Oracle® Banking Origination

Getting Started User Guide

Release 14.8.0.0.0
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Oracle Banking Origination Getting Started User Guide, Release 14.8.0.0.0

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Contents

Preface

This topic contains the following sub-topics:

Purpose

This guide helps to get started with Oracle Banking applications. It explains the basic design of Oracle and the common operations that user can follow while using it. The guide must be used as a supplement and read in conjunction with Common Core, Security Management System, and other application user guides.

Pre-requisite

Specify the **User Name** and **Password**, and login to **Home screen**.

Audience

This guide is intended for the Customer Service Representatives (CSR) and staff responsible for setting up new products in your bank.

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 Origination Installation Guide
- Common Core Services Installation Guide

Conventions

The following text conventions are used in this document:

Table 1 Conventions and Meaning

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.

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.

Acronyms and Abbreviations

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

Table 2 Acronyms and Abbreviations

Acronyms and Abbreviations	Description
ACH	Automatic Clearing House
APR	Annual Percentage Rate
APY	Annual Percentage Yield
ATM	Automated Teller Machine
AUF	Advance against Uncollected Funds
BNPL	Buy Now Pay Later
CCY	Currency
CIF	Customer Identification File
EMI	Equated Monthly Instalment
EPI	External Payments Interface
FOIR	Fixed Obligation to Income Ratio
FPI	Foreign Portfolio Investment
GL	General Ledger
GST	Goods and Service Tax
HNI	High Net Worth Individual
IPA	In-Principle Approval
IRA	Individual Retirement Account
KYC	Know Your Customer
LTV	Loan to Value
NFC	Near Field Communication
OD	Over Draft
OFAC	Office of Foreign Assets Control
PIN	Postal Index Number
POI	Proof Of Identity
POS	Point Of Sale
PRS	Portfolio Reporting System
PTY	Proprietary
RPM	Red Hat Package Manager
SIN	Social Insurance Number
SLA	Service Level Agreement
SMB	Small and Medium Business
SMS	Short Message Service
SSN	Social Security Number
STP	Systematic Transfer Plan
TD	Term Deposit
TOD	Temporary Overdraft

Post requisite

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

1 Access Application

This topic provides the information about the access details for an Oracle Banking application.

The user can access any application using the link provided by the administrator. Contact the administrator for the URL and the login credentials. For more information on Users and Roles, refer to ***Oracle Banking Security Management System User Guide***.

This topic contains the following sub-topics:

- Sign In
  This topics provide the systematic instruction to sign in the product application.
- Logout
  This topics provide the systematic instruction to logout from the product application.

1.1 Sign In

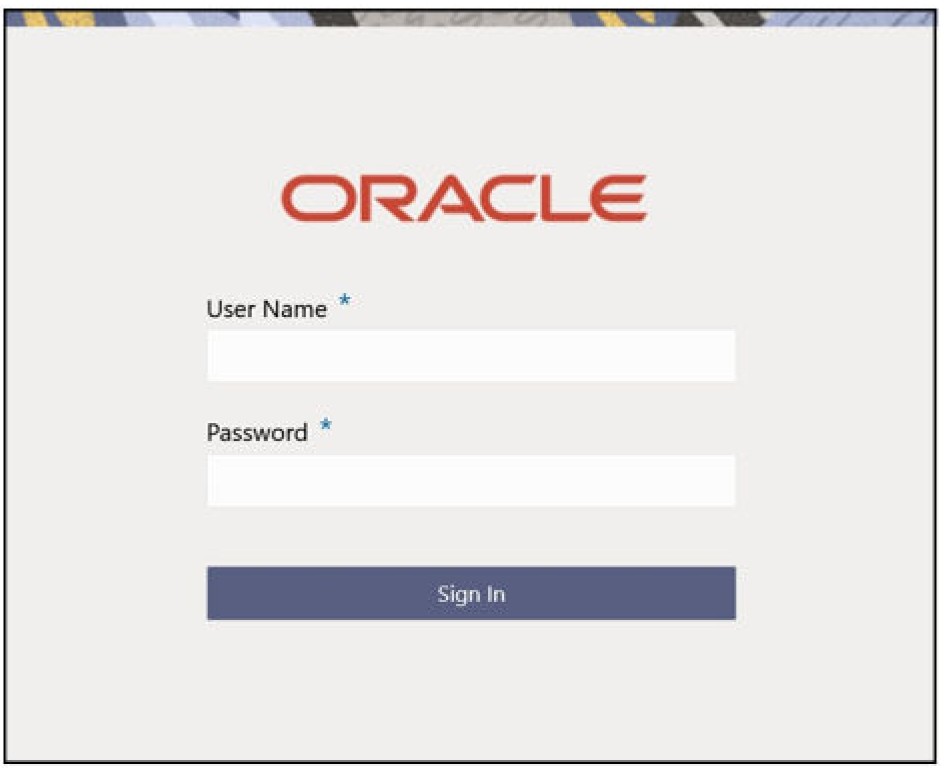
This topics provide the systematic instruction to sign in the product application.

To sign in the product application:

1. Specify the URL in the browser and press **Enter**.

   The **Sign In** page appears.

