

Oracle® Banking Digital Experience

Small & Medium Business Originations - KYC Modes User Manual



Release 25.1.1.0.0
G43882-01
October 2025

ORACLE®

G43882-01

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

Preface

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iv
Post-requisites	iv

1 Online KYC Modes

1.1 Liveness Check	1
1.2 National ID Verification	7

2 FAQ

Index

Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Post-requisites](#)

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.

Before you Begin

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

Pre-requisites

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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











Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

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

1

Online KYC Modes

This topic describes the KYC check process.

KYC is the abbreviation for Know Your Customer, also sometimes referred to as Know Your Client. KYC or KYC check is the mandatory process that banks and financial institutions employ to verify the identity of potential customers whenever an account, loan or credit card application is being made. KYC check is also undertaken periodically for existing customers, as and when the need arises.

KYC check is important as it is the means by which banks and financial institutions can ensure their customers are genuine and also ensure that no customers that are involved in illegal activities such as terrorism, money laundering or other illegal schemes, are onboarded to the bank.

Based on the outcome of the KYC check, the bank or financial institution may decide whether to open the account/loan/credit card (in case of originations) or not for the applicant.

OBDX supports Online KYC of Retail Individuals as well as Stakeholders (part of SMB Applications) that are new to the bank. There are several modes/means by way of which Online KYC can be conducted in the Retail and SMB Application Forms. They are as follows –

- [Liveness Check](#)
- [National ID Verification](#)

The Online KYC mode that is part of an application form will be dependent on the mode that is enabled as part of the Originations Workflow Maintenance undertaken by the bank administrator for the specific product category.

This user manual documents the Online KYC modes that can be enabled for an application form initiated on behalf of a business. The Online KYC modes are applicable for stakeholders of the business that are new to the bank.

- [Liveness Check](#)
This topic describes the liveness check process for product applications.
- [National ID Verification](#)
This topic describes the process of the national ID verification.

1.1 Liveness Check

This topic describes the liveness check process for product applications.

Liveness check is available in the form of selfie capture.

If liveness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveness check. If you opt to go through with liveness check, you will be instructed to first select the identity proof document that you wish to be consider. Once done, you will be guided to click a picture of the front and back of the ID proof document and to then click a selfie.

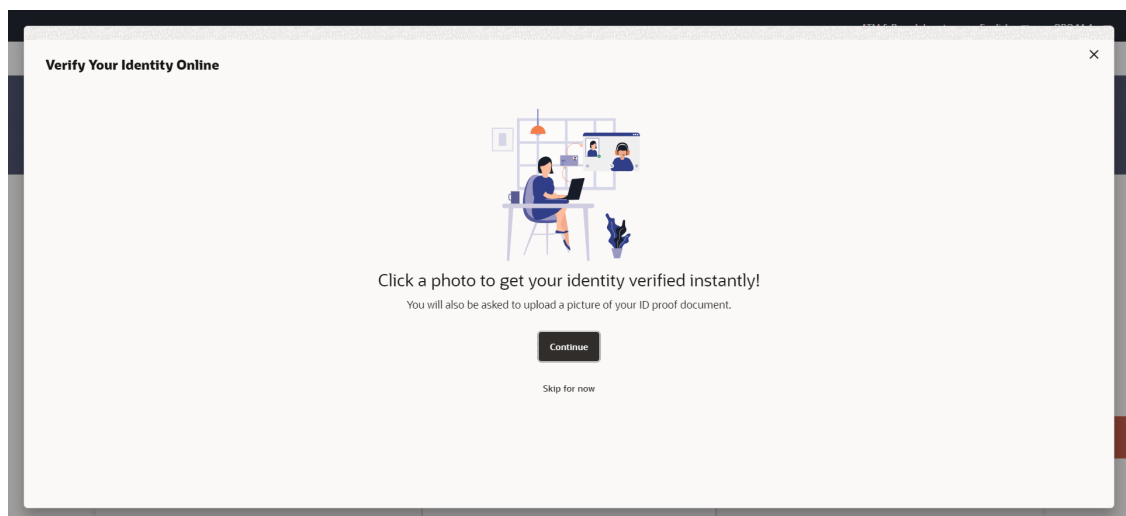
Note

In case, due to technical or any other reasons, you are not able to click a picture of the ID proof, the system will prompt you to upload images of the same instead.

