

Oracle® Banking Digital Experience

Corporate Lending Origination User Manual



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ORACLE®

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Purpose

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Conventions

The following text conventions are used in this document:

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

Related Resources

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

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

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

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

1

Transaction Host Integration Matrix

This topic describes whether a pre-integrated host interface is available for the transactions or not.

Legends

Table 1-1 Legends

Legends	Description
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
X	Pre integrated Host interface not available.

Table 1-2 Transaction Host Integration Matrix

SR No	Transaction / Function Name	Oracle Banking Corporate Lending Process Management (OBCLPM) 14.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.7.0.0.0
1	Loan Drawdown Application Submission	✓	X
2	Trade Loan Drawdown Application Submission	✓	X
3	Loan Rollover Application Submission	✓	X
4	Loan Application Tracker	✓	X

2

Loan Drawdown

This topic describes the overview of Loan Drawdown.

Corporate customers require funds from time to time for various purposes, such as, to invest in infrastructure, expand business operations at various locations, upgrade to the latest plant and machinery, acquire assets, maintain inventory, or to increase working capital. Financial institutions offer corporate customers specific facilities to meet their funding requirements. A facility is a type of loan, where the bank sanctions or reserves a certain amount of money for the corporate customer, for a specific period of time. The customer can obtain funds from the facility, in the form of loans, multiple times within the time frame, till the facility limit is reached. This function is referred to as loan drawdown.

Each facility is associated with an expiry date. Some facilities can be of the revolving type, where, the sanctioned amount is renewed upon expiry. A facility is also associated with a funding type, for determining the purpose of the drawdown. A few examples of funding types are, term finance, working capital finance, and supply chain finance. A main-line facility can also be further categorized into sub-line facilities, based on the customer's requirement. For more information on credit facilities, refer the Facility Summary section in the *Oracle Banking Digital Experience Corporate Credit Facility Servicing User Manual*.

3

Corporate Loan Drawdown

This topic describes the overview of Corporate Loan Drawdown Origination.

Corporate Lending Origination solution of Oracle Banking Digital Experience (OBDX) provides existing corporate customers the ability to initiate a loan drawdown request using the Digital Banking Platform. As a part of Corporate Lending Origination solution, following features are supported in the product:

- **Corporate Loan Drawdown Origination**
The loan drawdown request can be initiated under a main facility, or a sub-facility, for the following Corporate Lending Products:
 - **Term Loan**
A term loan is a short to long term loan given by banks to corporate companies.
Following are a few reasons when a business might require such loans:
 - * To purchase fixed assets
 - * To buy inventory
 - **Working Capital**
A working capital loan is offered to meet the day-to-day operating expenses, of a corporate. These loans generally have a shorter life span. Following are a few reasons when a business might require such loans:
 - * Lack of cash reserves for meeting sudden cash crunches
 - * Grab new business opportunities
 - **Real Estate Loan**
Corporate real estate finance is for the property which is to be used solely for business purposes like retail malls, shopping centers, office buildings and complexes, hotels and so on. Property finance is offered to acquire, develop and construct these types of properties. Loans are offered during different lifecycles of the project that include pre-construction finance, construction finance, refinance, and so on.
 - **Equipment Loan**
Corporate companies often have the need to purchase, repair, or upgrade various kinds of equipment to manufacture, or produce their products. Equipment finance is offered to corporate companies to purchase or borrow assets for business.
- **Application Tracker**
The Application Tracker enables the corporate user to view the progress of submitted loan drawdown applications and also to retrieve and resume applications that have been saved as draft.

Loan Drawdown Application

This topic describes the process flow of Loan Drawdown Application.

Loan drawdown application goes through various stages of the business process flow, commencing from request initiation till loan account creation and loan disbursement based on the type of loan.

On submission of loan drawdown application from Oracle Banking Digital Experience (OBDX), the request gets assigned to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with Oracle Banking Digital Experience. Corporate Loan Origination module is currently integrated with Oracle Banking Corporate Lending Process Management (OBCLPM) for initiation of a new loan drawdown request and to track its status.

Corporates can track the status of the loan applications using Application Tracker available within Oracle Banking Digital Experience. Once the loan account is open, the integrated Oracle Banking Corporate Lending (OBCL) application enables the servicing of the account.

Note

If approver wants to modify the Loan Drawdown Request, then **Send to Modify** option can be used instead of rejecting the request. Later, maker can make necessary changes to Loan Drawdown Request and send for approval.

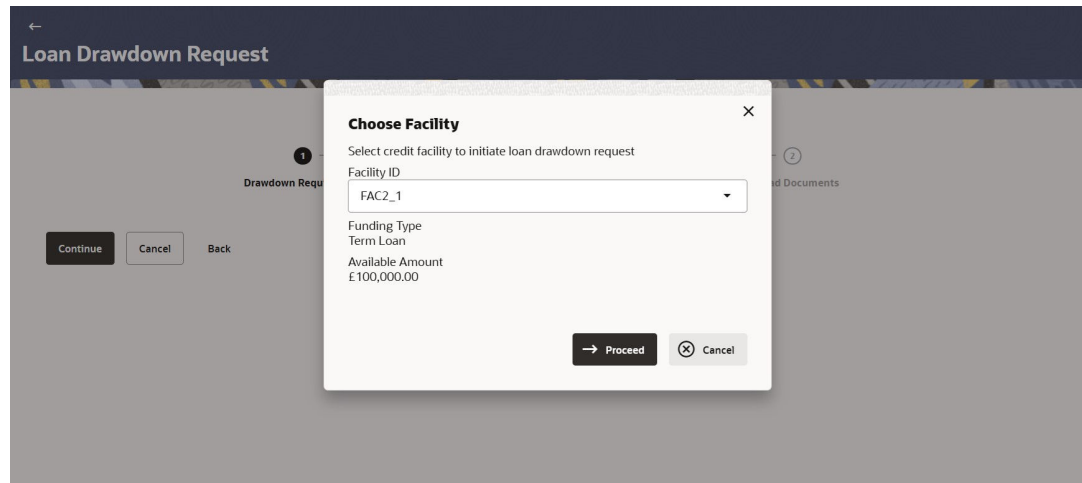
Pre-requisites:

- The corporate user should be a registered Oracle Banking Digital Experience user.
- The corporate user must have at least one existing facility. The facility limit available should be sufficient for drawdown.
- The application must be integrated with the Oracle FLEXCUBE Enterprise Limits and Collateral Management (ELCM) or any other facility application to fetch the facilities of the customer.
- The application must be integrated with Oracle Banking Corporate Lending Process Management to initiate Drawdown request flow and for tracking status of the request.
- The application must be integrated Oracle Banking Corporate Lending to check with the newly opened loan account.

To apply for a corporate loan drawdown:

1. Perform one of the following navigation to access the **Loan Drawdown Request** screen.
 - From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Loan Drawdown Request**.
 - From the Dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under the **Corporate Loans**, click **Overview**, then click **Loan Drawdown Request** in the **Quick Links** widget.

The **Loan Drawdown Request - Choose Facility** screen displays.

Figure 4-1 Loan Drawdown Request - Choose Facility

For more information on fields, refer to field description table below:

Table 4-1 Choose Facility - Field Description

Field Name	Description
Facility ID	Select the facility ID from the drop-down list for loan drawdown.
Funding Type	Displays the type or purpose of the funding.
Available Amount	Displays the amount available for drawdown under the facility.

- In the **Choose Facility** pop-up screen, select the facility under which you want to initiate a loan drawdown application, from the **Facility ID** list.

Based on the **Facility ID** selected, the **Funding Type** and **Available Amount** details displays.

- Perform one of the following actions:
 - Click **Proceed** to view the drawdown details on the **Loan Drawdown Request** screen. For more information, refer to the *Drawdown Details* topic in this user manual.
 - Click **Cancel** to cancel the transaction.