Figure 1-1 Sign In



2. In the **User Name** field, specify the user name that user wants to log in.
3. In the **Password** field, specify the set password of the entered user name.
4. Click **Sign In** to log in to the application.

1.2 Logout

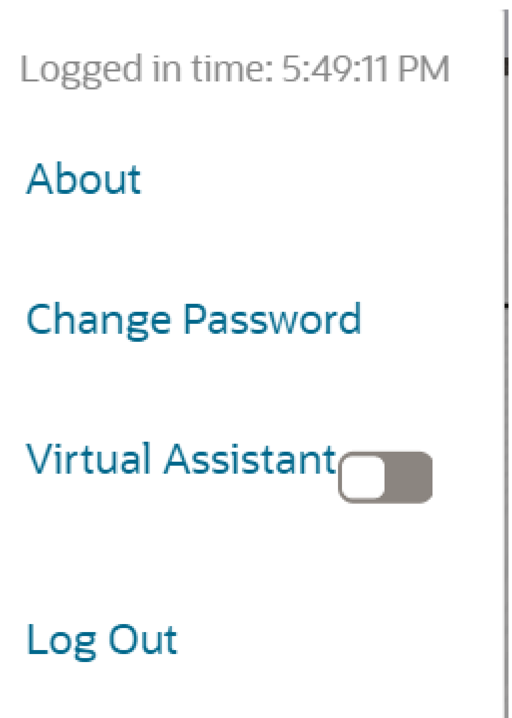
This topics provide the systematic instruction to logout from the product application.

To logout from the product application:

1. In the selected application, navigate to the **Toolbar**.
2. Under **Toolbar**, click the user name logged into the application.

   The **User Profile fly-out** menu appears.

   Figure 1-2 Log Out

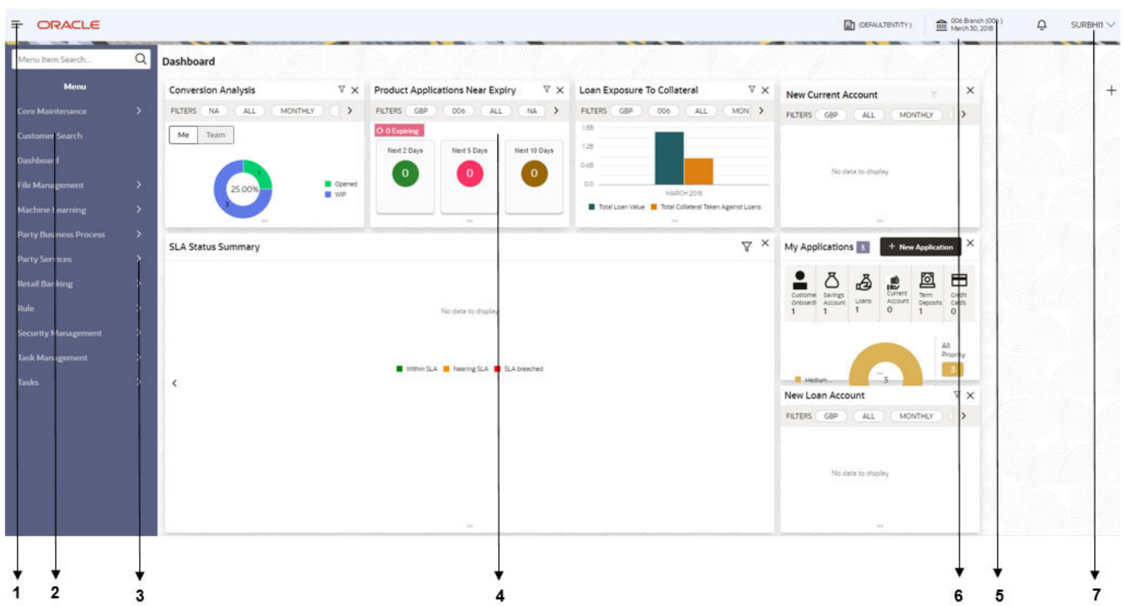
3. Click **Log Out** to logout from the application.

2 Application Environment

This topic describes about the various fields available in the application environment.

On successful login, the application environment screen appears based on the user privileges.

Figure 2-1 Application Environment



For more information, refer to the table below.

Table 2-1 Callout details

Call out	Description
Hamburger Menu	Click to expand/collapse the menu.
Menu	Click to navigate/open the screens associated with the application.
Sub-Menu	Click to view the sub-menus associated with the menu. These screens are associated with the menu depending on the user privileges.
Display Grid	Displays the screens/dashboards selected using the menu.
Bank Name	Displays the name of the bank and its branch code. Click to select the branches associated with the logged in user. **Note:** Based on the logged in user and the branches associated, the user can switch between branches and view the records
Application Date	Displays the application date on which the branch's EOD was last performed.
User Profile	User profile related options and actions are available.

This topic contains the following sub-topic:

- [Screen Environment]
  This topic describes about the various components in the screen environment.

2.1 Screen Environment

This topic describes about the various components in the screen environment.

There are three types of screens in the application.