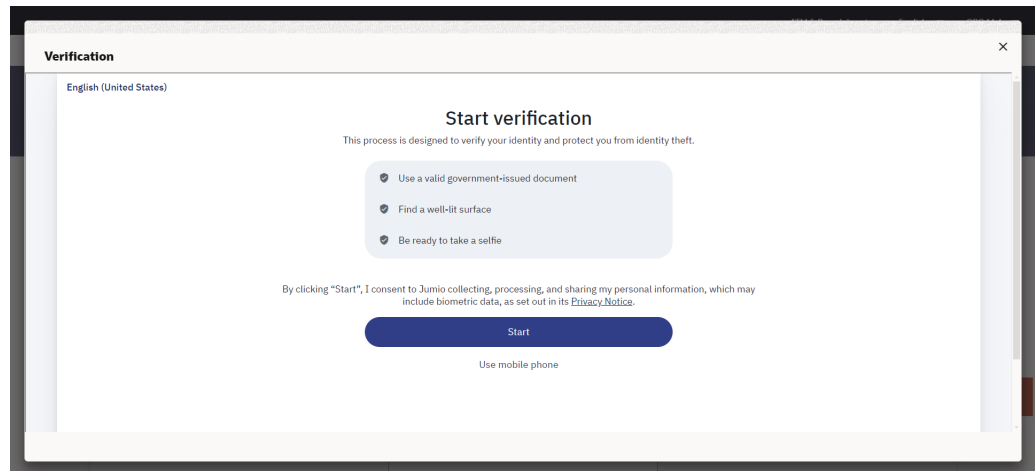
While clicking a selfie, the system will guide you to center your face in line with the device's camera so that the system can click your photograph (selfie). The third party ID verification system will then proceed to complete the steps required to complete liveness check. If the system approves your liveness check, you will be able to proceed with the application form.

Upon a positive outcome, i.e. if liveness check is completed successfully, you will be able to proceed with the application form and your personal information section will be prefilled with data as fetched from the ID proof that you have provided as part of this step. However, if the feedback is negative, you will be informed of the same and the bank will conduct your KYC check manually. You will still be allowed to proceed with the application form. However, your personal information section will not be prefilled with information and you will be required to enter all information manually.

Figure 1-1 Liveness Check – Introductory Page



1. Perform one of the following actions:
 - Click **Continue** to proceed with Liveness Check.The first page of liveness check will be displayed.

Figure 1-2 Liveness Check – Start Verification

- Click **Skip** for now if you do not wish to go through with liveness check.

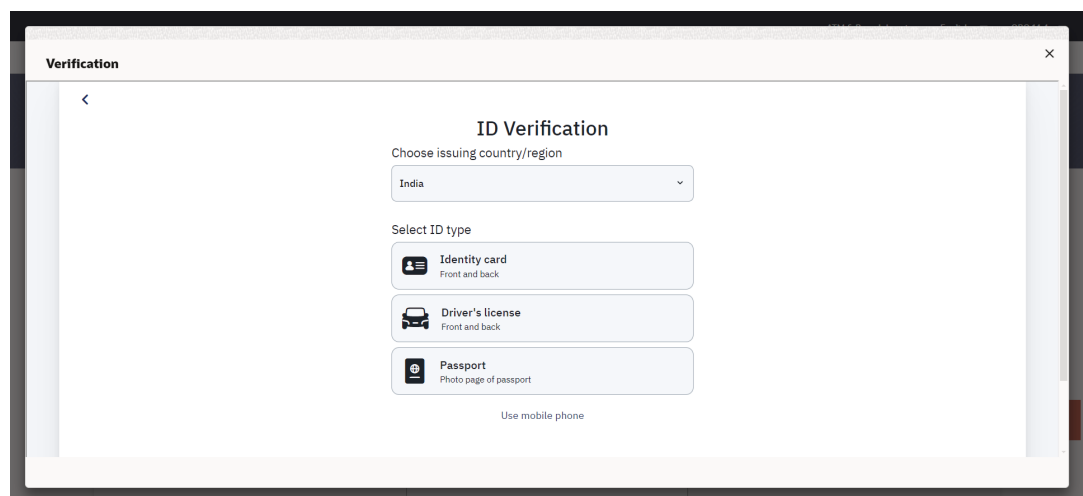
The **Personal Information** step will be displayed and you will be required to enter all your information manually.