This topic contains the following sub-topics:

- [Loan Drawdown Request](#)
This topic provides the information initiate an application for loan drawdown request.
- [Save as Draft](#)
This topic provides systematic instructions to save the document as draft and allow user to edit it later prior to submit.

4.1 Loan Drawdown Request

This topic provides the information initiate an application for loan drawdown request.

The Loan Drawdown request consists of two stages:

- Drawdown Details

- Upload Documents

The user can proceed from the first stage to the second stage, only after all mandatory information has been captured. At any point of time prior to submission, if you want to save the application to continue later, click **Save as Draft**. The application can then be resumed from the Application Tracker.

This topic contains the following sub-topics:

- [Drawdown Details](#)
This topic provides systematic instructions to capture the details for the loan drawdown.
- [Upload Documents](#)
This topic provides systematic instructions to upload the documents for the loan drawdown.

4.1.1 Drawdown Details

This topic provides systematic instructions to capture the details for the loan drawdown.

The user can capture the requirements of the drawdown, such as, the type of loan, the purpose, the required amount, the time period, and more, in this stage. The user can proceed to the next stage of the application (Upload Documents), only when user has provided all mandatory information in this stage.

To capture details for the drawdown:

1. In the **Drawdown Details** section, specify the following details.

Figure 4-2 Stage 1 – Drawdown Details

← Loan Drawdown Request

1 Drawdown Requirement 2 Upload Documents

Credit Facility [Change Facility](#)

FAC2_1
Main Line
Funding Type Revolving Line
Term Loan
% Utilized
Sanctioned Amount £100,000.00
Utilized Amount £0.00
Available Amount £100,000.00
Expiry date

Drawdown Details

Select the type of loan automation testing

Select the loan purpose Post Shipment Finance

Currency LAK Enter the amount Required

Tenure Required

Tenure Type Required

Specify your instructions

Save as Draft

Continue Cancel Back

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

Table 4-2 Drawdown Details - Field Description

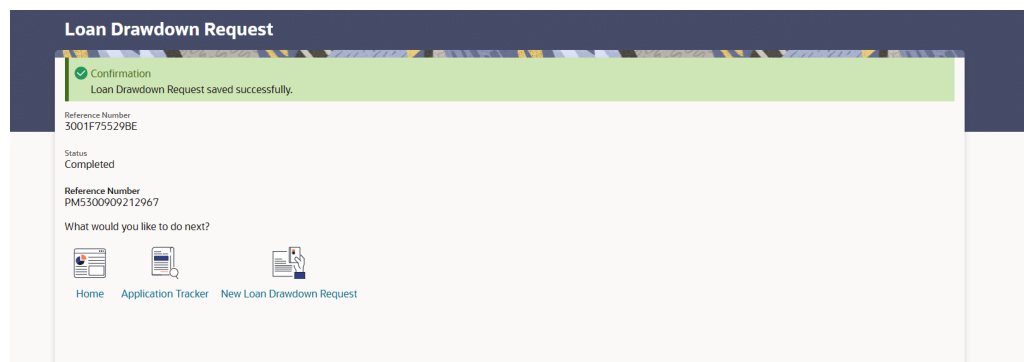
Field Name	Description
Loan Drawdown Request	This section displays a process flow diagram representing the various stages of application is depicted. The current stage appears highlighted.
Credit Facility	This section displays the summary of the selected facility. During the application process, the user want to change the selected facility click Change Facility . The Choose Facility pop-up screen appears. The user can select the required facility from the drop-down list.
Facility ID <Main Line Sub Line>	Displays the unique ID associated with the facility. The keywords Main Line or Sub Line indicate whether the facility is a main facility or sub-facility created under the main facility.
Funding Type	Displays the type or purpose of the funding.
Revolving Line	Displays whether the facility terminates or renews after the expiry date.
Sanctioned Amount	Displays the original amount allocated for the facility. This is the maximum amount that user can avail under the facility.
Utilized Amount	Displays the amount already used under the facility.

Table 4-2 (Cont.) Drawdown Details - Field Description

Field Name	Description
Available Amount	Displays the balance amount that user can avail under the facility. This amount is the difference between the Sanctioned Amount and the Utilized Amount .
Expiry Date	Displays the date when the facility expires.
<Percentage> Utilized	Displays the percentage of the facility utilized. This is the Utilized Amount expressed in percentage.
Drawdown Details	This section displays the following fields related to drawdown details.
Select the type of loan	Select the loan business products offered by the bank from the drop-down list.
Select the loan purpose	Select the appropriate loan purpose associated with the selected loan type from the drop-down list.
Currency	Select the currency from the drop-down list. By default, the currency of the selected facility is displayed.
Enter the amount	Specify the drawdown amount that user require. The user must specify a value less than or equal to the Available Amount of the facility. Note: The fields marked as Required are mandatory.
Tenure	Specify the tenure that user require for the loan drawdown. Note: The fields marked as Required are mandatory.
Tenure type	Select the tenure type from the drop-down list. The available options are: • Days • Months • Years Note: The fields marked as Required are mandatory.
Specify your instructions	Specify any instructions or remarks for the drawdown.

2. On this screen, user can perform one of the following actions:
 - Click **Save as Draft** to save the application. The confirmation screen appears with a message stating that the request is saved successfully. The reference number and status of the application are also displayed.

Figure 4-3 Loan_Drawdown_Request_Confirmation



- Click **Continue** to continue with the drawdown application.
- Click **Cancel** to cancel the operation.

- Click **Back** to navigate back to the previous screen.
3. On the confirmation message screen, perform one of the following actions:
 - Click **Home** to navigate to the Dashboard.
 - Click **Application Tracker** to go to the Application Tracker screen.
 - Click **New Loan Drawdown Request** to start a new drawdown application.

4.1.2 Upload Documents

This topic provides systematic instructions to upload the documents for the loan drawdown.

This stage provides a pre-configured list of documents required by the bank for processing the drawdown application. The maximum size of the documents and the allowed file types are also stated in this screen. The user must upload all mandatory documents to proceed with the application submission. If there are any errors in the information provided, relevant messages will be displayed. The user can submit the application only when all the errors are rectified.

To upload the documents:

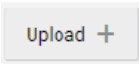
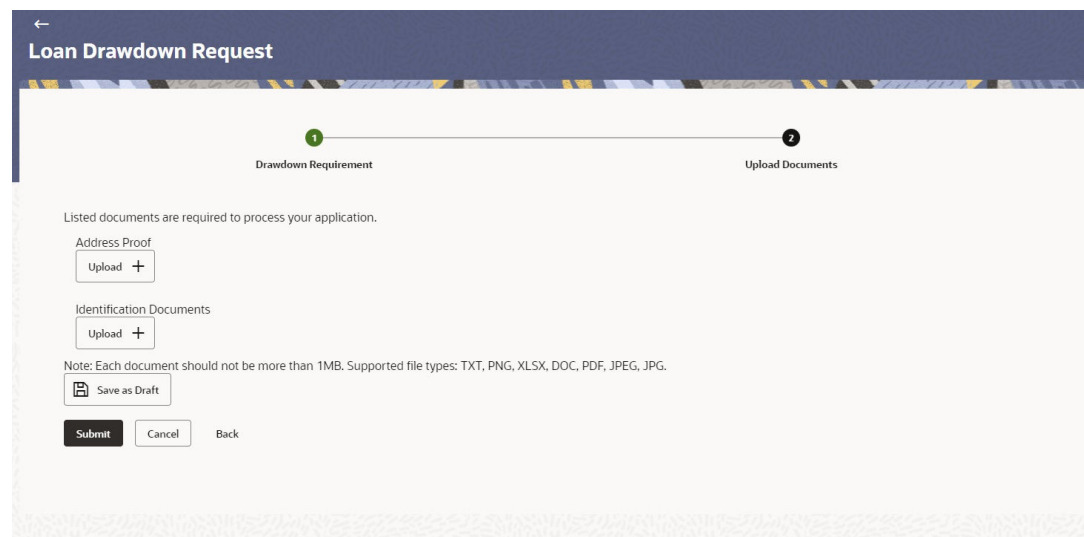
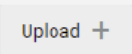
1. From the **Loan Drawdown - Upload Documents** screen, click  against a specific document.

