

# **Oracle FLEXCUBE Direct Banking**

Cross Channel Originations  
User Manual  
Release 12.0.2.0.0

**Part No. E50108-01**

September 2013

**ORACLE®**

Cross Channel Originations User Manual  
September 2013

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.

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

**U.S. GOVERNMENT END USERS:** Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are "commercial computer software" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. 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 failsafe, 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.

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.

This software or hardware and documentation may provide access to or information on 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. 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.

---

# Contents

<b>1. Preface .....</b>	<b>v</b>
1.1. Intended Audience .....	v
1.2. Documentation Accessibility .....	v
1.3. Access to OFSS Support .....	v
1.4. Structure .....	v
1.5. Related Information Sources .....	vi
<b>2. Transaction Host Integration Matrix .....</b>	<b>3</b>
<b>3. Introduction .....</b>	<b>5</b>
<b>4. Login.....</b>	<b>6</b>
<b>5. Log Out.....</b>	<b>10</b>
<b>6. Opening a New Account.....</b>	<b>12</b>
<b>7. Online Registration .....</b>	<b>17</b>
<b>8. My Applications.....</b>	<b>23</b>
<b>9. Current Accounts Overdraft .....</b>	<b>29</b>
9.1. Already Registered to Online Banking.....	30
9.2. New to Online Banking .....	39
9.3. Prospective Customer .....	46
<b>10. Current Accounts Transactional .....</b>	<b>55</b>
10.1. Already Registered to Online Banking.....	56
10.2. New to Online Banking .....	64
10.3. Prospective Customer .....	71
<b>11. Car Insurance .....</b>	<b>80</b>
11.1. Already Registered to Online Banking.....	81
11.2. New to Online Banking .....	88
11.3. Prospective Customer .....	95
<b>12. Personal Accident and Health .....</b>	<b>103</b>
12.1. Already Registered to Online Banking.....	104
12.2. New to Online Banking .....	111
12.3. Prospective Customer .....	118
<b>13. Business Loan.....</b>	<b>126</b>
13.1. Already Registered to Online Banking.....	127
13.2. New to Online Banking .....	135
13.3. Prospective Customer .....	142
<b>14. Home Loan.....</b>	<b>151</b>
14.1. Already Registered to Online Banking.....	152
14.2. New to Online Banking .....	154
14.3. Prospective Customer .....	156
<b>15. Personal Loan .....</b>	<b>159</b>
15.1. Already Registered to Online Banking.....	160

15.2. New to Online Banking .....	162
15.3. Prospective Customer .....	163
<b>16. Vehicle Loan .....</b>	<b>172</b>
16.1. Already Registered to Online Banking.....	173
16.2. New to Online Banking .....	175
16.3. Prospective Customer .....	177
<b>17. Savings Accounts .....</b>	<b>186</b>
17.1. Already Registered to Online Banking.....	187
17.2. New to Online Banking .....	219
17.3. Prospective Customer .....	274
<b>18. Privilege Savings Account .....</b>	<b>305</b>
18.1. Already Registered to Online Banking.....	306
18.2. New to Online Banking .....	307
18.3. Prospective Customer .....	308
<b>19. Regular Savings Account .....</b>	<b>309</b>
19.1. Already Registered to Online Banking.....	310
19.2. New to Online Banking .....	311
19.3. Prospective Customer .....	312
<b>20. Students Bank Account.....</b>	<b>313</b>
20.1. Already Registered to Online Banking.....	314
20.2. New to Online Banking .....	322
20.3. Prospective Customer .....	323
<b>21. Credit Cards Gold .....</b>	<b>331</b>
21.1. Already Registered to Online Banking.....	332
21.2. New to Online Banking .....	346
21.3. Prospective Customer .....	353
<b>22. Validate Penny Credit .....</b>	<b>374</b>
<b>23. Customer Services.....</b>	<b>376</b>
<b>24. Track Application Status .....</b>	<b>382</b>
<b>25. Calculators.....</b>	<b>384</b>
25.1. Mortgage Rate Calculators .....	385
25.2. Loan Calculator.....	390
25.3. Saving Calculator.....	394
25.4. Loan Eligibility Calculator .....	396
25.5. Deposit Calculator .....	397
25.6. Foreign Exchange Calculator .....	399

## 1. Preface

### 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

### 1.2. 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>.

### 1.3. Access to OFSS Support

<https://flexsupp.oracle.com/>

### 1.4. Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual

*Transaction Host Integration Matrix* provides information on host integration requirements for the transactions covered in the User Manual.

*Introduction* provides brief information on the overall functionality covered in the User Manual

*Chapters post Introduction* are dedicated to individual transactions and its details, covered in the User Manual

## 1.5. Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.2.0.0, refer to the following documents:

- Oracle FLEXCUBE Direct Banking Licensing Guide
- Oracle FLEXCUBE Direct Banking Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.
<b>SR</b>	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Current Accounts – Over Draft	✓	✓
Current Accounts - Transactional	✓	✓
Car Insurance	✗	✓
Personal Accident and Health	✗	✓
Business Loan	✓	✓
Vehicle Loan	✓	✓

Transaction Host Integration Matrix

Transaction Name	FLEXCUBE UBS	Third Party Host System
Personal Loan	✓	✓
Home Loan	✓	✓
Credit Card Gold	✗	✓
Privilege Savings Account	✓	✓
Savings Account	✓	✓
Students Bank Account	✓	✓
Regular Savings Account	✓	✓
Validate Penny Credit	✓	✓
Customer Services	✓	✓
Track Application Status	✓	✓
Mortgage Rate Calculator	NH	NH
Loan Calculator	NH	NH
Saving Calculators	NH	NH
Loan Eligibility Calculator	NH	NH
Deposit Calculator	NH	NH
Foreign Exchange Calculator	NH	NH
My Applications	✓	✓
New Account Opening (For Both STP and Lead)	✓	✓

### 3. Introduction

This online application process enables **Existing** and **Prospect** users of both, **Retail** and **Corporate** type, to apply for an account opening process under the available products of the respective product groups from the online banking channels. In order to apply for a product online, the prospect has to read the product details and select the desired product from the various product groups.

The following are the product groups for the online banking channels:

- Saving Accounts
- Current Accounts
- Credit Cards
- Insurance
- Loan Products

To open an account, the prospect has to provide required information such as basic personal and contact details. The requirement changes, depending upon the product selection made. Once the required information is provided, the system registers the prospect as a user to the system and sends a request to the host system for the creation of a customer and its account with all the required features.

On successful account opening the user can login to the application for a transactional access.

**Note:** Please read all the **Notes** carefully. Certain products are not applicable for the **Corporate User**. Depending upon the *Bank Requirement* products are configured for the respective type of user – *Retail* or *Corporate*.

## 4. Login

This option allows you to log into the application. By default, the security keyboard option is checked. This enables you to access the interface through a virtual keyboard appearing on the screen by either clicking or hovering on the keys. Alternatively, you can clear the security keyboard option and can use the keyboard.

### To log in to Oracle FLEXCUBE Direct Banking

1. Enter the appropriate URL of the application provided in the address bar.  
The following homepage is displayed on the screen.