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

2. Click **Start** to start with the liveness check flow.

Liveness Check – Identity Proof Selection

In this step, you will be required to choose an identification document that you would like to provide for liveness check. Your liveness check and identity verification will be conducted on the basis of this document. In the next step you will be guided to click pictures of the front and back of the identification document selected here and also to click a selfie.

Figure 1-3 Liveness Check – Identity Proof Selection

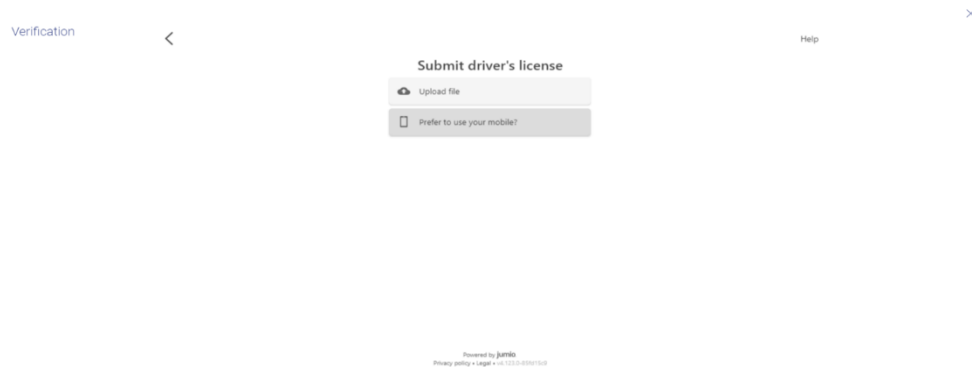
- a. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveness check.
- b. From the **Select ID type** field, select the identification proof that you wish to provide.

The next step of Liveness Check gets displayed.

Liveness Check – Option for document upload

This step will appear only if due to technical or other reasons, you were unable to capture images of your identity proof. You can select the method through which you would like to upload images of the identity proof you have selected.

Figure 1-4 Liveness Check –Option for document upload



Perform one of the following actions:

- If you select the option **Upload file**,
Your device's browse file feature will get enabled and you will be able select images of the front and back of the document you wish to provide.
- If you select the option **Prefer to use your mobile?**;
To proceed with the liveness check, you can either enter your email address to receive a link or scan the QR code. The link or QR code will allow you to continue the process on your chosen device.

Liveness Check – Upload Identity Proof Images

In this step, you can upload images of the front and back of the identity proof document you wish to provide for liveness check. Once you have added images, the system will undertake a check to ensure the quality of the document images you have uploaded is good and readable.