Figure 4-4 Stage 2 - Upload Documents



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

Table 4-3 Upload documents - Field Description

Field Name	Description
<Name and description of document>	Displays the name and brief description of the document to be uploaded. Click  to browse and upload the document.

2. Browse and select the required document.
3. Click **Open**.

The document gets uploaded, and the name of the document displays as a link. The user can click this link to open the document.

4. Once all required documents have been uploaded, perform one of the following actions:
 - Click **Submit**.
The **Review** screen displays.

Figure 4-5 Stage 3 - Review

Loan Drawdown Request

Review
You initiated a request for Loan Drawdown. Please review details before you confirm!

Sub Line	Funding Type	Revolving Line	Sanctioned Amount	Utilized Amount	Available Amount	Expiry date	% Utilized
OBD1_1	TERM LOAN	No	GBP 1,000.00	GBP 0.00	GBP 1,000.00	-	

Loan Type
Working Capital Loan

Purpose of Loan
Working Capital Loans

Drawdown Amount
GBP 10,000.00

Drawdown Tenor
1 year(s) 6 month(s)

Instructions

Show Less

Upload Documents

Terms and Conditions

☐ I agree to the Terms and conditions
Required

Confirm Cancel Back

- Click **Save as Draft** to save the application.
The confirmation screen appears with a message stating that the request is saved successfully. The reference number and status of the application are also displayed.
 - Click **Cancel** to cancel the operation.
 - Click **Back** to navigate back to the previous screen.
5. On the **Review** screen, click  to edit the application and make any modification, if required.
 6. Select the **I agree to the Terms and conditions** checkbox.
 - Click the **Terms and conditions** link to read the same.

Note

The fields marked as **Required** are mandatory.

7. Perform one of the following actions:
 - Click **Confirm** to confirm the submission of the application. The **Confirmation** screen displays with a message stating that the request is submitted successfully. The reference number and status of the application are also displayed.
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the application.

4.2 Save as Draft

This topic provides systematic instructions to save the document as draft and allow user to edit it later prior to submit.

User can save a loan drawdown application as a draft to come back later and fill it, by clicking the **Save as Draft** button. An application can be saved as draft, at any point before submitting it. The application is saved, and displays in the Application Tracker under the Draft tab.

To save an application as draft:

1. Click the **Save as Draft** button in the **Loan Drawdown Request** screen.
The **Save as Draft** pop-up screen displays.

Figure 4-6 Save as Draft

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

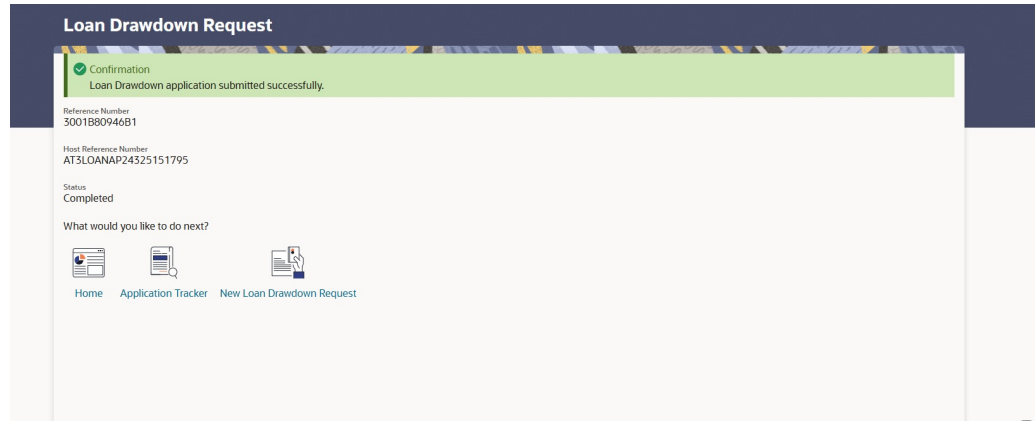
Table 4-4 Save As Draft - Field Description

Field Name	Description
Draft Name	The name that the draft application must be saved as. Note: The fields marked as Required are mandatory.

2. In the **Draft Name** field, specify a suitable name for the draft application.

3. Perform one of the following actions:
 - Click **Save** to save the application as draft.
A confirmation message displays with the reference number and status of the saved application.

Figure 4-7 Loan_Drawdown_Application_Confirmation



- Click **Cancel** to cancel the operation.
4. On the confirmation message screen, perform one of the following actions:
 - Click **Home** to go to the Dashboard.
 - Click **Application Tracker** to resume the application.
 - Click **New Loan Drawdown Request** to start a new drawdown application.

5

Trade Loan Drawdown Request

This topic describes the overview of Trade Loan Drawdown Request and provides information to initiate an application for trade loan drawdown.

The loan initiation is done based on information as below.

- Party Details
- Trade loan products
- Loan specific information

Trade Loan Drawdown Request option is used for initiating a trade loan.

- The initiation is done based on information that is segregated.
- Charges as associated with the loan product is computed and displayed during trade loan initiation.
- The trade loan drawdown request screen with respect to draft submission and edit facilities before save should be done.
- The user can create a data template for trade loans drawdown based on the fields provided in the trade loans drawdown request screen. The user can update or delete these templates. The user can view these templates in thumbnail or list view.
- The user can perform bulk file upload for trade loan drawdown templates/request. In addition, the user can initiate multiple trade loan drawdown requests.

Note

This feature also supports **Send to Modify** option which can be used by the Approver instead of rejecting the drawdown request. Later, maker can make necessary changes to Trade Loan Drawdown Request and send for approval.

Perform one of the following navigations to access the **Trade Loan Drawdown Request** screen:

- From the dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Trade Loan Drawdown Request**.
- From the dashboard, click **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Overview**, then click **Trade Loan Drawdown Request** of the **Quick Links** widget.

This topic contains the following sub-topics:

- [Create New Trade Loan Drawdown Request](#)
This topic provides systematic instructions to create a new Trade Loan Drawdown Request.
- [Update Existing Trade Loan Drawdown](#)
This topic provides systematic instructions to update the existing Trade Loan Drawdown.

- [Auto Save Template](#)
This topic provides systematic instructions to enable the auto save feature to continue on the application template later.
- [Initiate Multiple Drawdowns](#)
This topic provides systematic instructions to initiate the multiple trade loan drawdown requests.
- [Upload Bulk Files For Trade Loan Drawdown](#)
This topic provides systematic instructions to upload the bulk files for trade loan drawdown.

5.1 Create New Trade Loan Drawdown Request

This topic provides systematic instructions to create a new Trade Loan Drawdown Request.

1. From **Trade Loan Drawdown Request** screen, click **Initiate Drawdown**.
2. Select the **Party ID** that you want to create trade loan from the drop-down list.
The **Party Name** and **Party Address** are automatically populated.