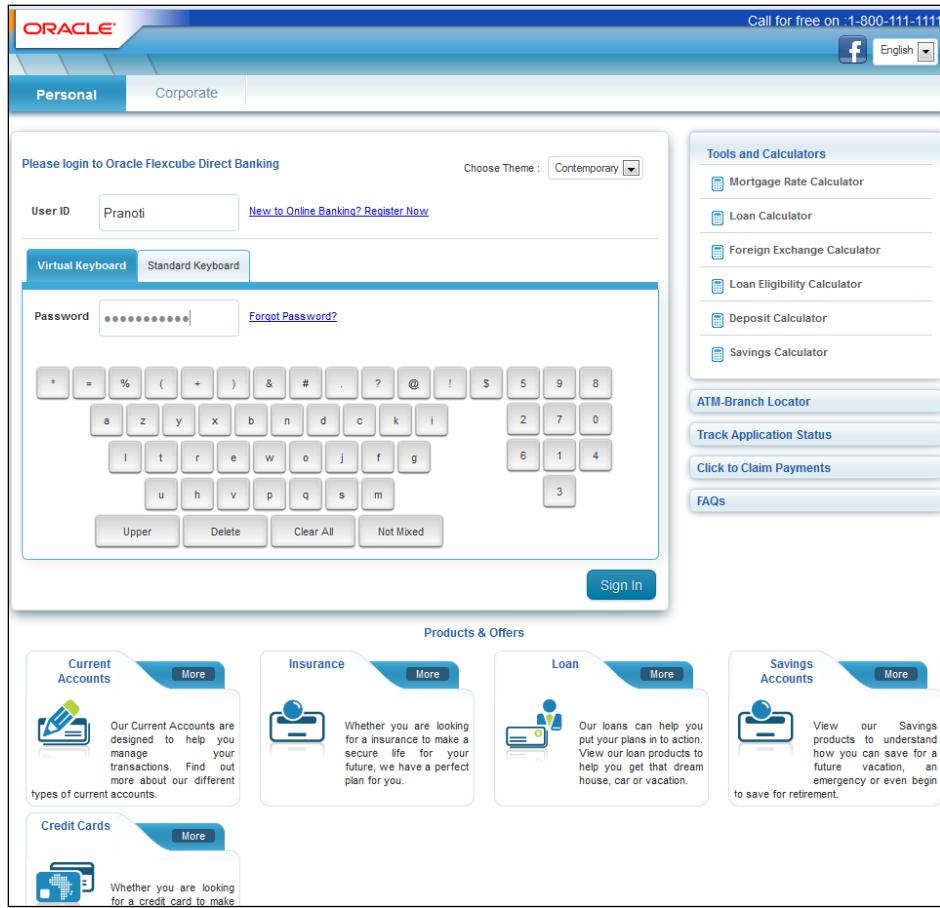
#### [Login Page](#)

2. Select the appropriate option from the following:

- Personal (Retail)
- Corporate

**For an Existing Customer**

1. If you are an **Existing Customer**, enter the login credentials into the **Login** pane, as shown in the following figure.



A user can use the *Virtual Keyboard* or the *Standard Keyboard*, as per the requirement.

2. Click **Sign In**. The following **Welcome** page is displayed in the new browser window tab.

## Welcome

ORACLE Change Password | Reset Security Question | Sitemap | Own Account Transfer | Reminder | Session Summary | ATM and Branch Locators | Logout

WELCOME, PRANOTI S Sea Blue

Spending Analysis

This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.

Account Summary

Current and Savings	1,021,828,919.70 GBP
Term Deposits	185,960.26 GBP
Islamic Term Deposits	12,000.00 GBP
Loans	102,774.34 GBP
Credit Cards	

Notifications

Request Status

No Service Requests available to be displayed.

Quick Tasks

Pay Bills Now  
Download Statement Now  
Request for a Cheque Book  
Foreign Exchange Calculator  
Loan Eligibility Calculator  
Deposit Calculator  
Transfer Funds Now  
Savings Calculator  
View Credit Card Statement

Tools

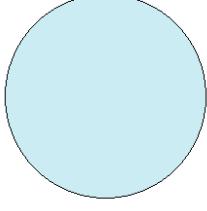
Select

Foreign Exchange Calculator

I Want to: Buy Foreign currency notes  
Curren...: GBP-Pound Sterling 1  
Curren...: USD-US Dollar 1.490000

Exchange Rate  
1 GBP = 1.490000 USD  
1 USD = 0.671141 GBP  
Indicative Rate as on 13-Aug-2013

\* Terms and Conditions apply. Please refer to your local banker or branch for full details.



## 5. Log Out

### **Logout**

This feature helps you to logout from the application.

1. Click **Logout** option available on the upper-right portion of the screen, as shown in the following screenshot.

ORACLE

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

WELCOME, DEEPAK CHABRA

Spending Analysis

This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.

Account Summary

Current and Savings	91,304,425.47 GBP
Islamic Current and Savings	89,003,422.82 GBP
Term Deposits	1,415,537.27 GBP
Islamic Term Deposits	2,250.00 GBP
Contract Term Deposits	347,588.18 GBP
Loans	50,381,999.03 GBP
Islamic Finance	26,711.41 GBP
Credit Cards	

Currency Wise Position

Currency	Assets	Liabilities
USD	349,405.22	10,113.41
GBP	181,860,129.18	50,423,328.51
<b>Total Assets:</b>	<b>182,094,629.33 GBP</b>	
<b>Total Liabilities:</b>	<b>50,430,116.03 GBP</b>	

Account Balances

08121-SAVIN-GBP-104-810-00008121

Invalid Account Number.

Notifications

Alerts Messages

Request Status

Reference No	Service Requested	Status
211311191010504	Credit Card Ho...	Pending
797986477950894	Credit Card Ho...	Pending

Quick Tasks

- Pay Bills Now
- Download Statement Now
- Request for a Cheque Book
- View Credit Card Statement
- Transfer Funds Now
- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

Tools

Select Go

Foreign Exchange Calculator

I Want to

Currency I Have

Currency I Require

Exchange Rate

1 GBP = 1.490000 USD

1 USD = 0.671141 GBP

Indicative Rate as on 14-Oct-2013

Book Deal

\* Terms and Conditions apply. Please refer to your local banker or branch for full details.

## 6. Opening a New Account

The existing FCDB users and prospects apply for the banks products online. While applying for products, the user has to complete and save the registration form. This registration form shall be available to the user to be completed at a later date.

### For an Existing Customer

1. Login to the application.
2. Click the *Customer Services* menu, available in the new browser window tab, as shown below:

### **My Account**

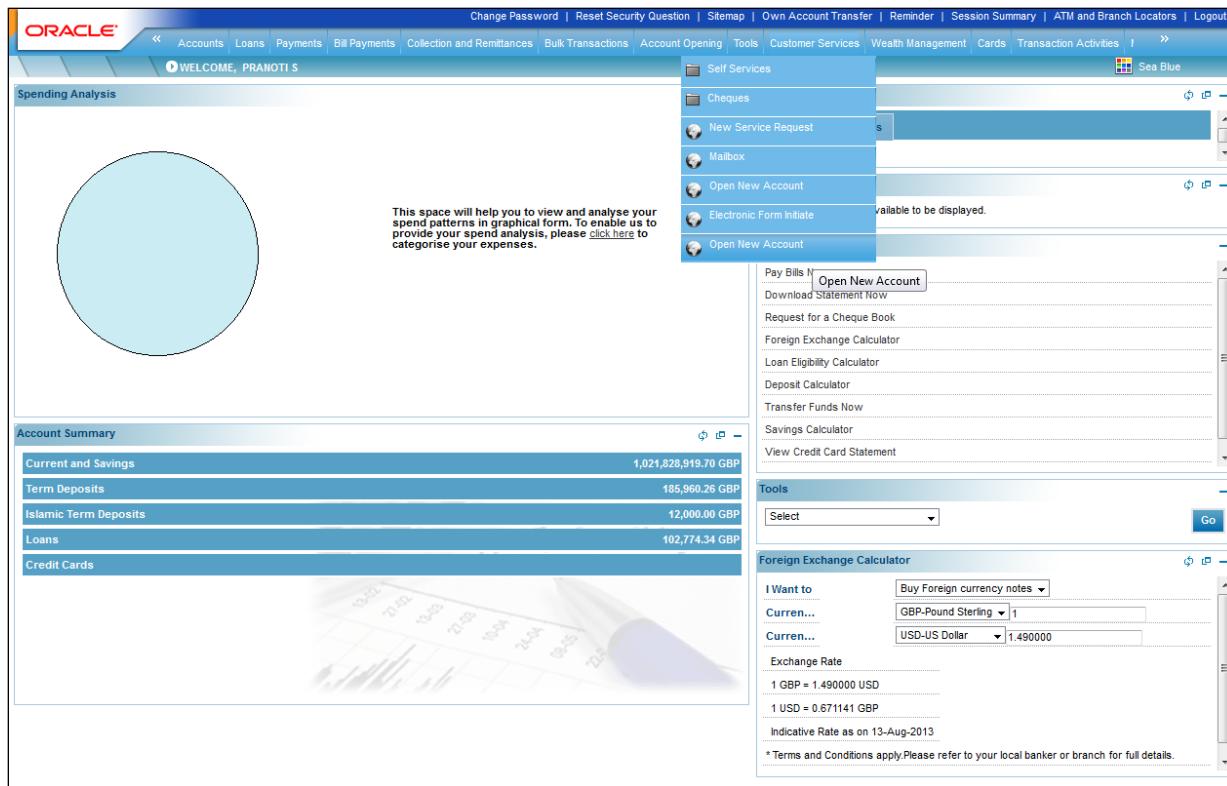
## Opening a New Account

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. At the top, there is a navigation bar with links: Change Password, Reset Security Question, Sitemap, Own Account Transfer, Reminder, Session Summary, ATM and Branch Locators, and Logout. Below the navigation bar, the main content area is titled "Spending Analysis" and "Account Summary". The "Customer Services" menu is open, showing options: Self Services (Cheques, New Service Request, Mailbox, Open New Account, Electronic Form Initiate, Open New Account), Tools (Pay Bills Now, Download Statement Now, Request for a Cheque Book, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Transfer Funds Now, Savings Calculator, View Credit Card Statement), and a Foreign Exchange Calculator tool. The "Open New Account" option is highlighted in the list. A large blue button at the bottom left says "javascript:void(0)".