3. Upload Identity Proof Images.

Figure 1-5 Liveness Check –Upload Identity Proof Images

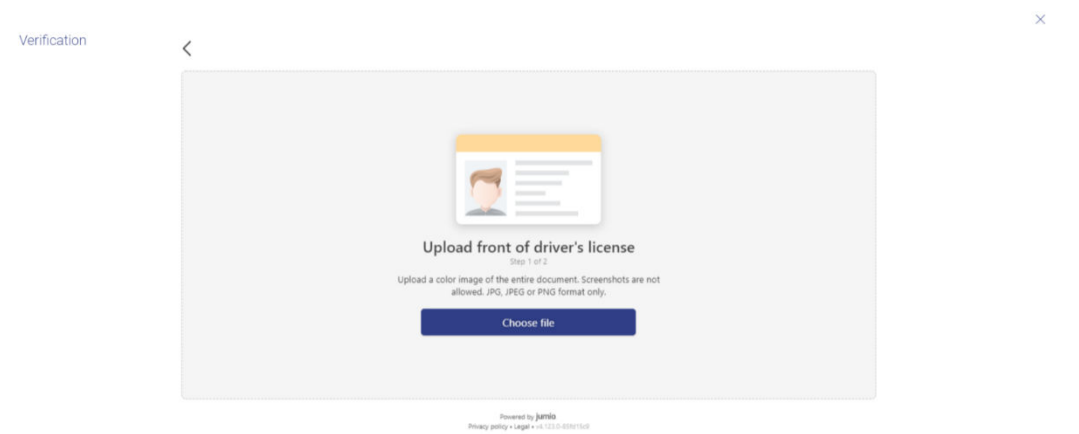


Figure 1-6 Liveness Check –Upload Identity Proof Images

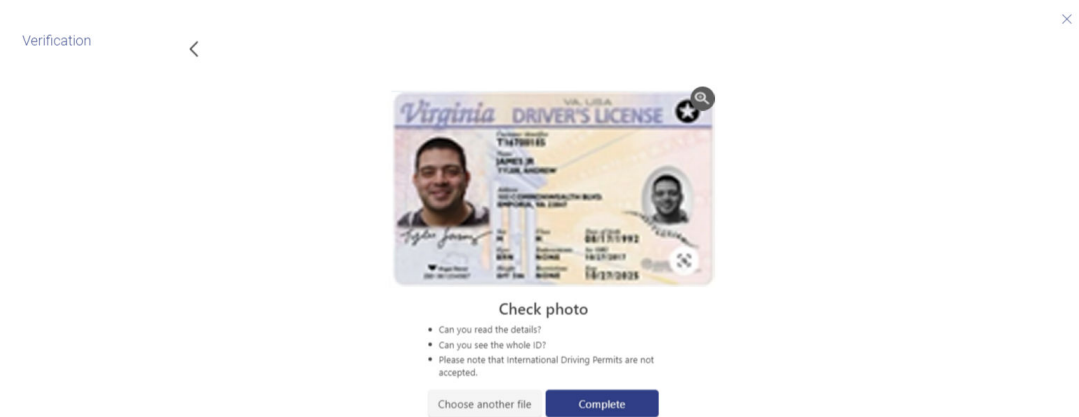


Figure 1-7 Liveness Check –Upload Identity Proof Images

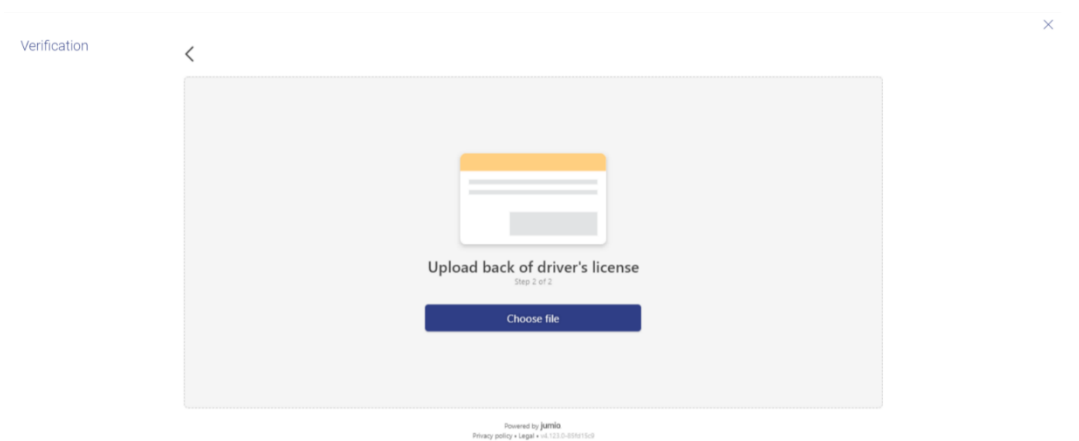
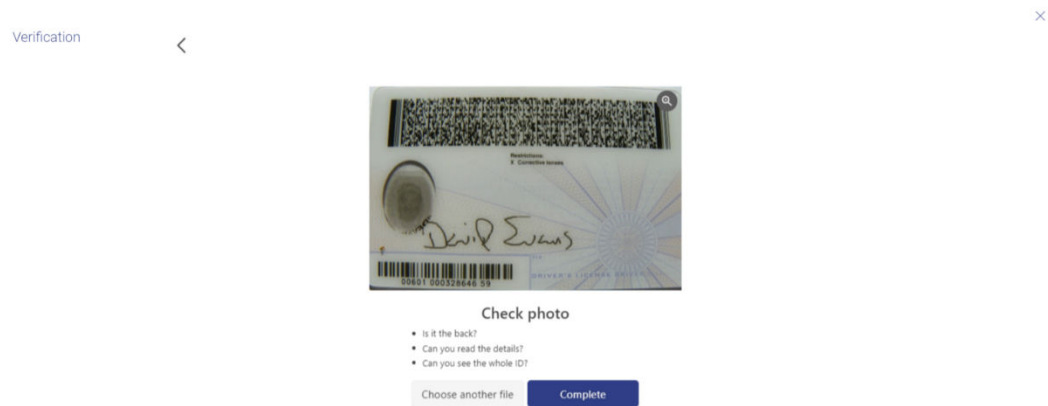


Figure 1-8 Liveness Check –Upload Identity Proof Images

4. Click **Choose file** to upload the front image of the identity proof document.

A file browser window opens. Browse your device using the file browser window, select an image, and upload it. Perform one of the following actions:

- If you select **Choose another file**,