- Dashboard
  This topic describes about the various components on the dashboard.
- Summary Screen
  This topic describes about the various components on the summary screen.
- Maintenance Screen
  This topic describes about the various components in the maintenance screen.

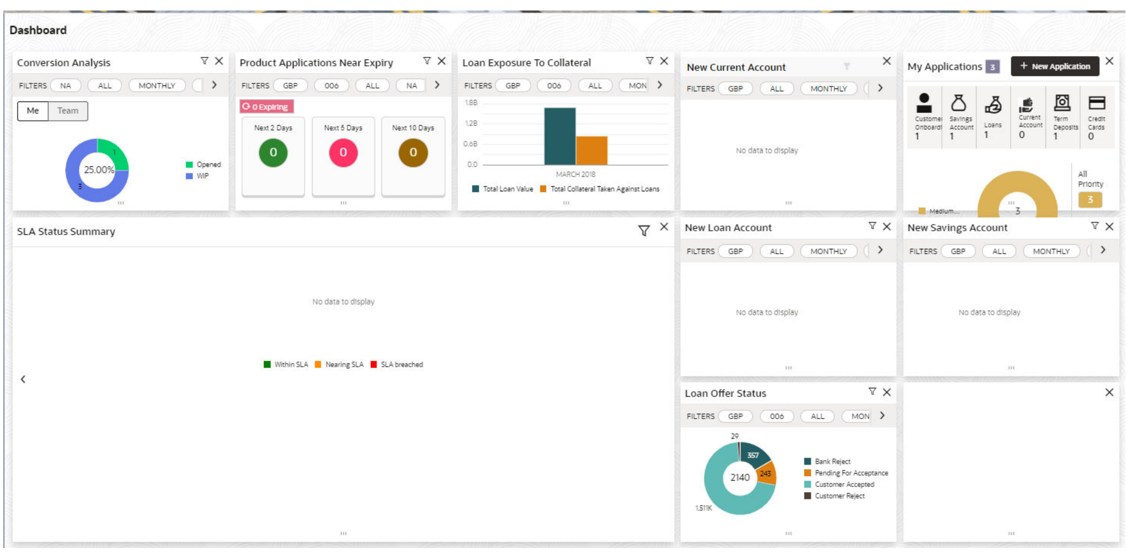
2.1.1 Dashboard

This topic describes about the various components on the dashboard.

Based on the access/permission provided to the logged-in user, the user can view the dashboards associated with the user. These dashboard helps the user to analyze the situation and take the necessary actions.

A sample screenshot of Dashboard is shown below:

Figure 2-2 Dashboard



2.1.2 Summary Screen

This topic describes about the various components on the summary screen.

Based on the access/permission provided to the logged in user, the user can access the summary screen. The summary screen provides the information about the configured records, where the user can perform few common actions and view the records.

Figure 2-3 Summary Screen

For more information, refer to the table below.

Table 2-2 Callout details

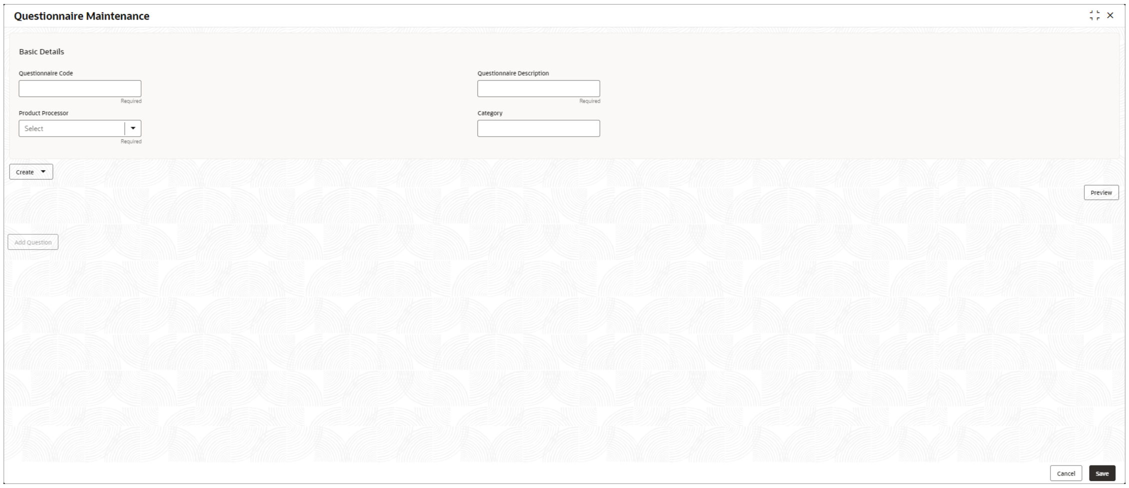
Call out	Description
Search	Click to search/view a record from a selected summary screen.
Refresh	Click to refresh all records configured in the selected summary screen.
Add	Click to create/configure a new record.
Pagination	Displays the number of items available and the page numbers.
Title bar	Displays the name of the screen and couple of common actions such as minimize and remove. For more information, refer to the **Minimizing Records** and **Closing Records** topics.
Records	Displays the configured records, the user can view the records in different format. For more information, refer to the **Viewing Records**.
Tile View	Displays the configured records in the tile format.
List View	Displays the configured records in the list format.