3. Click **Open New Account**, the last option available in the *Customer Service* list, as shown in the following:

### My Account

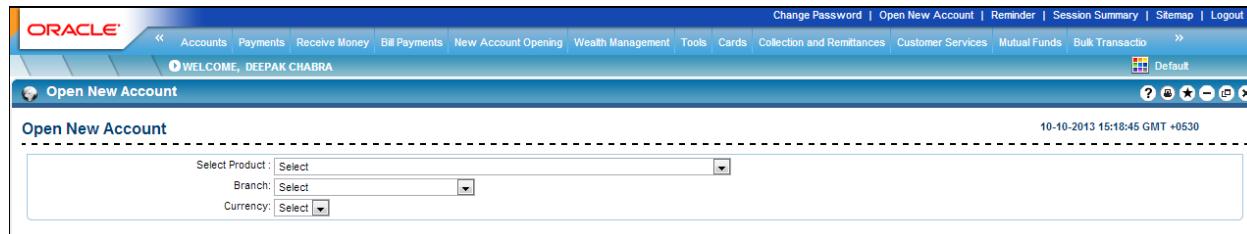
## Opening a New Account



The following screen is displayed.

4. Select appropriate information for the respective field.

**Open New Account**



## Field Description

Field Name	Description
<b>Open New Account</b>	
Select Product Name	[Optional, Dropdown] Select the desired product from the dropdown list.
Branch	[Optional, Dropdown] Select the appropriate branch from the dropdown list.

Field Name	Description
<b>Currency</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.

The following page is displayed.

### Open New Account - Initiate

ORACLE FLEXCUBE Direct Banking - Google Chrome  
https://10.184.133.21:7033/B001/internet

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

ORACLE < Accounts | Payments | Receive Money | Bill Payments | New Account Opening | Wealth Management | Tools | Cards | Collection and Remittances | Customer Services | Mutual Funds | Bulk Transaction >

WELCOME, DEEPAK CHABRA

Open New Account

Open New Account

10-10-2013 15:18:45 GMT +0530

Select Product: CURRENT ACCOUNT-CORPORATE  
Branch: Bank Futura -Branch WB1  
Currency: INR

Product Details

Cheque Book Facility : Yes  
Overdraft Allowed : Yes  
Minimum Balance Required : 0.00

Submit

1. Click **Submit**. The following page is displayed.

### Open New Account - Verify

ORACLE FLEXCUBE Direct Banking - Google Chrome  
https://10.184.133.21:7033/B001/internet

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

ORACLE < Accounts | Payments | Receive Money | Bill Payments | New Account Opening | Wealth Management | Tools | Cards | Collection and Remittances | Customer Services | Mutual Funds | Bulk Transaction >

WELCOME, DEEPAK CHABRA

Open New Account

Open New Account

10-10-2013 15:20:16 GMT +0530

Account Details

Product : CURRENT ACCOUNT-CORPORATE  
Product Type : Current Account  
Branch : Bank Futura -Branch WB1  
Currency : INR

Product Details

Cheque Book Facility : Yes  
Overdraft Allowed : Yes  
Minimum Balance Required : 0.00

Back Confirm

2. Click **Back** to go back to the previous screen.
3. Click **Confirm** to confirm the data.

### Open New Account - Confirm

## Opening a New Account

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

WELCOME, DEEPAK CHABRA

Default

Open New Account

Transaction submitted for Open New Account having reference 135195051072457 has been set to status Auto Authorized.

Transaction with reference number 135195051072457 is in Accepted state.

Open New Account

10-10-2013 15:20:25 GMT +0530

Account Details

Product : CURRENT ACCOUNT-CORPORATE  
Product Type : Current Account  
Branch : Bank Futura -Branch WB1  
Currency : INR

Product Details

Cheque Book Facility : Yes  
Overdraft Allowed : Yes  
Minimum Balance Required : 0.00

Host Reference Number :

OK

## 7. Online Registration

This option enables you to register yourself to the application. You will need to provide certain basic details such as customer id for self registration.

### For the Registered Customer

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

### [Login Page](#)

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard [Click here](#)

>Password [Forgot Password](#)

Sign In

**Products & Offers**

- Current Accounts** [More](#)  
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.
- Insurance** [More](#)  
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.
- Loan** [More](#)  
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.
- Savings Accounts** [More](#)  
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

The following page is displayed.

### Register for Online Banking - Initiate

## Field Description

Field Name	Description
<b>Register for Online Banking</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]  Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of oracle.</li> <li>• Not yet. I am new to Bank of Oracle.</li> </ul> <p>If the user is an existing customer of the bank of Oracle, then multiple accounts may be available for the same user/ owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
Online Registration	
<b>Relationship Type</b>	<p>[Mandatory, Dropdown]  Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Credit Card Customer</li> <li>• Saving Account Customer</li> <li>• Deposits / Loans Customer</li> </ul>
<b>Credit Card Number</b>	<p>[Mandatory, Numeric, 20*n]  Enter the appropriate Credit Card Number.</p>
<b>Name on Card</b>	<p>[Mandatory, Alphanumeric, 35]  Enter the desired name on the card.</p>

Field Name	Description
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth.
<b>Email ID</b>	[Mandatory, Alphanumeric, 255] Enter the appropriate Email ID.
<b>Credit Card Expiry Date</b>	[Mandatory, Date-Picker] Select the appropriate Credit Card Expiry Date.
<b>CVV Number</b>	[Mandatory, Numeric] Enter the appropriate 3-digit CVV Number available on the back side of the card.

## Register for Online Banking

ORACLE

Register For Online Banking 09-10-2013 15:42:48

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application.  
 Yes, I am an existing customer of Bank of Oracle.  
 Not yet, I am new to Bank of Oracle.

**Online Registration**  
To access various services of the bank like personal Banking, opening of deposits, credit cards, loans at best interest rates, please fill in the details below.

First Name*	Aastha
Last Name*	Deshpande
Email Id*	a.d@gmail.com
Password*	*****
Confirm Password*	*****

**Security Information**  
This is secure site  

- How can I be sure



**Need Help**  
1.866.362.4536  
[Call](#) [Chat](#)

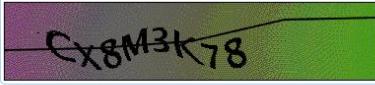
**Terms & Conditions**  
I consideration of your opening or establishing from time to time at my/our request such documentary credits as you. Demo Bank, Ltd., may, at your sole discretion, think fit, I/we, the person(s) who signed or executed the form overleaf, hereby agree that the following terms and conditions shall apply to all such credits.

1. I/We expressly authorize Demo Bank, Limited (the  to employ in the preparation of said Letter of Credit such terminology as the Bank deems consistent with clarity of expression, usual banking practices and my/our intent herein.  
2. I/We acknowledge that this application and issuance of the L/C are governed by the various rules and regulations issued and/or amended from time to time by the competent authorities. Notwithstanding your acceptance of this application, you are not obligated to issue any L/C if I/we are not qualified to apply for under such applicable laws and regulations. Furthermore, you may reserve the right to alter or even delete any part or parts of this application so as to be consistent with the applicable laws, regulations and/or the license issued by the competent authorities (if any).  
3. I/We authorize you to accept and/or pay for my/our account all drafts and/or accompany documents purporting to be drawn under any such credit.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and amare agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**  
Please enter this code below to help prevent unauthorized activity which may slow our service to you.

 Security Code CX8M3K78

[Cancel](#) [Register](#)

## Field Description

Field Name	Description
<b>Online Registration</b>	

Field Name	Description
<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer OR Deposits/Loans Customer. Enter the appropriate Customer ID.
<b>Account Number</b>	[Mandatory, Alphanumeric] This field is available only when Relationship Type selected is Saving Account Customer. Enter the appropriate Account Number.
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when Relationship Type selected is Saving Account Customer. Enter the appropriate First Name.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when Relationship Type selected is Saving Account Customer. Enter the appropriate Last Name.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Password</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the desired password.
<b>Confirm Password</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the above same password.

