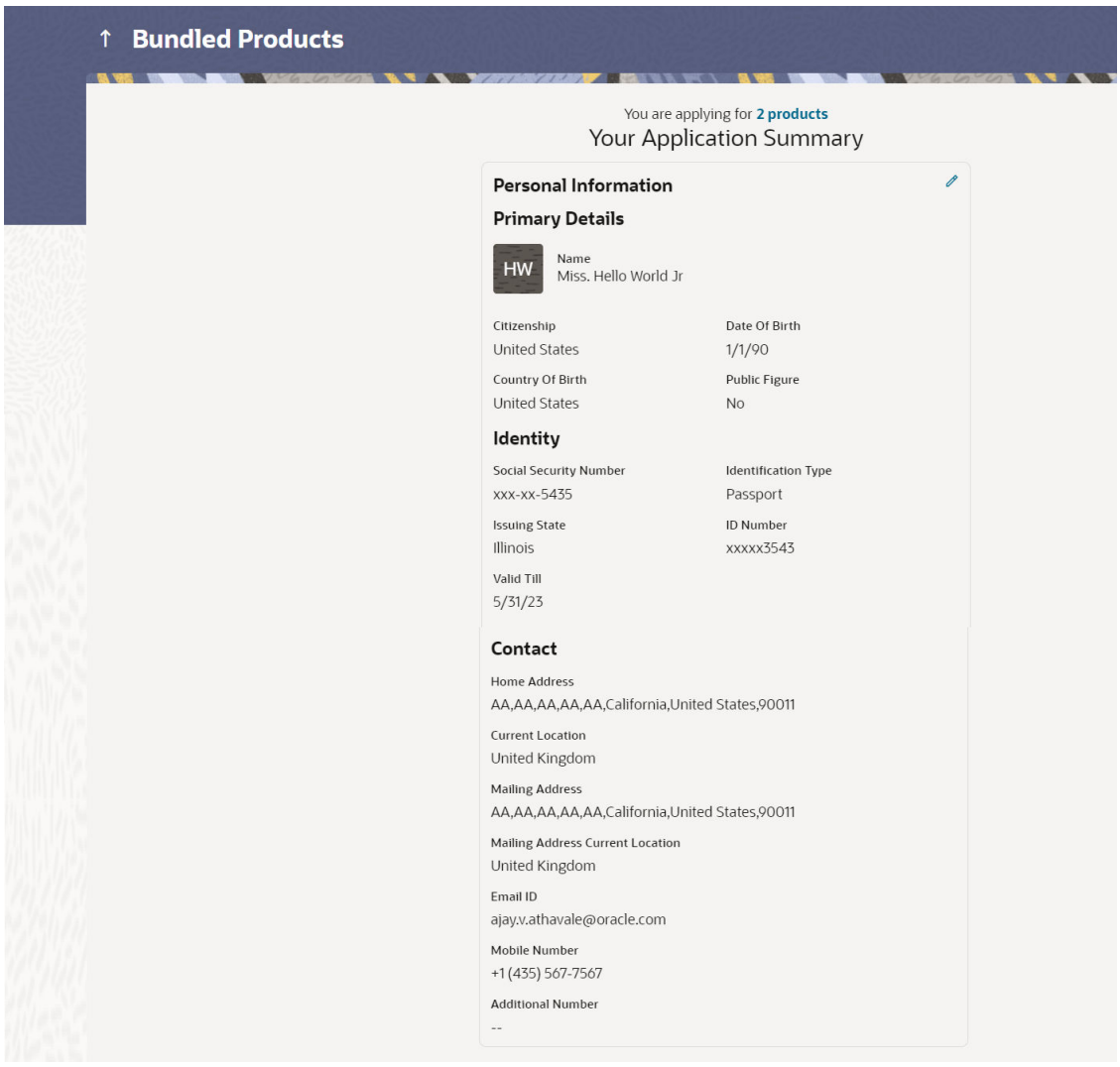
1.6 Review and Submit

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

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

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

Figure 1-5 Review and Submit



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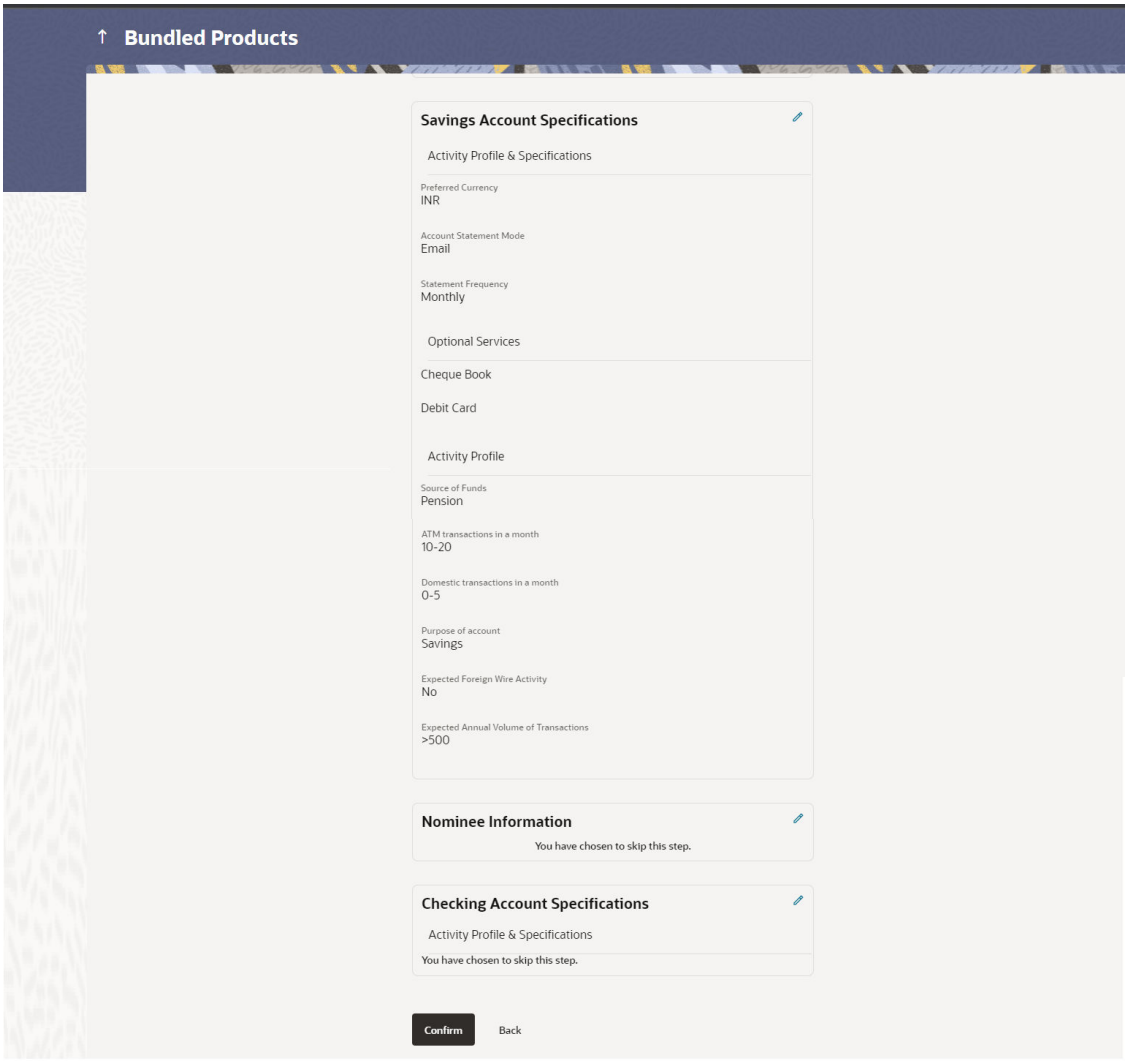

Review the application details.

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

    The **Terms of Service** page appears.

  1. Click the icon against any section if you wish to update any information in the respective step.
  2. Click **Back** to navigate back to the previous step in the application.
  3. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  4. Under the kebab menu, perform one of the following actions:
     1. Click **Save and Continue Later** option to save the application.
     2. Click **Continue on Mobile** option to continue the application on a mobile device.

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1.7 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. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

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.