2.1.3 Maintenance Screen

This topic describes about the various components in the maintenance screen.

Based on the access/permission provided to the logged-in user, the user can access the create screen. The create screen allows the user to create/configure the new records using the fields associated with the selected create screen. These new records can also be saved.

Figure 2-4 Maintenance



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

Table 2-3 Callout details

Call out	Description
Fields	Displays the fields associated with the selected maintenance screen. There are several types of fields such as text box, drop-down, and so on, these fields can also be either mandatory or optional fields. For more information, refer to the **Mandatory and Optional Fields** topic in this manual.
Title bar	Displays the name of the screen and couple of common actions such as minimize and remove. For more information, refer to the **Minimizing Records** and **Closing Records** topics.
Save	Click **Save** to save the specified details in the maintenance screen.
Cancel	Click **Cancel** to reset the specified details in the maintenance screen.

3

How to's

This topic describes about the different types of actions that the user can perform.

As a new user, the user need to perform a set of tasks that are similar in all the screens such as view, edit, delete existing records, and more.

When the user is working with records, it is important to remember that any records that user create, view, edit, delete, and more are determined by administrator settings such as user profile or permission set. Work with the administrator to ensure that the user have access to the records and data.

Now, the user have learned how to work with records, the user might want to explore more advanced features.

This topic contains the following subtopics:

- Access the Records
  This topic provides the systematic instructions to access the records.
- View the Records
  This topic describes about the various formats to view the records.
- Search the Records
  This topic provides the systematic instructions to search the records.
- Refresh the Records
  This topic provides the systematic instructions to refresh the records.
- Create or Configure the Records
  This topic provides the systematic instructions to create or configure the records.
- Copy the Records
  This topic provides the systematic instructions to copy the record.
- Unlock the Records
  This topic provides the systematic instructions to unlock the record.
- Reopen the Records
  This topic provides the systematic instructions to reopen the record.
- Delete the Records
  This topic provides the systematic instructions to delete the record.
- Print the Records
  This topic provides the systematic instructions to print the record.
- Authorize the Records
  This topic provides the systematic instructions to authorize the record.
- Minimize and Maximize the Records
  This topic provides the systematic instructions to minimize and maximize the records.
- Close the Records
  This topic provides the systematic instructions to close the record.
- Audit the Records
  This topic provides the systematic instructions to audit the record.

3.1 Access the Records

This topic provides the systematic instructions to access the records.

The user can access the screens depending on the permissions/rights provided.

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

1. Navigate to the hamburger menu.

   By default, the hamburger menu is expanded.
2. Click <sub-menu>, and click <name of the screen>.

   The screens associated with the sub-menu displays.
3. Click Create <name of the screen>.

   The Create <name of the screen> screen displays. The user can create/configure the new records.
4. Click View <name of the screen>.

   The View <name of the screen> screen displays. The user can view the configured records.

3.2 View the Records

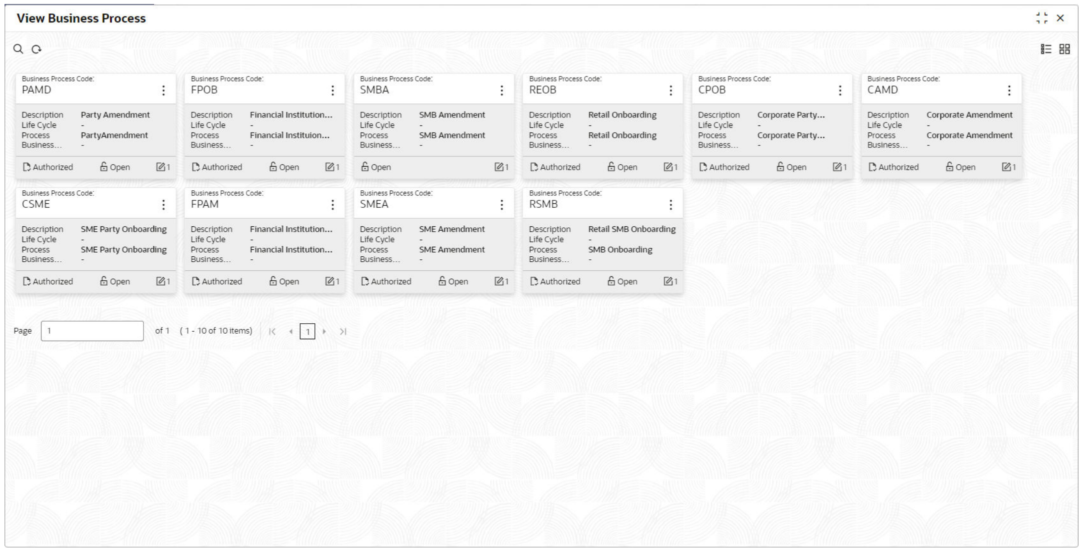
This topic describes about the various formats to view the records.

The user can view the summary of all configured records in the selected summary screen. This helps user to find the required record faster. A few different formats to view the records are described.