2. Click **Cancel**, to go back to the **Home** page.
3. Click **Next** to proceed with further transaction. The following **Confirmation** page is displayed.

User enrolled successfully for Internet, Mobile Browser, Java Application Based Mobile

09-10-2013 15:46:39

Register For Online Banking

Confirmation

We have sent a link to verify your e-mail address. Please verify your e-mail address by clicking the link in e-mail address. Please use this e-mail address and password to login to the application.

OK

4. Click **OK** to go back to the **Home** page.
5. Enter the recently created login credentials into the respective fields, as shown in the following screenshot:

The following page displayed, if the verification process is pending.

#### Email Address Verification Pending

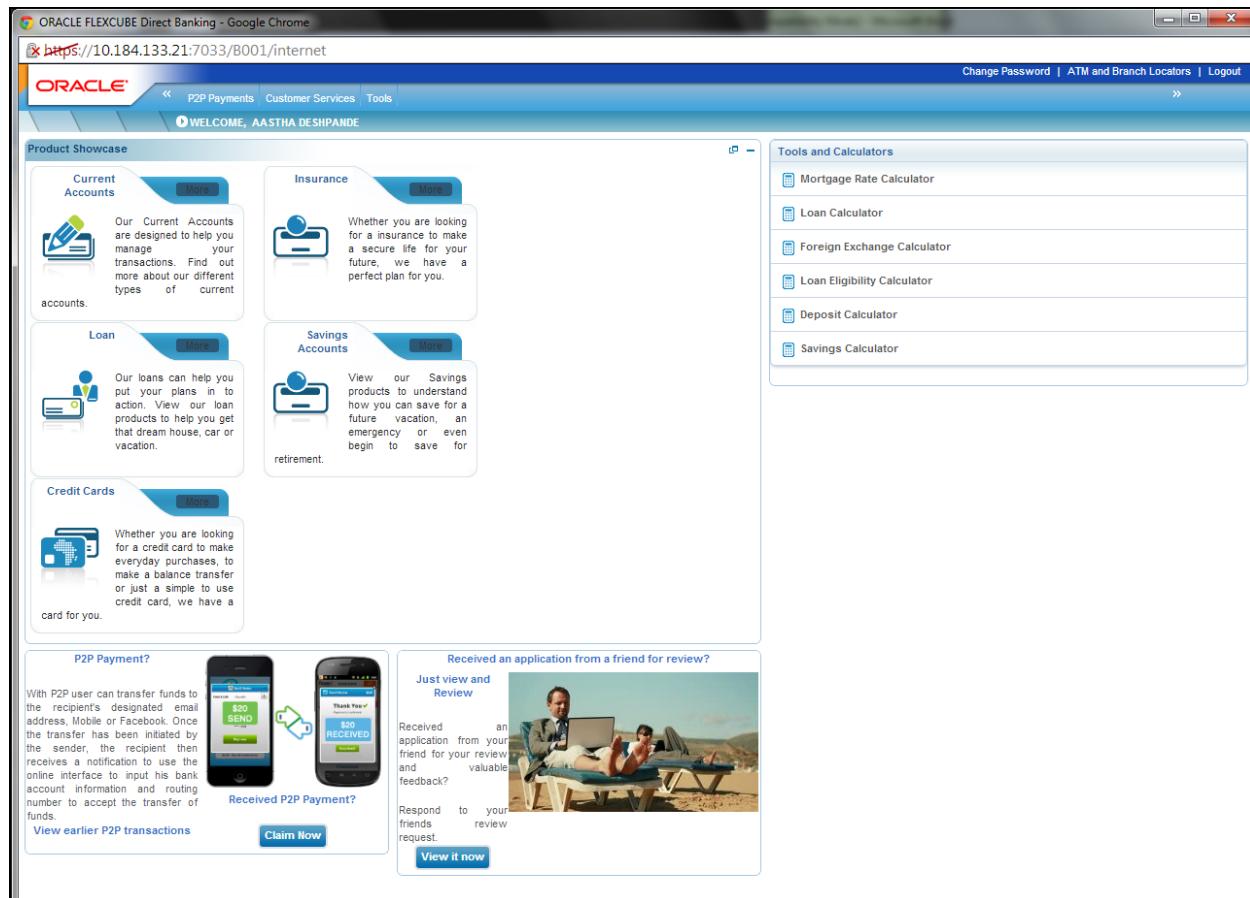


6. Click the appropriate option from the following:

- Resend Email
- Email Address Verified
- Will Do It Later

The following page is displayed.

## Product Showcase



7. Click the desired product group.

## 8. My Applications

1. Enter the appropriate login credentials into the respective fields.
2. Click **Login**. The following page is displayed.

**Welcome**

- Click **New Account Opening**. The pop-up is displayed as shown in the following screenshot.

## My Applications

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

WELCOME, DEEPAK CHABRA

My Applications

Click here

Open New Account

Spending Analysis

This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.

Account Summary

Current and Savings		91,304,425.47 GBP
Islamic Current and Savings		89,003,422.82 GBP
Term Deposits		1,415,537.27 GBP
Islamic Term Deposits		2,250.00 GBP
Contract Term Deposits		347,588.18 GBP
Loans		50,381,999.03 GBP
Islamic Finance		26,711.41 GBP
Credit Cards		

Currency Wise Position

Currency	Assets	Liabilities
USD	349,405.22	10,113.41
GBP	181,860,129.18	50,423,328.51
<b>Total Assets:</b>	<b>182,094,629.33 GBP</b>	
<b>Total Liabilities:</b>	<b>50,430,116.03 GBP</b>	

Account Balances

08121-SAVIN-GBP-104-910-00008121

Invalid Account Number.

Notifications

Request Status

Reference No	Service Requested	Status
211311191010504	Credit Card Ho...	Pending
797986477950894	Credit Card Ho...	Pending

Quick Tasks

- Pay Bills Now
- Download Statement Now
- Request for a Cheque Book
- View Credit Card Statement
- Transfer Funds Now
- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

Tools

Select

Foreign Exchange Calculator

I Want to: Buy Foreign currency notes

Currency I Have: GBP-Pound Sterling 1

Currency I Require: USD-US Dollar 1.490000

Exchange Rate: 1 GBP = 1.490000 USD

1 USD = 0.671141 GBP

Indicative Rate as on 12-Oct-2013

Book Deal

\* Terms and Conditions apply. Please refer to your local banker or branch for full details.

- Click My Applications.
- Click the respective **User Reference Number** for any desired **Product Type**, as shown in the following screenshot.

## My Applications

Change Password | Open New Account | Reminder | Session Summary | Sitemap | Logout

WELCOME, DEEPAK CHABRA

My Applications

12-10-2013 14:50:15 GMT +0530

Product Type	Application Submitted On	Last Updated on	User Reference	Status	Remarks
Privilege Savings Account	11-10-2013	11-10-2013	141414551076788	Saved	Application saved.
Credit Card Gold	11-10-2013	11-10-2013	188162661075128	Saved	Application saved.

Want to review an application in which you are added as a Co-Applicant or Received an application from a friend for review ?

Click any desired User Reference Number.

Retrieve shared applications | Download

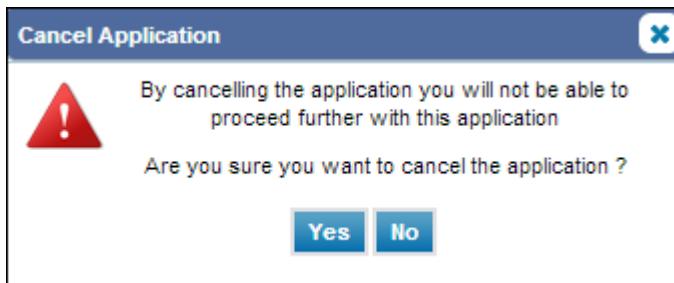
The following page is displayed.