A file browser window opens to choose a different image which will replace the one you had selected previously.

- If you select **Complete**,

The image gets uploaded and the page on which you can upload the back image of the identity proof document is displayed.

5. Click **Choose file** to upload the back image of the identity proof document.

A file browser window opens. Browse your device using the file browser window, select an image, and upload it. Perform one of the following actions:

- If you select **Choose another file**,

A file browser window opens to choose a different image which will replace the one you had selected previously.

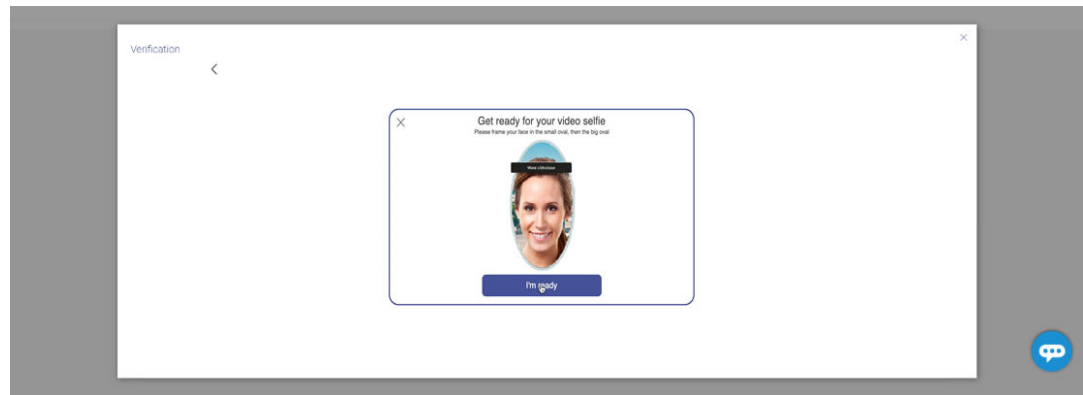
- If you select **Complete**,

The image gets uploaded and the next step of the liveness check flow gets displayed.