- **Tile View**
  The default summary view of the records are tile view. Displays the configured records in a tile format with a few key fields that are associated with the screen. Click a tile to open a record in a full screen and view the details.

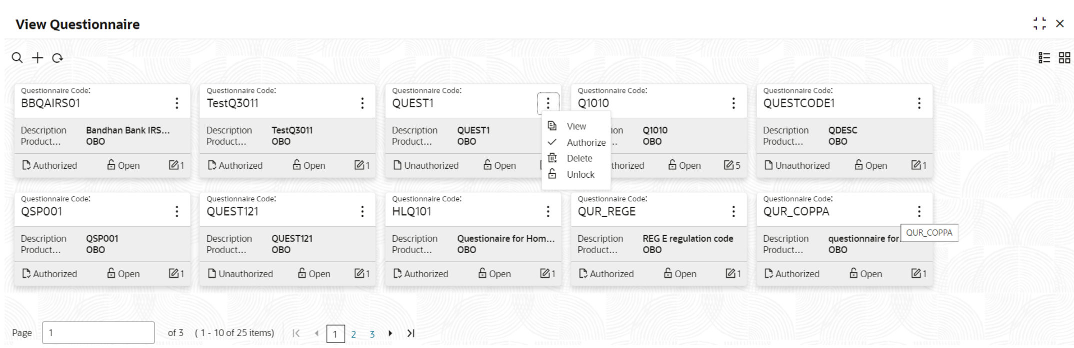
  A sample screenshot is shown below:

Figure 3-1 Tile View



- **Tile View with Context Menu**
  Tile view with context menu is similar to any tile view summary record. The context menu allows user to perform any actions that are associated with the records.

Figure 3-2 Tile View with Context Menu



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

Table 3-1 Callout details

Call out	Description
Context Menu	The ⋮ appears only to the selected number of screens. The context menu allows the user to perform actions that are associated with the record.
Context Menu Flyout	A list of all of the actions appear, and the list of actions depend on the status of the record.

- **List View**

  Displays the configured records in a list format. In the selected screen, click the icon on the action toolbar as illustrated to view the details.

3.3 Search the Records

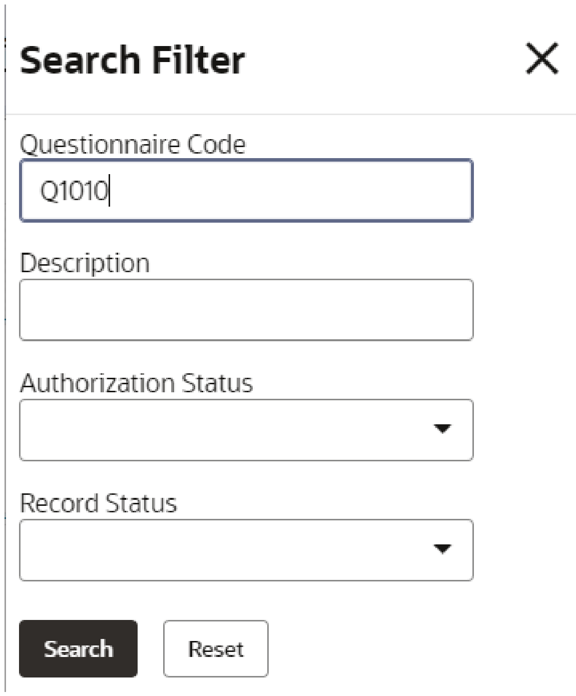
This topic provides the systematic instructions to search the records.

The user can search the required number of records.

1. In the selected screen, click **Search**, the fields associated with the selected screen appear in a drop-down menu.

   A sample screenshot is shown below.

Figure 3-3 Searching Records



2. Specify the required details associated with the selected screen.
3. Click **Search**.

   The requested record displays.

3.4 Refresh the Records

This topic provides the systematic instructions to refresh the records.

In the selected screen, click **Refresh**, the records associated with the selected screen is updated with the latest details.

3.5 Create or Configure the Records

This topic provides the systematic instructions to create or configure the records.

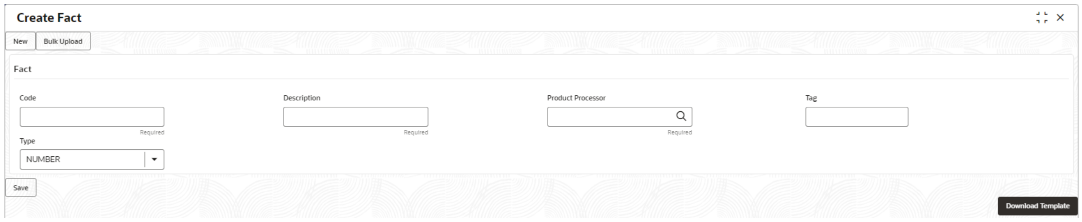
The user can create or configure records with any of the following two ways:

1. In the selected view screen, click **Add** icon to create or configure a record.

2. On the **menu**, select a **sub-menu** and click **<Create name of the screen>**.

   The **Create or Configure the record** screen shown for reference.