## Privilege Savings Account

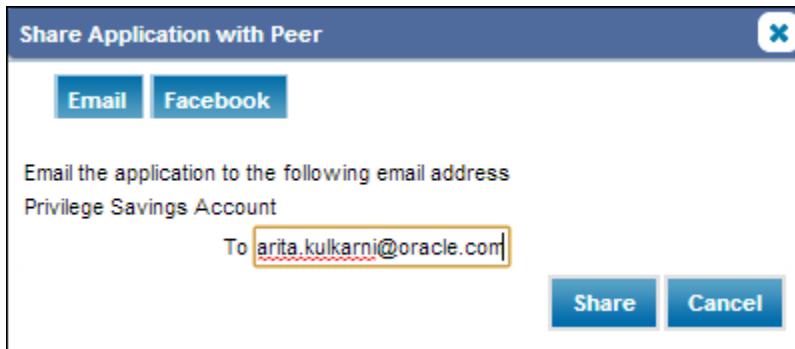
An **Online Application Form** is already **Created** and **Saved** by the user while registering for any selected product.

A user completes the form by entering all the required information. Once the form is filled with all the required information, the following features can be used.

1. Click **Back to View Application** to view the list of applications under **My Applications** section.  
**OR**
2. Click **Cancel** Application to remove that particular application from the **My Application** list. The following pop-up is displayed.



- Click **Yes** to remove the application permanently.
- Click **No** to proceed with the same application.  
**OR**
- 3. Click **Share with Peer** to share that particular application with your peer. The following pop-up is displayed.



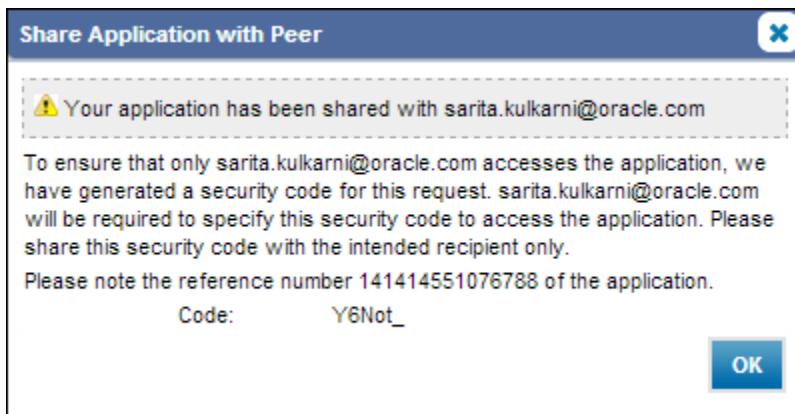
4. Click the desired option from the following:

- **Email** – By default it is selected. Enter the personal Email ID in the respective field.
- **Facebook** – Click **Facebook** to share the same application through peer.



5. Click **fConnect** to select the desired **Facebook Friend** to share the application.

6. Click **Share**. The following page is displayed.



7. Click **OK**.

OR

8. Click **Save** to save the changes made to the application form.

OR

9. Click **Help Complete** to receive the assistance in completing the form.

The screenshot shows the Oracle FLEXCUBE Direct Banking application. At the top, it says "Online Application Form" and "Privilege Savings Account Online Application Form". Below that, the application reference number is "141414551076788". A message box contains the text "Your application has been forwarded for assisted processing." with a green checkmark icon. To the right of the message box are tabs: "Applicant Details" (highlighted in orange), "Linked Account Details", "Customize Account", "Upload Documents", and "Review". Below these tabs is a section titled "Personal Information" with a sub-section "Contact Details". At the bottom of the main content area are buttons for "Download" and "Print". To the right of the main content are several sidebar panels: "Security Information" (with a lock icon), "Need Help" (with a phone number 1.866.362.4536 and links for Call, Chat, and Mail), "Review details of product you are applying" (with links for Features and Terms and Conditions), "View Previous Interactions" (with a link for View), "Feedback" (with a link for Post your Feedback), and "Track Your Application" (with a link for Track Your Application). A "Next" button is located at the bottom right of the main content area.

10. Click **Submit Application** to submit the application.

OR

11. Click **Download** to download the application.

OR

12. Click **Print** to get the printout of the application.

OR

13. Click **Previous/ Next** to navigate through the application.

## 9. Current Accounts Overdraft

The online application process enables prospects/existing customers to apply for a **Current Accounts Overdraft** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing product information.

The Online **Current Accounts Overdraft** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and a **Current Accounts Overdraft** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 9.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the Online Banking. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For the Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

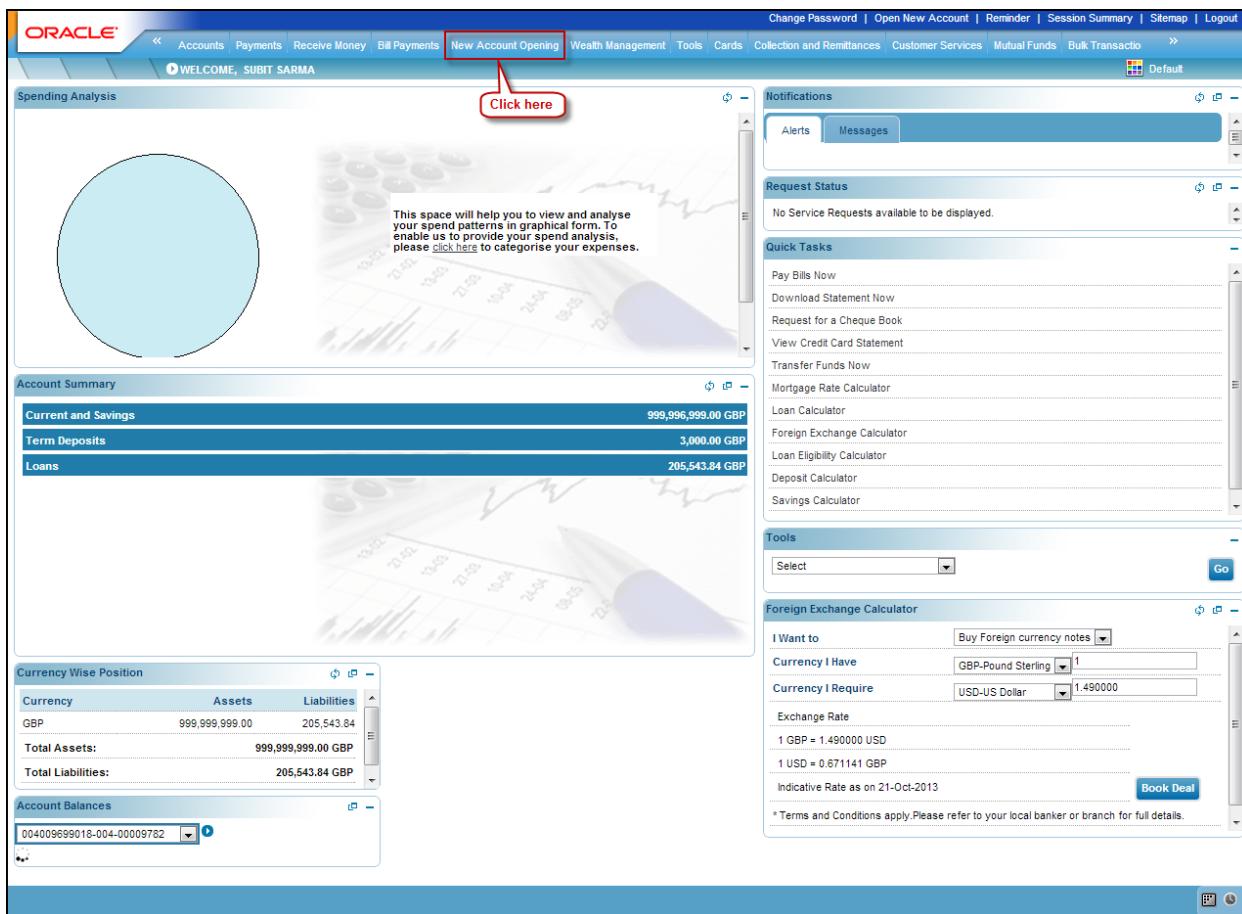
#### Field Description

Field Name	Description
<b>Login Window</b>	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the <b>User ID</b> entered.