Figure 5-1 Party Details

The screenshot displays the 'Trade Loan Drawdown Request' application interface. At the top, a dark blue header bar contains a back arrow and the title 'Trade Loan Drawdown Request'. Below the header, a progress bar indicates three steps: 1. Party Details (active), 2. Loan Details, and 3. Upload Documents. The 'Party Details' section includes a 'Party Id' dropdown menu with the value '***409'. Below this, the 'Party Name' is 'ACME Corporation' and the 'Party Address' is 'The Business Centre, 61 Wellfield Road, Roath, London, GB-CF24 3DG'. At the bottom, there are four buttons: 'Continue' (dark blue), 'Cancel' (light gray), 'Back' (light gray), and 'Save as Draft' (dark blue).

3. Click **Continue**.
The Loan Details screen displays and the **Request Date** is automatically populated.

Figure 5-2 Loan Details

Trade Loan Drawdown Request

1 Party Details 2 Loan Details 3 Upload Documents

Loan Details

4/19/2024

Payment Value Date
4/19/2024

Loan Product
Working Capital Loan

Currency
GBP

Enter the drawdown amount
GBP 1,000,000.00

Tenure
2

Tenure Type
Years

Charges Account Number
XXXXXXXXXXXX0027

Recovery Account Number
XXXXXXXXXXXX0027

Get Charges

User Reference Number
USERREF12443

Special Instructions
NA

Continue Cancel Back Save as Draft

4. Specify the following details:

Note

The fields marked as **Required** are mandatory.

- **Payment Value Date**
- **Loan Product**
- **Currency**
- **Enter the drawdown amount**
- **Tenure**
- **Tenure type**
- **Charges Account Number**
- **Recovery Account Number**
- **User Reference Number**
- **Special Instructions**

5. Click **Continue**.

The **Upload Documents** screen displays.

Figure 5-3 Upload Documents

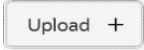
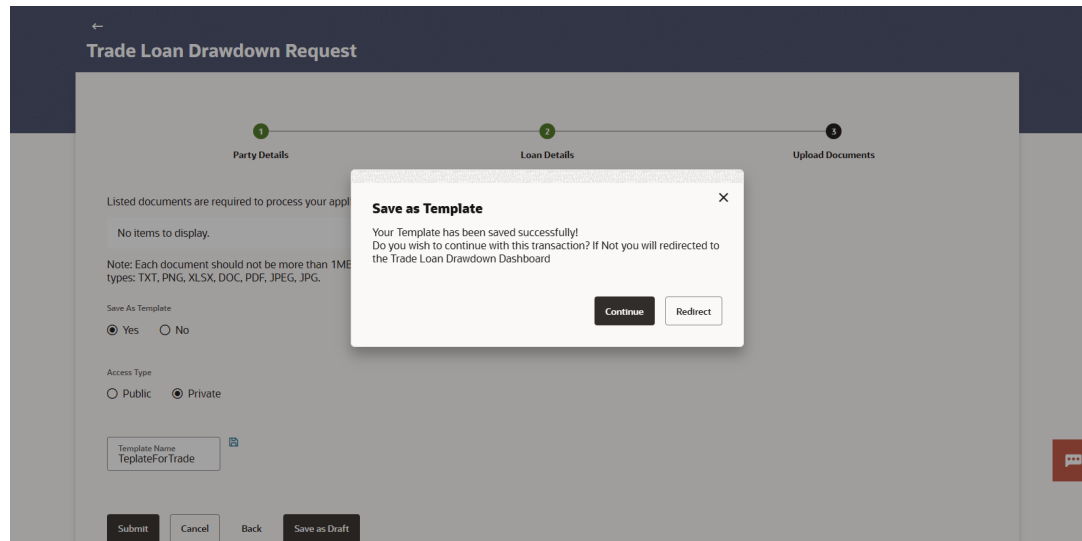
6. Click  against a specific document.
7. Browse and select the required document.
8. Click **Open**.
The document gets uploaded, and the name of the document appears as a link. User can click the link to open the document.
9. Click **Yes** if user want to save the trade loan drawdown request as template.
10. Once you click **Yes**, need to select **Access Type**.
The user can either select **Public** or **Private**. If you click **Private**, only who has created the template can view it.
11. Specify the **Template Name** and click .

Figure 5-4 Save as Template

12. On the Save as Template screen, perform one of the following actions:
 - Click **Continue** to continue the transactions with the same template.
 - Click **Redirect** to navigate to **Trade Loan Drawdown Request** screen.
13. Once all required documents have been uploaded, perform one of the following actions:
 - Click **Submit**.
The **Confirmation** screen displays with a message stating that the request is saved successfully. The reference number and status of the application are also displayed.
 - Click **Save as Draft** to save the application as draft.
 - Click **Back** to navigate back to the previous screen.
 - Click **Cancel** to cancel the application.

5.2 Update Existing Trade Loan Drawdown

This topic provides systematic instructions to update the existing Trade Loan Drawdown.

1. From **Trade Loan Drawdown Request** page, click **Templates**.

Figure 5-5 List of templates

Initiate Drawdown
ACME Corporation | ***409

Templates

Initiate Drawdown Initiate Multiple Drawdown File Upload

Search...

Grid icons

Template_1697710721923 RELN Amount: GBP 300.00 Last Saved On: 10/19/2023	Template_1697710656320 RELN Amount: GBP 300.00 Last Saved On: 10/19/2023	Template_1697710126070 RELN Amount: GBP 300.00 Last Saved On: 10/19/2023	Template_1697710058290 RELN Amount: GBP 300.00 Last Saved On: 10/19/2023	Test Template Amount: GBP 123.00 Last Saved On: 5/31/2023
Template2705_2 TRLN Amount: GBP 34,432.00 Last Saved On: 5/27/2023	Template2705_1 TRLN Amount: GBP 12,234.00 Last Saved On: 5/27/2023	dsd EQLN Amount: LAK 23 Last Saved On: 4/19/2023	3434 EQLN Amount: LAK 32,323 Last Saved On: 4/14/2023	gd1111 EQLN Amount: LAK 435 Last Saved On: 3/7/2023

Hey, I am here to help if you need !!!

2. Select the required template and make the necessary changes required in **Party Details**, **Loan Details**, and **Upload Documents** screens.
3. Once the changes are done in **Upload Documents** page, user can click **Update Template**.

Figure 5-6 Updated template

Trade Loan Drawdown Request

1 Party Details 2 Loan Details 3 Upload Documents

Listed documents are required to process your application.

Address Proof
Upload +

Identification Documents
Upload +

Note: Each document should not be more than 1MB.
Supported file types: TXT, PNG, XLSX, DOC, PDF, JPEG, JPG.

Save As Template
☒ Yes ☐ No

Access Type
☐ Public ☒ Private

Template Name
Required

Submit Save as Draft Cancel Back

4. Click .

Note

User can update the existing template or create a new template using existing template.