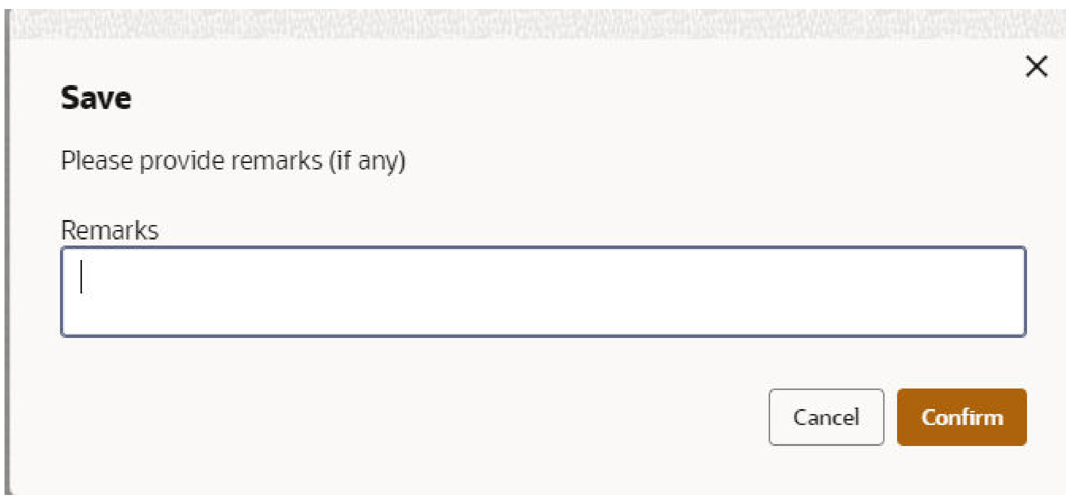
Figure 3-4 Create or Configure the record



3. Specify the required details in the respective fields.
4. Click **Save**.

   The **Save - Confirmation Message** popup screen displays.

Figure 3-5 Save



5. Specify the remarks on the **Remarks** field.
6. Click **Confirm** to save the details.

   The record is created and the maker remarks can be viewed in **Audit** screen. Refer to the Audit the Records topic for the detailed explanation.
7. Click **Cancel** to discard the changes.

3.6 Copy the Records

This topic provides the systematic instructions to copy the record.

Perform the following steps to copy a record:

1. In a selected screen, click a record.
2. Click **Copy** to copy the selected record details and do the required changes to the record.
3. Click **Save** to save the modified record.

3.7 Unlock the Records

This topic provides the systematic instructions to unlock the record.

Perform the following steps to unlock a record:

1. In a selected screen, click a record.
2. Click **Unlock** to unlock the selected record details and do the required changes to the record.
3. Click **Save** to save the modified record.

3.8 Reopen the Records

This topic provides the systematic instructions to reopen the record.

1. Navigate to **Summary** screen.
2. Click on the record that need to reopen.
3. Click **Reopen**.

   The **Confirmation** screen displays.
4. Specify a remark.
5. Click **Confirm** to reopen the record.

3.9 Delete the Records

This topic provides the systematic instructions to delete the record.

> **Note**
>
> Make sure that the user have privileges and know the guidelines to delete the records.

1. Navigate to **Summary** screen.
2. Click the record that needs to be deleted.
3. Click **Delete**.

   The selected record is deleted.

3.10 Print the Records

This topic provides the systematic instructions to print the record.

1. Navigate to **Summary** screen.
2. Click the record that needs to be printed.
3. Click **Print** to view the record in a print format.

   The selected record is printed.

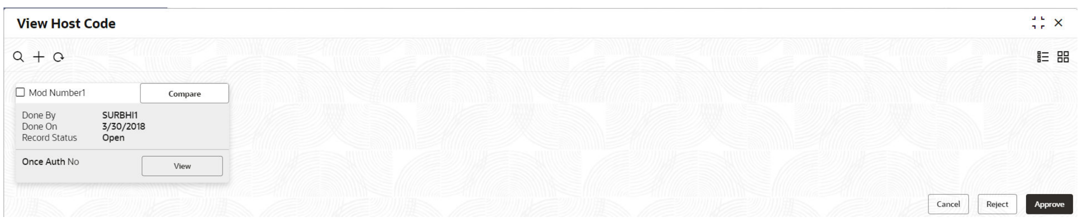
3.11 Authorize the Records

This topic provides the systematic instructions to authorize the record.

1. Navigate to **Summary** screen.
2. Click ⋮ on the unauthorized record which needs to be authorized.
3. Click **Authorize**.

   The **Authorization** screen displays.

   Figure 3-6 Authorization

4. Click **View** to view the record.

   > **Note**
   >
   > If the **Enforce View before Authorize** toggle is turned ON in **External Bank Parameter Maintenance** screen, the user must view the record before approving or rejecting.