Capture of Identity Proof Images and Selfie Capture

In this step, you will be guided to click front and back images of the identity proof you had selected in the previous step and also to click a selfie. The images of the identity proof and your photograph will be used to complete your liveness check.

6. Capture of Identity Proof Images and Selfie Capture.

Figure 1-9 Capture of Identity Proof Images and Selfie Capture

7. Click **Start** to begin face verification.

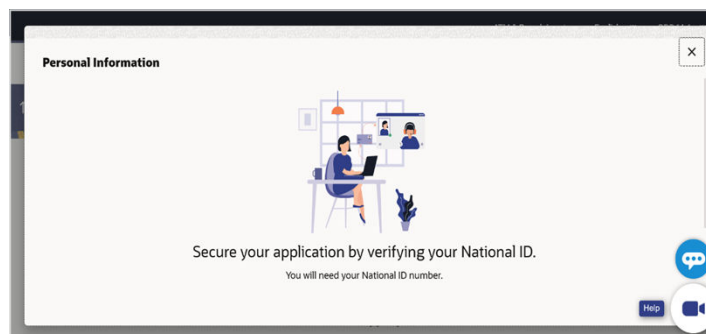
The device's camera will be switched on and the system will display commands guiding you to capture front and back images of your identity proof and to align your face to the device's camera in order to capture a selfie.

1.2 National ID Verification

This topic describes the process of the national ID verification.

The bank can configure a step for national ID verification. You must provide your national ID number and consent to allow the bank to fetch your details from the respective third party system based on the Identification that you provide.

Using this option, the application fetches your personal details and populates them in the respective fields in the Personal Information step.

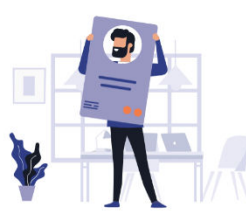
Figure 1-10 National ID Verification – Introductory Page

1. Perform one of the following actions:
 - Click **Proceed** to proceed with national ID verification.
The first page of national ID verification will be displayed.
 - Click **Skip for now** if you do not wish to go through with national ID verification.
The **Upload Documents** page will be displayed.
 - Under the kebab menu, perform one of the following actions:
 - Click the **Save and Continue Later** option to save the application.

- Click the **Continue on Mobile** option to continue the application on a mobile device.

Figure 1-11 ID Verification

Max. Savings Account



Enter your Social Security Number details
An OTP will be sent to the mobile number registered with your selected ID.

Title Mr.	First Name Sam
Middle Name (Optional)	Last Name Desouza
Date of Birth 23 Aug 1994	
Social Security Number SA54353464	

☒ I hereby provide my voluntary consent to Futura Bank to fetch my personal information based on the National ID furnished and use the details for opening an account.

[Send OTP](#) [Back](#)

Note


The fields which are marked as Required are mandatory.

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

Table 1-1 Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Date of Birth	Your date of birth. The format of the date should be DD/MM/YYYY.


Table 1-1 (Cont.) Field Description

Field Name	Description
Select ID	<p>The type of national IDs supported. (as configured by the Bank)</p> <p>The options are:</p> <ul style="list-style-type: none"> • Passport • Aadhaar • Social Security Number • Driving License <div> <p> Note</p> <p>This field will be displayed only if multiple ID proof types are supported for the geography in which the application is being made.</p> </div>
ID Number	Enter the ID number of the ID that you have selected in the drop-down list.
Consent	The option to grant consent to the bank to fetch applicant information from the respective agency to auto complete the application form.