5. Click **Submit**.

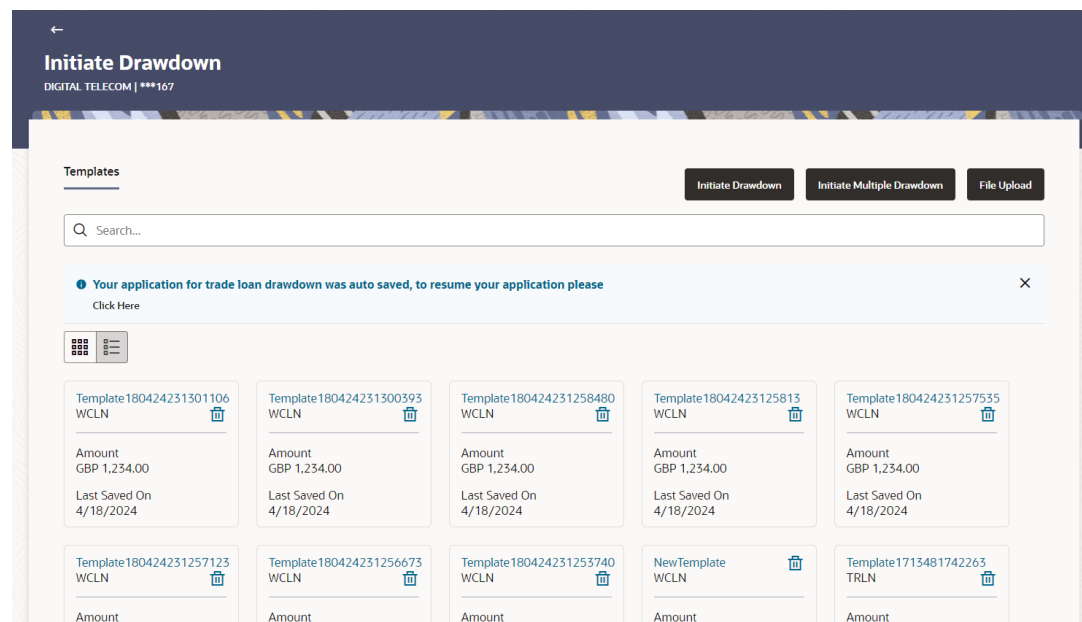
5.3 Auto Save Template

This topic provides systematic instructions to enable the auto save feature to continue on the application template later.

Use of auto save template feature to continue existing application

1. If a user has abandoned a trade loan drawdown application at any stage before submitting it, they can continue it later with the details already filled in and auto-populated.

Figure 5-7 Auto Save Trade Loan Drawdown



2. To initiate auto saved trade loan drawdown application, click on **Click Here** link displayed on banner.
3. Previously saved application details will be auto populated and user can continue the same application further.

5.4 Initiate Multiple Drawdowns

This topic provides systematic instructions to initiate the multiple trade loan drawdown requests.

1. From **Trade Loan Drawdown Request** screen, click **Initiate Multiple Drawdown**.

- Click **Add Party Details**.

Note

User can repeat step 2 to 4 to add party and facility details so that multiple trade loan drawdown request are initiated.

- Select the **Party ID** from the drop-down list.
The **Party Name**, **Party Address**, **Facility ID** are automatically populated.
- Click **Add**.
The following fields are automatically populated:
 - **Facility ID**
 - **Revolving Line**
 - **Sanctioned Amount**
 - **Utilized Amount**
 - **Available Amount**
 - **Expiry Date**
 - **Actions**

Figure 5-8 Party Details

The screenshot displays the 'Multiple Trade Loan Drawdown Request' interface in the Futura Bank system. The main window features a table with columns for loan details, but it is currently empty. A modal window titled 'Add Party Details' is open, allowing users to input or select party and facility information. The modal includes dropdown menus for 'Party Id' and 'Facility Id', and text input for 'Party Name'. The 'Party Name' field is pre-filled with 'ACME Corporation'. Buttons for 'Add', 'Cancel', 'Next', 'Back', and 'Add Party Details' are visible.

- Click **Next**.
- Select the following details:

Note

The fields marked as **Required** are mandatory.

- **Payment Value Date**
- **Loan Product**
- **Currency**
- **Enter the drawdown amount**

- Tenure
- Tenure type
- Charges Account Number
- Recovery Account Number
- User Reference Number
- Special Instructions

Figure 5-9 Loan Details

Multiple Trade Loan Drawdown Request

1 Party Details 2 Loan Details 3 Documents

000167CFPM_0

Loan Details

Request Date
4/19/2024

Payment Value Date
Payment Value Date Required

Loan Product
Currency: LAK Enter the drawdown amount Required

Loan Product
Working Capital Loan

Enter the drawdown period
Tenure: 2
Tenure Type: Years

Charges Account Number
xxxxxxxxxxxx0027

Recovery Account Number
xxxxxxxxxxxx0027

Get Charges

User Reference Number
User Reference Number

Note

The above details need to be captured for each of the request added by selecting each tab.

7. Click **Next**.

8. Click against a specific document.

Figure 5-10 Upload Documents

Multiple Trade Loan Drawdown Request

1 Party Details 2 Loan Details 3 Documents

ACME CorporationFAC2_1 ACME CorporationFAC2_2

Listed documents are required to process your application.

Address Proof
Upload +

Identification Documents
Upload +

Note: Each document should not be more than 1MB.
Supported file types: TXT, PNG, XLSX, DOC, PDF, JPEG, JPG.

Submit Cancel Back

9. Browse and select the required document.
10. Click **Open**.
The document gets uploaded.
11. Click **Submit**.

Figure 5-11 Review

Multiple Trade Loan Drawdown Request

1 Party Details 2 Loan Details 3 Review

Review
You initiated a request for Trade Loan Drawdown.
Please review details before you confirm.

ACME CorporationFAC2_1 ACME CorporationFAC2_2

Bulk Reference Number
LN803160634338598

Charges Account
xxxxxxxxxxxx0038
Test CL & CF | USD | AT3

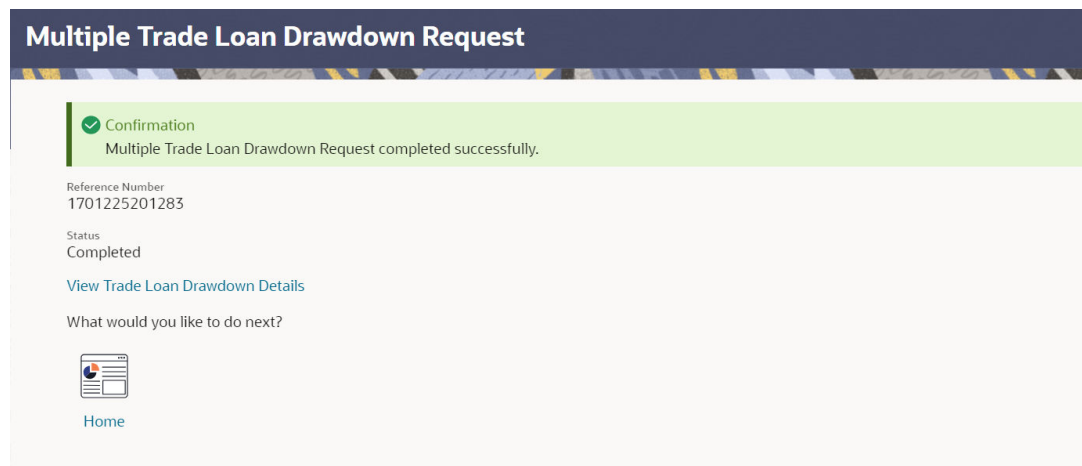
Recovery Account
xxxxxxxxxxxx0038
Test CL & CF | USD | AT3

Confirm Cancel Back

12. Review page will be shown where the user can review the details entered and click **Confirm**.

A confirmation message screen displays with reference number and status.

Figure 5-12 Confirmation message



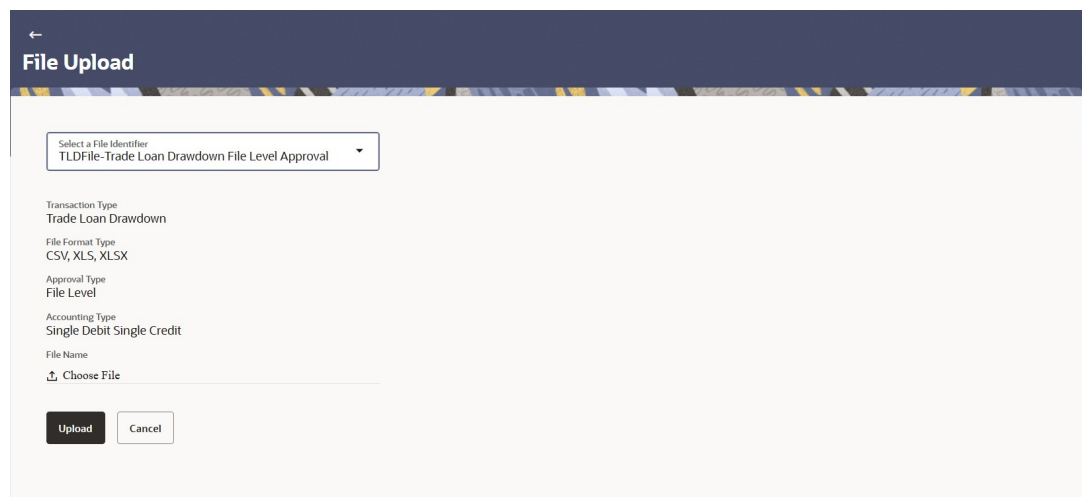
13. On the Click the confirmation message screen perform one the following actions:
- Click **View Trade Loan Drawdown Details** link to open the document. Each of the request follows the approval process separately and they can be separately approved, rejected or sent to modify.
 - Click **Home** to navigate to Home screen.