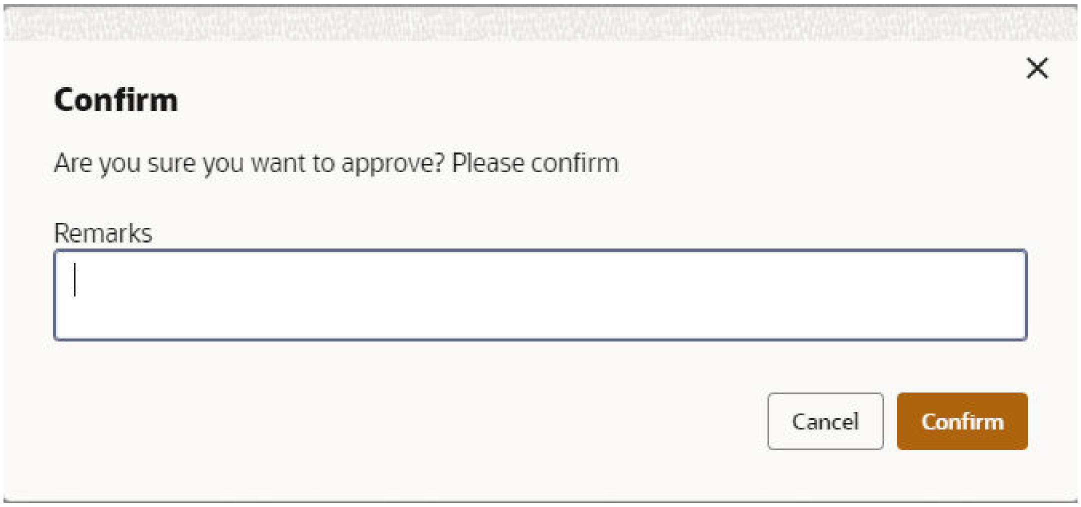
5. Click **Cancel** to cancel the authorization of the record.
6. Select the required modification number that must be approved/rejected.

   > **Note**
   >
   > - If the lower modification has to be rejected, all the higher modifications (if any) must also be rejected.
   > - If the higher modification has to be approved, all the lower modifications (if any) must also be approved.

7. Click **Approve** to approve the record.

   The **Approve - Confirmation Message** popup screen displays.

Figure 3-7 Confirmation



8. Specify the approval remarks in the **Remarks** field.
9. Click **Confirm** to approve the record.

   The selected record is approved and the approval remarks can be viewed in **Audit** screen. Refer to the Audit the Records topic for the detailed explanation.
10. Click **Cancel** to discard the approval.
11. Click **Reject** to reject the record.

    The **Reject - Confirmation Message** popup screen displays.
12. Specify the rejection remarks in the **Remarks** field.

> **Note**
>
> The **Remarks** is mandatory while rejecting the record.

13. Click **Confirm** to reject the record.

    The selected record is rejected and the rejection remarks can be viewed in **Audit** screen. Refer to the Audit the Records topic for the detailed explanation.
14. Click **Cancel** to discard the rejection.

3.12 Minimize and Maximize the Records

This topic provides the systematic instructions to minimize and maximize the records.

The user can perform the following actions to minimize and maximize the records.

1. In the selected screen, click to minimize the screen.

   The minimized screen appears at the bottom left corner of the screen.
2. Click to maximize the screen.

   The maximized screen appears the entire screen.

3.13 Close the Records

This topic provides the systematic instructions to close the record.

In the selected screen, click to close the screen. If the user is in the middle of creating or modifying the records in a selected screen, an error or warning message appears prompting to save the changes.

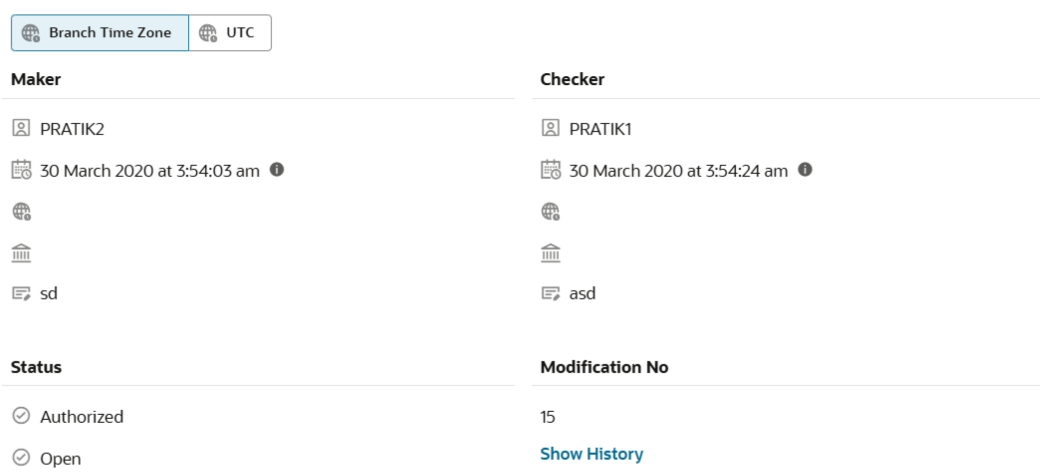
3.14 Audit the Records

This topic provides the systematic instructions to audit the record.

1. Navigate to **Summary** screen.
2. Click and click **Unlock** or **View** button to modify or view the record.
3. On **Maintenance** screen, click **Audit** to view the change history of the record.