2. From the **Title** list, select the title that applies to you.
3. In the **First Name** field, enter your first name.
4. In the **Middle Name** field, enter your middle name, if applicable.
5. In the **Last Name** field, enter your last name.
6. From the **Date of Birth** date picker, select your date of birth of yours.
7. From the **Select ID** list, select the type of ID you would like to provide.
8. In the **ID Number** field, enter the national ID number.
9. Perform one of the following actions:
 - Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
 - Click **Back** to navigate back to the previous step in the application.
 - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - Under the kebab menu, perform one of the following actions:
 - Click the **Save and Continue Later** option to save the application.
 - Click the **Continue on Mobile** option to continue the application on a mobile device.

Figure 1-12 Complete ID Verification

Max. Savings Account



Enter OTP

An OTP has been sent to the mobile number registered with your specified ID.

1111

[Didn't receive the OTP? Resend](#)

[Back](#)

Note

The fields which are marked as Required are mandatory.

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

Table 1-2 Field Description

Field Name	Description
OTP	Specify the OTP sent on your mobile number.

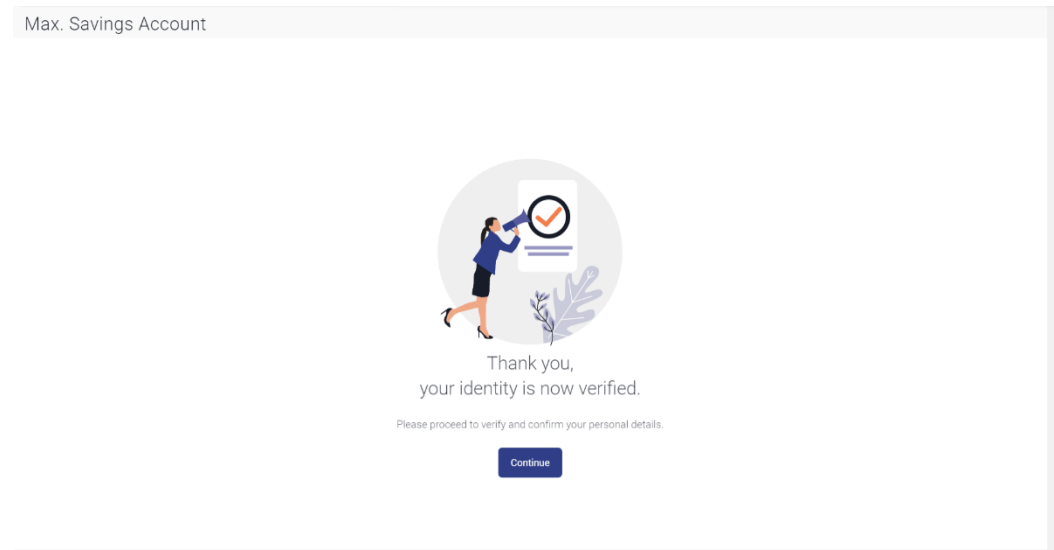
10. Perform one of the following actions:

- Enter the OTP (one time password) and click **Verify**.

If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

The screen containing the success message of national ID verification is displayed.

- Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
- Click **Back** to navigate back to the previous page.

Figure 1-13 ID Verification Success page

11. Click **Continue** to proceed to the next step in the application.

2

FAQ

1. How does Liveness Check work?

As part of the liveness check process, you will be required to first select the identity proof document that you wish to be considered. You will then be guided to hold up your identity proof so that the system is able to click front and back images of the same. Once the system has verified that the images are clear and usable, you will be guided to click a selfie. If the images are not found to be clear, the system will guide you to upload these images instead. The third party liveness check system, will compare the images of your selfie as well as identity proof and provide an outcome on the basis of whether the images match or not.

2. Is Assisted mode (video) of liveness check supported

No. This feature is currently not supported.

3. 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.

Index

L

Liveness Check, [1](#)

N

National ID Verification, [7](#)

O

Online KYC Modes, [1](#)