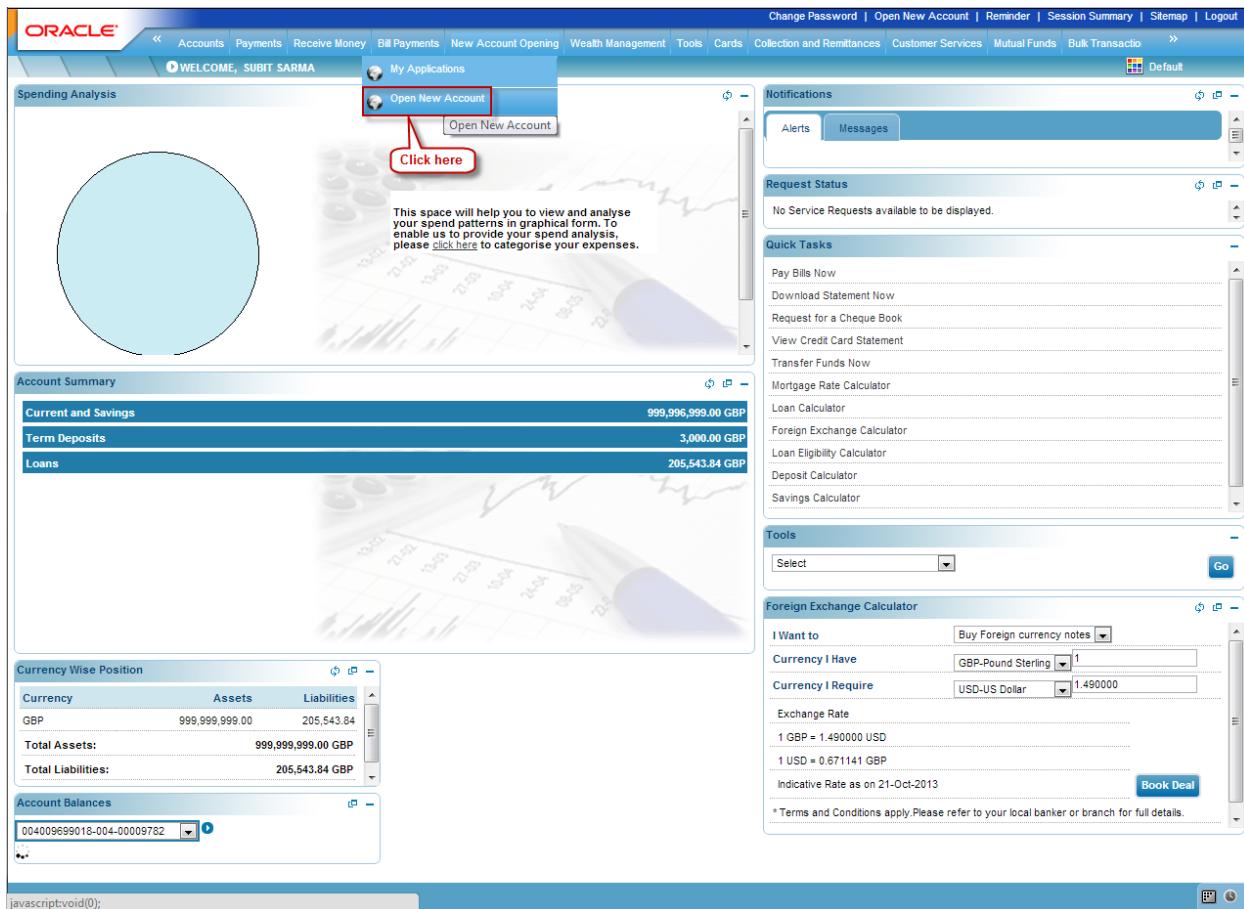
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account



5. Click the link More available on Product Group – Current Accounts from the Product Showcase.
6. The following page is displayed. Click **Apply Online** link available on *Current Accounts Overdraft*, as shown in the following screenshot:

### Current Accounts – Current Accounts Overdraft

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. At the top, there is a navigation bar with links for Accounts, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, and To. Below the navigation bar, a welcome message reads "WELCOME, SUBIT SARMA". The main content area is titled "Product Showcase" and features two sections: "Current Accounts Overdraft" and "Current Accounts Transactional".

**Current Accounts Overdraft**  
A current account designed especially for you, keeping in mind high business demands and emergencies.

**Features:**  
Overdraft Facility  
Multi Location Fund Transfer  
Free Demand Drafts  
Free Cheque Collection  
Transfer of funds Higher daily withdrawal limit  
Zero Minimum Balance requirement

**Apply Online**

**Current Accounts Transactional**  
A current account that provides a host of services that caters to your every business need.

**Features:**  
Deposit and Withdrawal of Funds across international Locations  
Multi Location Fund Transfer  
Free Demand Drafts  
Free Cheque Collection  
Easy online account management  
Low Minimum Balance requirement

**Apply Online**

The following page is displayed.

### Online Application Form – Current Accounts Overdraft

ORACLE Change Password | Sitemap | Open New Acc

WELCOME, SUBIT SARMA

07-11-2013 17:03:05 GMT +0530

**Current Accounts Overdraft**

Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Application Details**

**Personal Details**

Select Customer\*: Select

Name\*:

City\*:

Mobile Number\*:

Email Id\*:

Preferred day of contact\*:

Preferred time of contact\*: Select

Facility to apply for Current Accounts Overdraft is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Tell us your Requirement**

**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Submit** **Cancel**

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>Yes, I am an existing customer of Bank of Oracle.</li> <li>Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes. I am an existing customer of the Bank of Oracle.</b></p>
<b>Online Registration</b>	

### Relationship Type – Saving Account Customer

Field Name	Description
<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Customer ID</i> .
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Account Number</i> .
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the <i>Relationship Type</i> selected is <b>Credit Card Customer</b> .
<b>Name</b>	[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.
<b>City</b>	[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.
<b>Mobile Number</b>	[Mandatory, Numeric, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate mobile number.
<b>Email ID</b>	[Mandatory, Alphanumeric, 255] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the desired time from the dropdown.
<b>Tell us your Requirement</b>	

Field Name	Description
<b>Type of Ownership</b>	<p>[Mandatory, Dropdown List] Select the appropriate ownership type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	<p>[Conditional, Input Field, Alphanumeric, 50] If the <i>Type of Ownership</i> selected is <b>Other</b> then enter the desired type of ownership.</p>
<b>Type of Business</b>	<p>[Mandatory] Select the appropriate business type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>
<b>Name of Business</b>	<p>[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate business name.</p>
<b>Overdraft Limit Required</b>	<p>[Mandatory] Select the appropriate requirement option from the drop down list.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Annual Turnover (Currency Type)</b>	<p>[Mandatory, Dropdown] The <i>Currency Types</i> vary as per bank requirement and are system configured. Enter the desired type of currency.</p>
<b>Annual Turnover</b>	Enter the appropriate <i>Annual Turnover</i> .
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	<p>[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This <i>SI Number</i> value is increased further if the user adds more documents to the list.</p>

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired <b>Document Type</b> from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]</p> <p>Provides the <b>Browse</b> button for selecting required file.</p>
<b>Browse</b>	<p>[Action Button, Mandatory]</p> <p>Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]</p> <p>Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]</p> <p>Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Action Button, Optional]</p> <p>Click <b>Add More</b> to upload more documents to the list.</p>
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	<p>[Display]</p> <p>Displays all the terms and conditions applicable for online processing.</p>

Field Name	Description
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit**. 0)

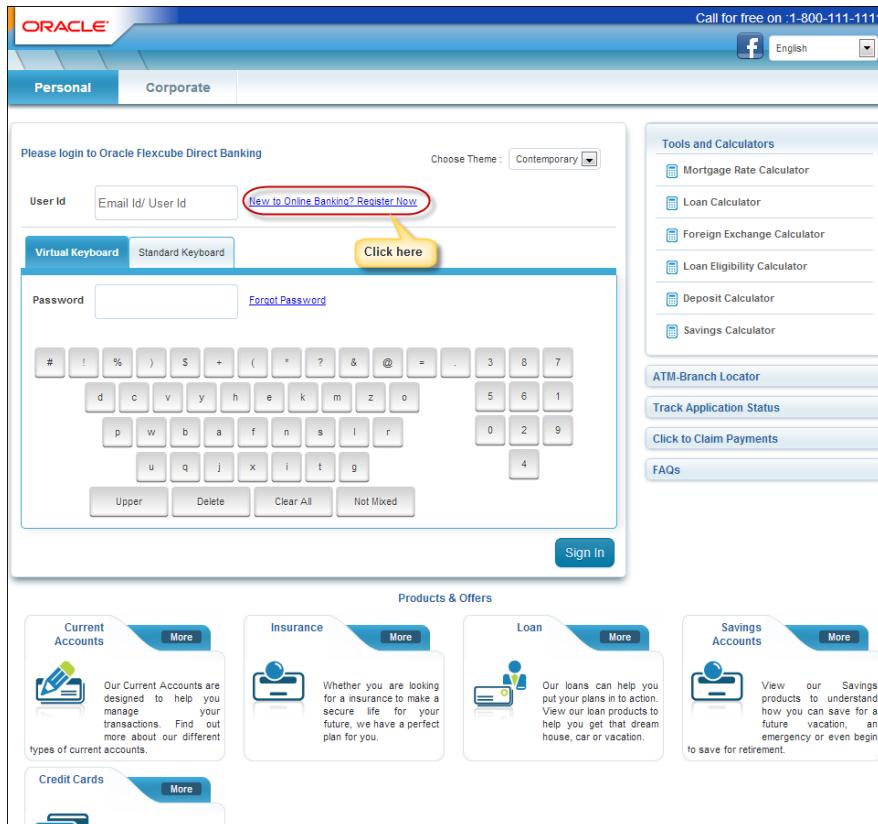
## 9.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