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

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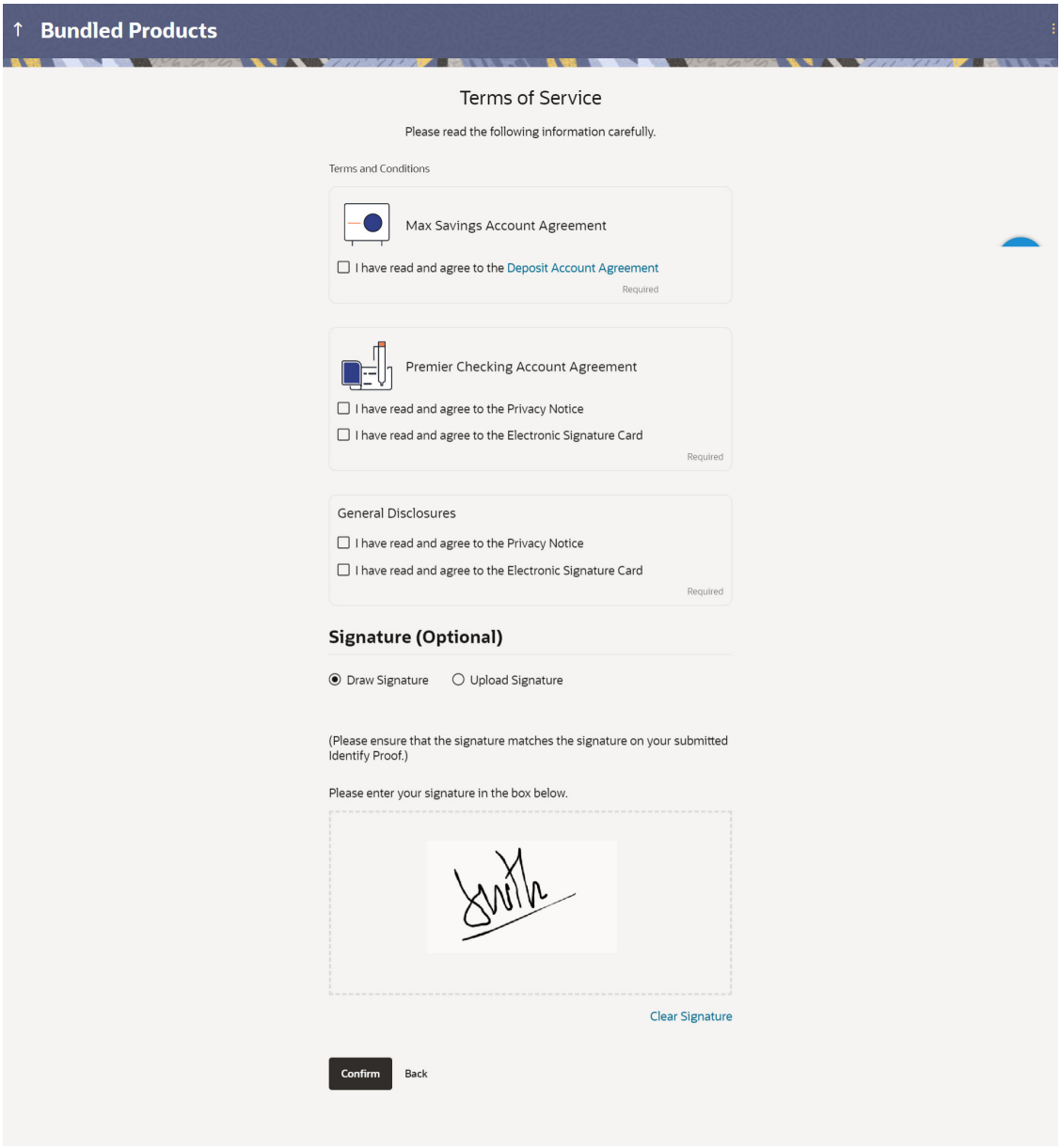
Figure 1-6 Terms of Service



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

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

Table 1-5 Terms of Service - Field Description

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

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Table 1-5 (Cont.) Terms of Service - 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 check-box to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.

   The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
   a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.

      The uploaded signature image is listed.

   b. Click the icon to delete the uploaded signature document.

   a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.

   b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.

   The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
   a. Click **Confirm** to proceed with application submission.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Under the kebab menu, perform any of the following actions:
      i. Click **Save and Continue Later** option to save the application.
      ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.8 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. In case the bundle also contains insta products