   The **Audit** detail popup screen appears.

Figure 3-8 Audit Details

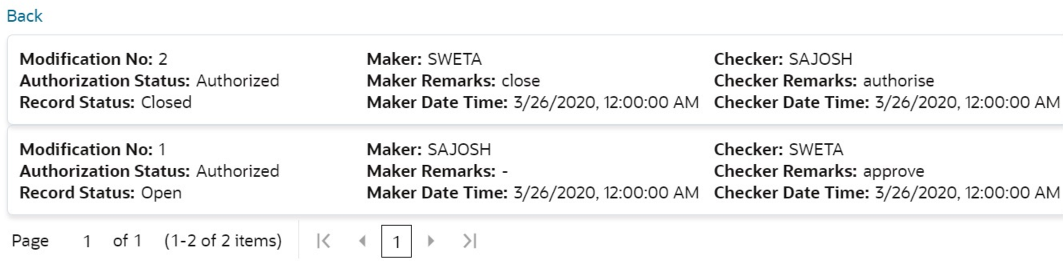


4. Click the **Show History** hyperlink to view the modification history of the record.

> **Note**
>
> This hyperlink appears only if the **Modification Number** is greater than 1.

The **Modification History** popup screen displays in the reverse chronological order.

Figure 3-9 Modification History



5. Click **Back** to navigate to the previous screen.
6. Click anywhere the screen to close the audit detail popup screen.

4

Screen or Dashboard

This topic describes about the various components available on Screen or Dashboard.

Table 4-1 Screen or Dashboard Components

Screen or Dashboard Components	Description
Pagination	The number of records are displayed on the bottom left corner of the selected view screen. Based on the records available the number of pages appear. User can navigate using the first page, last page, previous page, next page and by using the numbers option.
Mandatory and Optional Fields	There are mandatory and optional fields available for any screen. Mandatory fields are mentioned as **Required**. If the user try to save the record without providing all the mandatory fields, a red exclamation mark or an error appears against the field to update the details.
Remove Tile	Click **Remove** to remove the dashboard widget from the landing page. The removed widgets are available under the **Add Tiles** option.
Reorder Tile	Select and drag the **Drag to Reorder** option to drop the dashboard widget at the desired place. The page is automatically refreshed and displays the updated order.
Expand Tile	Click **Expand Tile** to view all the information of the dashboard widget. The expanded widget appears on a complete row to view more information

Add tile

Perform the following steps to add a tile.

1. Click  to add more available widget to the dashboard screen.

   The **Click on tiles to add them** pop-up screen appears.

   Figure 4-1 Click on tiles to add Dashboard

2. Click on the dashboard to add on the dashboard screen.

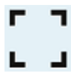
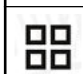
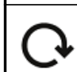
   The screen is automatically refreshed and displays the added dashboard widget.

5
Common Symbols and Icons

This topic provides the information about all the common icons and symbols used in the application.

The list of common icons are available on all screen as follows.

Table 5-1 Icons - Common

Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Context Menu

6

Basic Actions

The list of following actions are common for all the screens.

Table 6-1 List of Basic Actions

Action	Description
Approve	Click **Approve** to approve the initiated report. This button is displayed, once the user click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record, and record status. This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a record. This button is displayed only for the already created records.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the performed action.
Cancel	Click **Cancel** to cancel the performed action.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click **Authorize**.
Collapse All	Click **Collapse All** to hide the details in the sections. This button is displayed, once the user click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. This button is displayed, once the user click **Compare**.
New	Click **New** to add a new record. The system displays a new record to specify the required data. **Note:** The fields which are marked as **Required** are mandatory fields.
OK	Click **OK** to confirm the details in the screen.
Save	Click **Save** to save the details entered or selected in the screen.
View	Click **View** to view the report details in a particular modification stage. This button is displayed in the widget, once the user click **Authorize**.
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click **Compare**.

7
Common Fields

This topic provides the information about all the common fields used in the application.

The list of common fields are described as follows.

Table 7-1 Common Fields

Field	Description
Branch Code	The user can select a configured branch code which the user wants to associate with the selected screen.
Maker	Displays the name of the logged in user who created the record.
Customer Number	The user can select a configured customer number which the user wants to associate with the selected screen. The user can configure the customer number using the **Create External Customer** screen.
Account Number	The user can select a configured account number which the user wants to associate with the selected screen. The user can configure the account number using the **Create External Customer Account** screen.
Source System	The user can select a configured source system which the user wants to associate with the selected screen. The user can configure the source system using the **Create Upload Source** screen.
Host Code	The user can select a configured host code which the user wants to associate with the selected screen. The user can configure the host code using the **Create Host Code** screen.
Currency	The user can select a configured currency which the user wants to associate with the selected screen. The user can configure the currency using the **Create Currency Definition** screen.
Status	Displays the status of the record. • **Authorized**: The record is verified and authorized. • **Unauthorized**: The record is not verified. • **Rejected**: The record is rejected. • **Open**: The record is open and waiting for verification. • **Locked**: The record is locked. • **Closed**: The record is closed.

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