### Register for Online Banking

#### Relationship Type – Saving Account Customer

## Field Description

Field Name	Description
<b>Register for Online Banking</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]  Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>Yes, I am an existing customer of Bank of Oracle.</li> <li>Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes. I am an existing customer of the Bank of Oracle.</b></p>

## Online Registration

### Relationship Type – Saving Account Customer

**Customer ID** [Conditional, Alphanumeric, Input Box, 20]

This field is available only when the *Relationship Type* selected is **Saving Account Customer or Deposits/Loans Customer**.

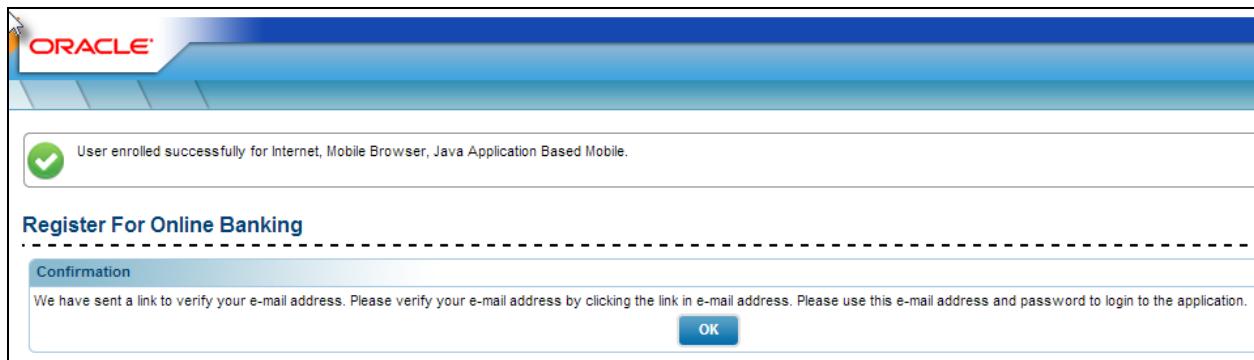
Enter the appropriate *Customer ID*.

Field Name	Description
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Account Number</i> .
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the <i>Relationship Type</i> selected is <b>Credit Card Customer</b> .
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>First Name</i> .
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Last Name</i> .
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate <i>Email ID</i> .
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate <i>Date of Birth</i> from the Date-Picker.
<b>Debit Card Number</b>	[Conditional, Numeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> . Enter the appropriate <i>Debit Card Number</i> .
<b>Debit Card Pin</b>	[Conditional, Numeric, Input Box, 4] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> . Enter the appropriate <i>Debit Card Pin</i> .

2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click Register.

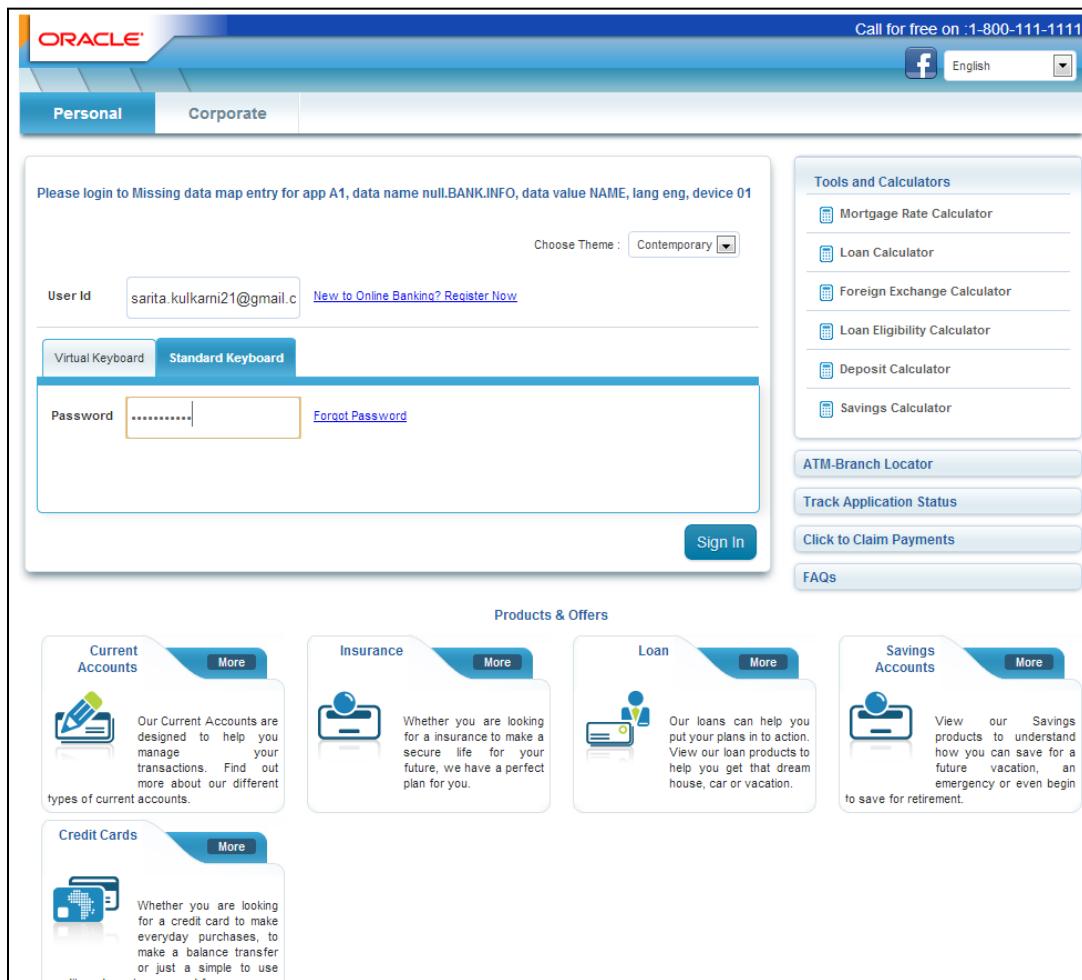
The following page is displayed.

#### Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID



### Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid <i>User/Email ID</i> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the <i>User ID</i> entered.

The following page is displayed.

### Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

OR

If the Email ID verification is done, then click **Email Address Verified**.

OR

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

### Product Showcase

Product Showcase

**Current Accounts** **More**

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

**Insurance** **More**

Whether you are looking for an insurance to make a secure life for your future, we have a perfect plan for you.

**Loan** **More**

Our loans can help you put your plans into action. View our loan products to help you get that dream house, car or vacation.

**Savings Accounts** **More**

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

**Credit Cards** **More**

Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

- Click the **More** button, available on the Product Group – **Current Accounts**. The following page is displayed.

## Current Accounts Overdraft

Product Showcase

**Current Accounts Overdraft**

A current account designed especially for you, keeping in mind high business demands and emergencies.

**Features:**

- Overdraft Facility
- Multi Location Fund Transfer
- Free Demand Drafts
- Free Cheque Collection
- Transfer of funds Higher daily withdrawal limit
- Zero Minimum Balance requirement

**Apply Online**

**Click here**

**Current Accounts Transactional**

A current account that provides a host of services that caters to your every business need.

**Features:**

- Deposit and Withdrawal of Funds across international Locations
- Multi Location Fund Transfer
- Free Demand Drafts
- Free Cheque Collection
- Easy online account management
- Low Minimum Balance requirement

**Apply Online**

- Click the **Apply Online** link available on the product – **Current Accounts Overdraft**.

**Note:** The further application process for the **New User to Online Banking** is similar to the process of **Already Registered User to Online Banking** of *Current Accounts Overdraft*.