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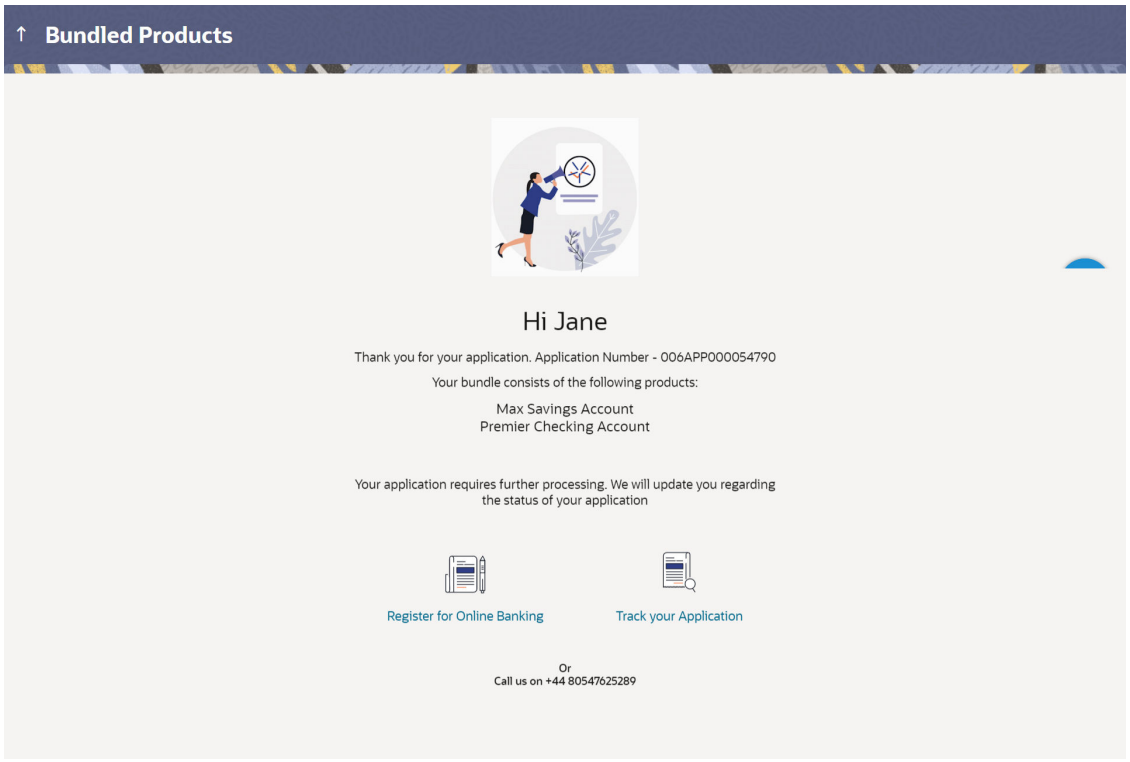
(insta savings account, insta certificate of deposit, insta checking account, insta personal loan) the account number/s generated by the host system will also be displayed on the confirmation page. Links by way of which you can access the application tracker and/or register for online banking (only in case of insta products) will also be provided on this page.

Figure 1-7 Confirmation



- Perform any of the following actions:
  1. In case the bundled application also contains insta products that have been processed successfully:
     1. Click on the **Register for Online Banking** to navigate to the **Registration** page.

     For information on Registration, refer to the Oracle Banking Digital Experience Retail Customer Services user manual.
  2. In case the bundle application does not contain any insta products or if the insta product applications could not be processed instantly:

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

1.9 Existing User

This topic describes the product application process for existing customers.

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

You will be able to apply as an existing customer either by selecting the provided option on the kickoff page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase

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available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect applicant's.

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

> **Note**
>
> You will not be able to apply for a certificate of deposit as part of the bundled application in case you are applying as an existing customer of the bank. The feature to open a certificate of deposit, available through Retail Servicing, can be used to apply for a certificate of deposit separately.

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2 FAQ

1. **Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**
   You will need to first onboard yourself on the digital banking platform. You can do so by selecting the ‘Register for online banking access’ link on the kick off page or by selecting the ‘Register Now’ option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
2. **Can I add a joint applicant while applying for any of the products?**
   Yes, provided the product you have selected supports this feature. If the joint account option is available for the chosen product, user must provide details for both applicants, meaning the primary applicant and the joint applicant. An account can have a maximum of two joint account holders. **Note**: Please be aware that at this time, only a prospective customer can start the joint application process i.e. in order to apply for a joint account, the primary applicant needs to be new to the bank. The joint applicant can be an existing customer or new to the bank.
3. **I am applying for the product/s as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**
   Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
4. **How many products can I apply for as part of a bundled application?**
   Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
5. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
   No, currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, can the entire bundled application, if you wish to do so.
6. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**
   No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
7. **For how long I can access and resume my applications that are saved as drafts?**
   This is based on the Bank’s purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
8. **Can I apply for a product that I have already applied for and that the bank is currently processing?**
   Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
9. **I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to**

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abandon the application that I started on my laptop to restart the entire process on my tablet?
No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

10. **Can bank administrators define the sequence in the steps of the application forms?**
Yes, Bank administrator can maintain the priority to be assigned to each product category that can be part of a bundled application using Origination Workflow Configuration.

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

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

    Similarly, an out of box integration is available with the internal 'Document verification framework'.

    Extensibility hooks can be used to support OCR for most identity and financial documents.

13. **Can I fund my newly applied account as a part of bundled Application?**
Currently, funding of only term deposits that might be part of the bundled application, is supported. The funding of any savings or current accounts that might be part of the bundle, is not supported.

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