5.5 Upload Bulk Files For Trade Loan Drawdown

This topic provides systematic instructions to upload the bulk files for trade loan drawdown.

- Perform one of the following options to upload bulk files for Trade Loan Drawdown.
 - From **Trade Loan Drawdown Request** screen, click **File Upload**.
 - From the **Menu**, click **File Upload**.

Figure 5-13 Bulk Upload



Refer to the *Corporate Bulk File Upload - Corporate Lending document* user manual for more details.

6

Loan Rollover Request

This topic describes the overview of the Loan Rollover Request.

Loan rollover or renewal application goes through various stages of the business process flow, commencing from request initiation till loan renewal and loan disbursement based on the type of loan.

On submission of loan rollover application from Oracle Banking Digital Experience, the request gets assigned to the bank for further processing. Bank staff can view and process the application using back office or mid office systems integrated with Oracle Banking Digital Experience. Corporate Loan Origination module is currently integrated with Oracle Banking Corporate Lending Process Management for initiation of a new loan rollover request and to track its status.

Corporates can track the status of the loan applications using Application Tracker available within Oracle Banking Digital Experience. Once the loan account is renewed, the integrated Oracle Banking Corporate Lending application enables the servicing of the account.

Note

If approver wants to modify the Loan Rollover Request, then **Send to Modify** option can be used instead of rejecting the request. Later, maker can make necessary changes to Loan Rollover Request and send for approval.

Prerequisites

- The corporate user should be a registered Oracle Banking Digital Experience user.
- The application must be integrated with Oracle Banking Corporate Lending Process Management to initiate Rollover request flow and for tracking status of the request.
- The application must be integrated Oracle Banking Corporate Lending to get the details of the account for rollover/renewal and to track the status of the renewed account.

Perform the following navigation to access the **Loan Rollover** screen:

From the **Menu**, and click **Accounts**, and then click **Corporate Loans**. Under **Corporate Loans**, click **Loan Rollover Request**.

This topic contains the following sub-topics:

- [Loan Rollover Request](#)
This topic describes the process of initiating an application for Loan Rollover request.

6.1 Loan Rollover Request

This topic describes the process of initiating an application for Loan Rollover request.

The Loan Rollover Request consists of three stages:

- **Loan Details**

- **Rollover Preferences**
- **Upload Documents**

The user can proceed from the first stage to the second, and second stage to third only after all mandatory information has been captured.

This topic contains the following sub-topics:

- [Loan Details](#)
This topic provides the systematic instructions to add loan details for initiating rollover.
- [Rollover Preferences](#)
This topic provides the systematic instructions to set preferences for initiating rollover.
- [Upload Documents](#)
This topic provides the systematic instructions to upload documents for Loan Rollover.

6.1.1 Loan Details

This topic provides the systematic instructions to add loan details for initiating rollover.

In this stage, the user can capture the requirements of the rollover, such as, party ID and the existing loan account to be initiated for rollover.

To capture the details for Loan Rollover:

1. From the **Loan Rollover - Loan Details** screen, specify the following details.

Figure 6-1 Stage 1 - Loan Details

←
Loan Rollover

1 2 3
Loan Details Rollover Preferences Upload Documents

Party Details

Party Id
***409

Party Name
ACME Corporation

Party Address
The Business Centre, 61 Wellfield Road, Roath
London, GB-CF24 3DG

Loan Account
xxxxxxxxxxxx3602

Loan Product
BEARING LOAN

Loan Amount
\$10,000,000.00

Continue Cancel Back

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

Table 6-1 Loan Details - Field Description

Field	Description
Loan Rollover Request	Displays a process flow diagram representing the various stages of application is depicted. The current stage appears highlighted.
Party ID	Displays the unique ID of the Party associated with the user.
Party Name	Displays the name of the selected party. This is auto populated on select of party ID.
Party Address	Displays the address of the selected party. This is auto populated on select of party ID.
Loan Account	Displays the loan account selected for rollover.
Loan Product	Displays the product of the selected loan account. This is auto populated on select of loan account.
Loan Amount	Displays the sanctioned amount of the selected loan account. This is auto populated on select of loan account.

- Click **Continue** to navigate to the next stage.

6.1.2 Rollover Preferences

This topic provides the systematic instructions to set preferences for initiating rollover.

The user can capture the preferences of the rollover, such as, Rollover Type, Special amount and so on.

- On the **Loan Rollover - Rollover Preferences** screen, specify the following details.

Figure 6-2 Rollover Preferences

The screenshot displays the 'Loan Rollover' application interface. At the top, a dark blue header bar contains a back arrow and the title 'Loan Rollover'. Below this, a progress indicator shows three steps: '1 Loan Details', '2 Rollover Preferences' (which is the active step), and '3 Upload Documents'. The 'Rollover Preferences' section contains several input fields and a toggle switch. The 'Rollover Type' dropdown is set to 'Principal + Interest'. The 'Currency' dropdown is set to 'USD'. The 'Special Amount' field displays '\$0.00'. The 'Maturity Type' dropdown is set to 'Fixed'. The 'Rollover With Special Amount' toggle switch is currently turned off. The 'Treat Special Amount As' dropdown is set to 'Rollover Amount'. The 'Maturity Date' field displays '4/4/2017' with a calendar icon. At the bottom of the form, there are three buttons: 'Continue' (highlighted in dark blue), 'Cancel', and 'Back'.

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

Table 6-2 Loan Details - Field Description

Field	Description
Loan Rollover Request	Displays a process flow diagram representing the various stages of application is depicted. The current stage appears highlighted.
Rollover Type	Select the Type of Rollover from the drop-down list. The option are: • Principal • Principal + Interest
Rollover With Special Amount	Indicates whether the rollover is with special amount or not.
Currency	Select the currency of the special amount from the drop-down list. This will be displayed only when Rollover with Special Amount is turned on.
Special Amount	Specify the value of the special amount. This will be displayed only when Rollover with Special Amount is turned on.
Maturity Type	Select the Maturity Type from the drop-down list. The options are: • Call • Fixed • Notice
Treat Special Amount	Displays what the special amount should be treated as. Select the following options from the drop-down list: • Rollover Amount • Liquidated Amount • Maximum Rollover Amount • Additional Principal Amount
Maturity Date	Select the Maturity Date from the calendar.

2. Click **Continue** to navigate to the next stage.

6.1.3 Upload Documents

This topic provides the systematic instructions to upload documents for Loan Rollover.

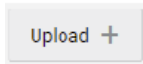
1. From the **Loan Rollover - Upload Documents** screen, click  against a specific document.

Figure 6-3 Upload Document

←

Loan Rollover

1

Loan Details

2

Rollover Preferences

3

Upload Documents

Upload Documents

Listed documents are required to process your application.

Address Proof

Upload +

Identification Documents

Upload +

Note: Each document should not be more than 1MB. Supported file types: TXT, PNG, XLSX, DOC, PDF, JPEG, JPG.

Submit

Cancel

Back

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

Table 6-3 Loan Details - Field Description

Field	Description
Loan Rollover Request	Displays a process flow diagram representing the various stages of application is depicted. The current stage appears highlighted.
<Name and description of document>	Displays the name and a brief description of the document to be uploaded. The user can click Upload + to browse and upload the document.

2. Once all required documents have been uploaded, perform one of the following actions:
- Click **Submit**.

The **Review** screen displays.

Figure 6-4 Review

Loan Rollover

1 Review
You Initiated a request for Rollover. Please review details before you confirm!

Party Details

Party Id
000409

Party Name
ACME Corporation

Party Address
The Business Centre, 61 Wellfield Road, Roath
London, GB-CP24 5DG

Loan Account Id
XXXXXXXXXXXX0010

Loan Product
BEARING LOAN 6

Loan Amount
GBP 100,000.00

Rollover Preferences

Rollover Type
Principal+Interest

Special amount
GBP 10,000.00

Trust Special amount
Rollover Amount

Maturity Date
2021-04-30

Maturity Type
Fixed

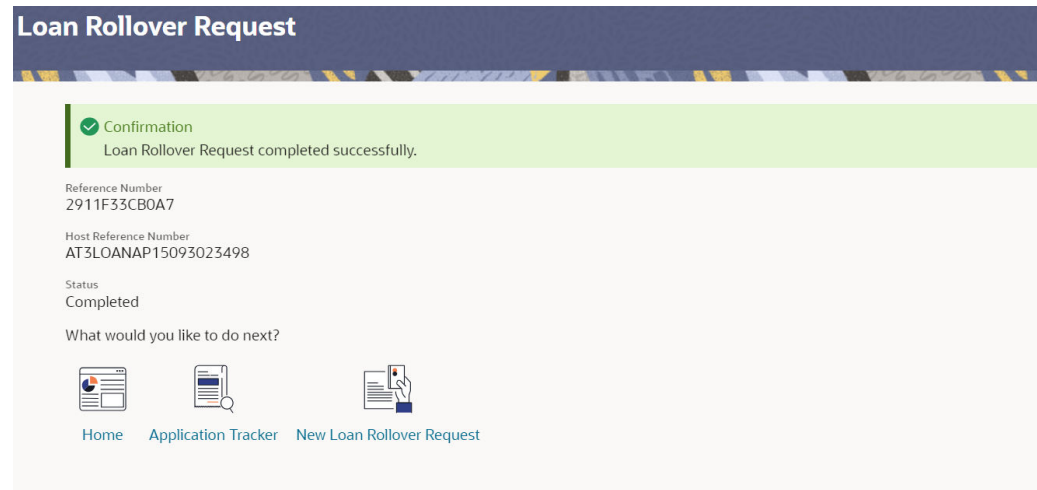
Document Details

Terms and Condition

☐ I agree to the Terms and conditions

Confirm **Cancel** **Back**

- Click **Cancel** to cancel the operation.
 - Click **Back** to navigate back to the previous screen.
3. On the **Loan Rollover - Review** screen, click  to edit the application and make any modification, if required.
 4. select the **I agree to the Terms and conditions** checkbox.
 5. User can also perform one of the following actions:
 - Click **Confirm**.
The **Confirmation** screen displays with a message stating that the request is submitted successfully. The reference number and status of the application are also displayed.

Figure 6-5 Rollover Confirmation

- Click **Back** to go to the previous screen.
 - Click **Cancel** to cancel the application.
6. On the **Confirmation** screen, perform one of the following actions:
- Click **Home** to navigate to Home screen.
 - Click **Application Tracker** to navigate to Application Tracker screen.
 - Click **New Rollover Request** to initiate a new Loan Rollover application.

Application Tracker

This topic provides systematic instructions to view the status of submitted application and resume the draft application through Application Tracker.

The Application Tracker enables the corporate user to view the current status of submitted applications and also to retrieve and resume applications that have been saved as draft. User can search for the required application using various search criteria.

Through the Application Tracker, a corporate user can perform the following actions:

- **View submitted application:** The Application Tracker enables the corporate user to view details of submitted applications, which include viewing current status of the application, application summary and viewing the documents uploaded as a part of the loan application process.
- **Resume draft applications:** While filling out an application form, the user has the option to save the application as draft. The saved application can be viewed and resumed via the Application Tracker.

Application Tracker- Loans

This screen lists down all the loan applications that are submitted by all the users of the corporate from Digital Banking Platform and also the applications saved as draft by the logged in corporate user.

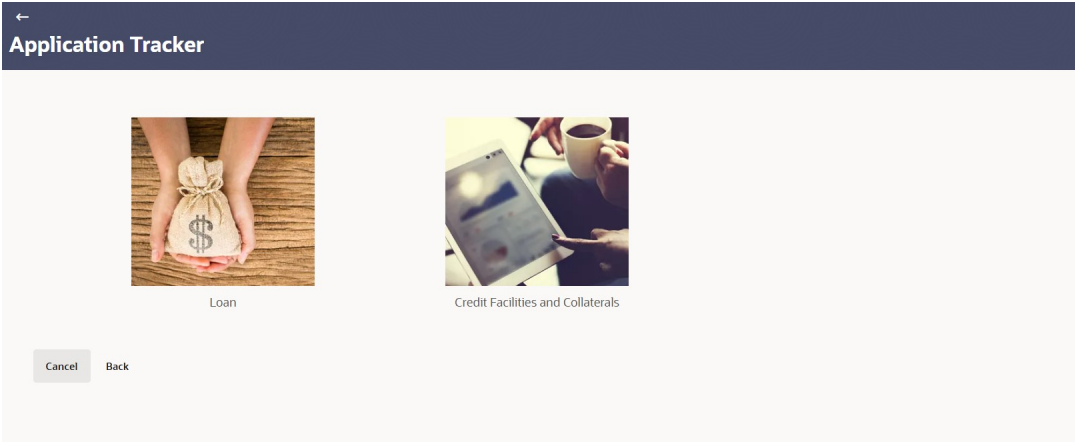
All the submitted applications get listed under different tabs (**Draft**, **Submitted**, **In Progress**, and **Completed**) depending upon their current status at mid office/back office level. Applications which are saved by the user are available under the **Draft** tab from where the user can select an application and resume it. Corporate users can choose to view the complete details of the submitted application by clicking on each application card. An option is provided to search for a specific application with the application reference number. Filters are also provided to sort applications based on the request type and time of submission.

To track an application:

1. From the dashboard, click **Menu**, and click **Application Tracker**.

The **Application Tracker** screen displays.

Figure 7-1 Application Tracker



- 2. Click on the **Loan** option.
The **Application Tracker - Loan** screen displays with the Draft, Submitted, In Progress, and Completed tabs.
- 3. From the **Corporate Party Names** list, select the required party for whom the loan is applied. User can also choose card view or list view.
The list of applications displays under the selected party.

Figure 7-2 Application Tracker - Card View

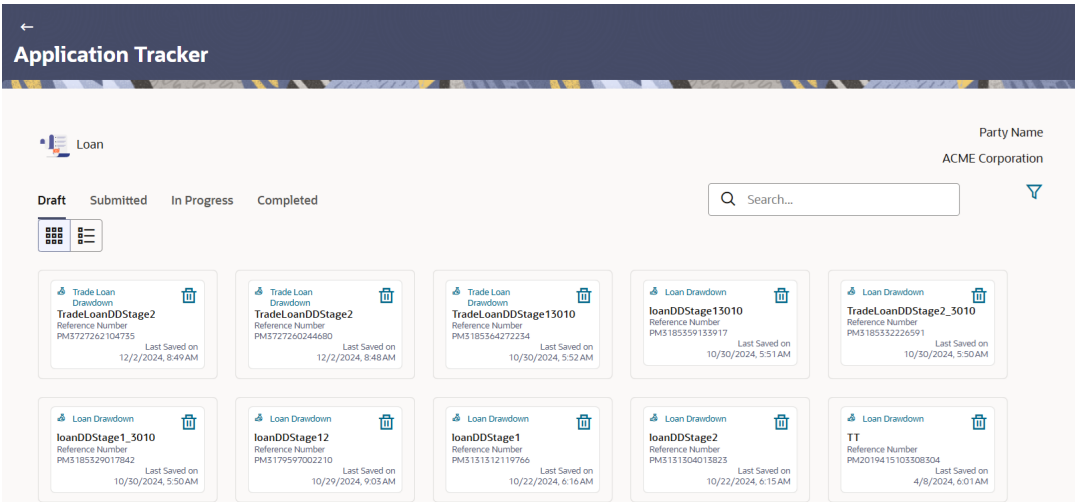


Figure 7-3 Application Tracker - List View

Transaction Type	Draft Name	Reference Number	Last Saved On
Trade Loan Drawdown	TradeLoanDDStage2	PM3727262104735	12/2/2024
Trade Loan Drawdown	TradeLoanDDStage2	PM3727260244680	12/2/2024
Trade Loan Drawdown	TradeLoanDDStage13010	PM3185364272234	10/30/2024
Loan Drawdown	loanDDStage13010	PM3185359133917	10/30/2024
Loan Drawdown	TradeLoanDDStage2_3010	PM3185332226591	10/30/2024
Loan Drawdown	loanDDStage1_3010	PM3185329017842	10/30/2024
Loan Drawdown	loanDDStage12	PM3179597002210	10/29/2024

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

Table 7-1 Application Tracker - Loan

Field Name	Description
<Party Name>	Select the required corporate party for whom the loan drawdown application was initiated/submitted.

4. Search or filter an application as follows:

- a. Specify the transaction reference number in the **Search** field, which the application is to be searched and click **Search**.

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

Table 7-2 Application Tracker - Search

Field Name	Description
Search By Reference Id	Search for the application, using the transaction reference number, that is generated by the bank at the time the application is submitted or saved as draft. - If the user is searching the data under Draft section, the Transaction ID is Oracle Banking Digital Experience reference number. - If the user is searching the data under Submitted, Completed or In Progress section, the Transaction ID is the Application Reference number generated by the mid office system.

- b. Click  and select the required options from the **Request Type** list and/or the **Duration** list.

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

Table 7-3 Application Tracker - Filter

Field Name	Description
Request Type	Select request type to filter the application. The options are: • All • Term Loan • Working Capital • Equipment Loan • Real Estate Loan
Duration	Select the duration to filter the facility applications based on the time of submission. The options are: • Last 7 Days • Last 15 Days • Last 1 Month • Last 3 Months • Last 6 Months • Last 1 Year

- c. Click **Reset** to clear the criteria selected.

The loan application cards appear based on the search criteria.

For more information on fields of search results on application card, refer to the field description table below:

Table 7-4 Application Tracker - Application Card

Field Name	Description
Loan Product Name	Displays the name of the product for which the loan drawdown application is submitted.
Application Name	Displays the name which is given by the user while saving the application in draft form. This is displayed only for applications which are saved as Draft .
Status	Displays the current application's progress. The status can be: • Draft – Indicates that the application has been saved as draft by the applicant. • Submitted - Indicates that the application has been filled and submitted for further processing but action has not been taken by the Bank yet. • In Progress - Indicates that the application is getting processed in the mid office and is yet to be approved or rejected. • Completed – Indicates that the application is completely approved and submitted to the back office for further processing.
Reference Number	Displays the transaction reference number as generated by the bank at the time the application was submitted or saved as draft. • If the user is searching the data under Draft tab, the Transaction ID is Oracle Banking Digital Experience reference number. • If the user is searching the data under Submitted, Completed or In Progress tab, the Transaction ID is the Application Reference number generated by the mid office system.

Table 7-4 (Cont.) Application Tracker - Application Card

Field Name	Description
Amount	Displays the amount with the specific currency for which the loan request is submitted. This is displayed only for the applications which are in Submitted, In-Progress and Completed status.
Submitted On	Displays the date and time when the application was submitted. This is displayed only for the applications which are in Submitted, In-Progress and Completed status.
Last Saved On	Displays the date and time when the specific application was saved or updated. This is displayed only for the applications which are in Draft status.

5. Perform one of the following actions:

- If user click on a card whose status is **Draft**, it opens the loan application where user can fill or update the details and submit it.
- If user click a card whose status is **In Progress**, it opens the loan application which is getting processed in the mid office and is yet to be approved or rejected. User can only view the details of such an application, but not edit it.
- Click **Cancel** to cancel the transaction.
- Click **Back** to navigate back to the previous screen.
- Click  against the selected draft application to delete it.

Frequently Asked Questions

This topic describes the frequently asked questions related to the Corporate Lending Origination.

1. **Can I apply for a loan drawdown for any other loan type apart from term loan, working capital, equipment loan and real estate loan?**
Yes, you can apply for loan drawdown for the products maintained in the mid-office (Oracle Banking Corporate Lending Process Management).
2. **Will the documents uploaded as part of the loan drawdown application submission be stored within Oracle Banking Digital Experience?**
Documents uploaded as part of the loan drawdown application submission will be stored with the document management system, currently integrated with Oracle IPM.
3. **I don't have any relation with the bank (not an existing customer), can I still apply for a corporate loan drawdown?**
No, currently this facility is available only for existing corporate user post logging into Oracle Banking Digital Experience.
4. **In the absence of complete information, can I save the application and complete it at a later stage?**
Yes, you can save the incomplete application as Draft and complete it at a later stage. The draft applications can be accessed through the Application Tracker.
5. **For how long the application will be available as Draft?**
This will be based on the Bank's purging policy.
6. **Can other users of my party see the applications saved as draft by me and complete it at later stage?**
No, applications saved as draft will be accessible only to the user who has initiated/saved it. Other users of the same party cannot see or complete the application saved by another user.
7. **At which stage can I submit the loan drawdown application?**
You can submit the loan drawdown application only when all the mandatory fields from all the steps involved in the application process are filled in and validated successfully.
8. **From where can I see the status of my loan drawdown application?**
Loan drawdown application progress status can be tracked using the Application Tracker – loan module.
9. **Can I apply for a corporate loan drawdown for my linked party ID?**
Loan drawdown application can be initiated only for primary party ID currently.
10. **Is there any amount limit for applying for a loan drawdown from Oracle Banking Digital Experience?**
The amount that can be applied depends on the limits set for the credit facility. If part of the facility has already been utilized, then the amount requested must fall within the available amount in the facility. The credit facility limits are set in the mid-office.
11. **Can any information filled as a part of original loan drawdown application modified?**
If approver wants to modify the Loan DrawDown Request, then Send to Modify option can be used instead of rejecting the request. Later, maker can make necessary changes to Loan DrawDown Request and send for approval.

12. In which account the loan drawdown amount will be disbursed if the application is approved by the Bank?

This should be handled operationally by the Bank. The account details are not captured as a part of the loan drawdown application.

13. Can I track the status of the loan drawdown application initiated/originated from channels other than Oracle Banking Digital Experience?

No, as of now you can track the loan drawdown applications initiated from Oracle Banking Digital Experience only, using Application Tracker.

14. Can I withdraw or cancel the loan drawdown application using Oracle Banking Digital Experience?

No, loan drawdown application withdrawal or cancellation is not supported from Oracle Banking Digital Experience.

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