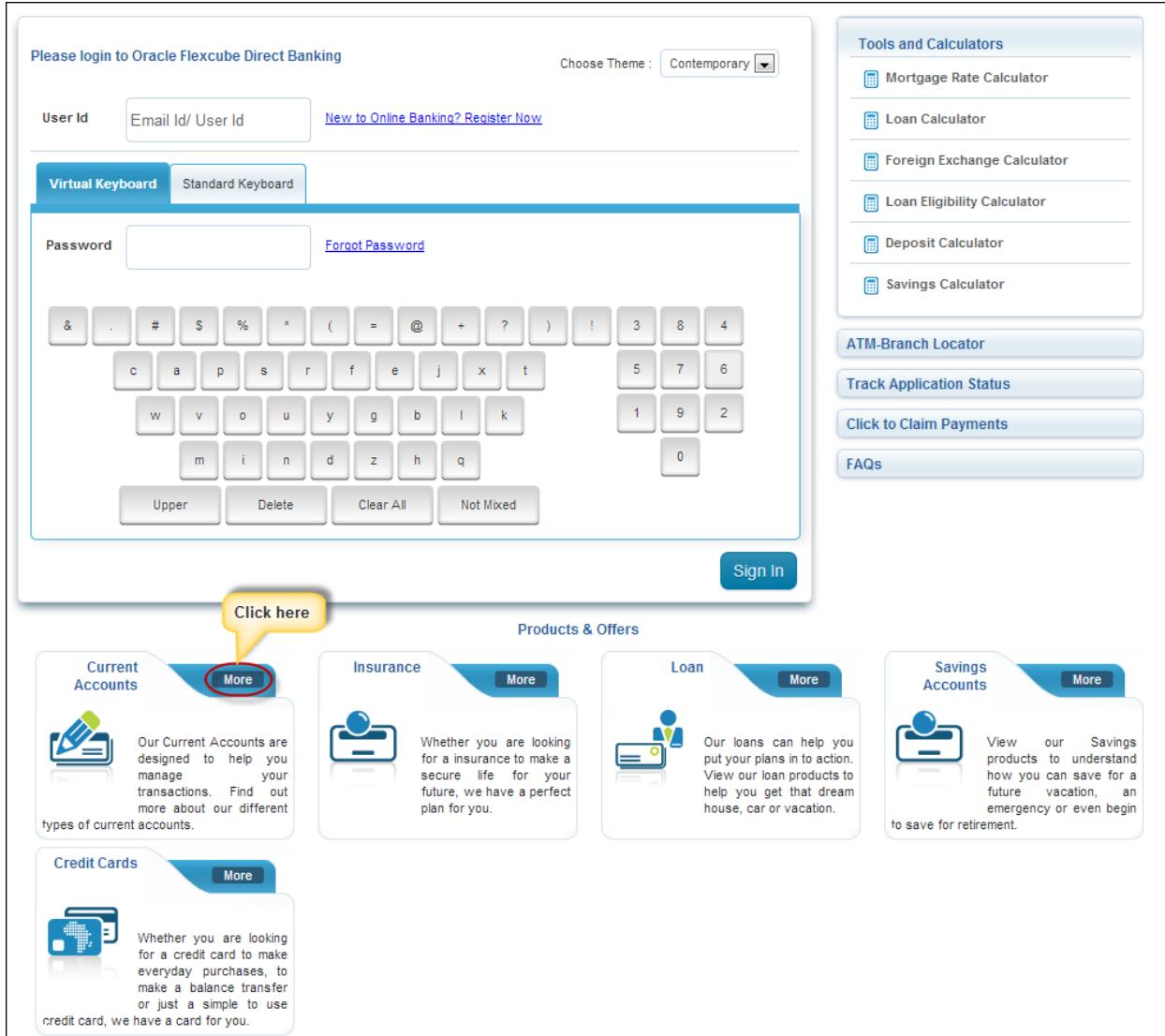
Please refer the section - **Already Registered to the Online Banking** of *Current Accounts Overdraft*.

### 9.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

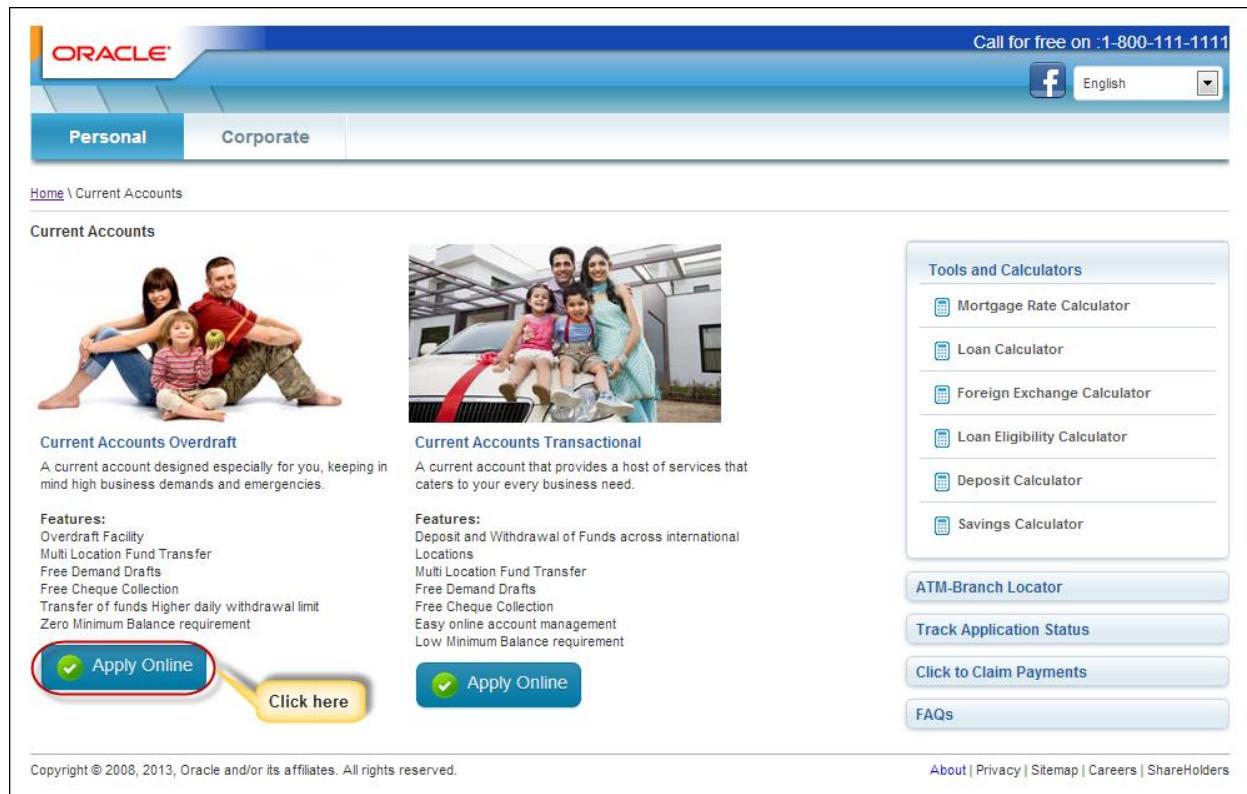
#### For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the *Current Accounts Overdraft*, as shown in the following screenshot:



The screenshot shows the Oracle Flexcube Direct Banking login interface. At the top, it says "Please login to Oracle Flexcube Direct Banking" and "Choose Theme : Contemporary". Below that is a login form with "User Id" and "Email Id/ User Id" fields, a "Virtual Keyboard" and "Standard Keyboard" switch, and a "Forgot Password" link. To the right is a sidebar with "Tools and Calculators" (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), "ATM-Branch Locator", "Track Application Status", "Click to Claim Payments", and "FAQs". The main content area shows "Products & Offers" with four categories: "Current Accounts" (highlighted with a yellow arrow pointing to the "More" button), "Insurance", "Loan", and "Savings Accounts". Each category has a description and a "More" button. At the bottom, there is a "Credit Cards" section with a "More" button.

2. The following page is displayed. Click **Apply Online**, available on the product - *Current Account OverDraft*. The following page is displayed.



The screenshot shows the Oracle Current Accounts Overdraft page. At the top, there is a navigation bar with the Oracle logo, a call-to-action button 'Call for free on :1-800-111-1111', a Facebook icon, and a language selection 'English'. Below the navigation bar, there are two tabs: 'Personal' (selected) and 'Corporate'. The main content area is titled 'Current Accounts' and shows two images: a family sitting on the floor and a family sitting on the hood of a car. The 'Current Accounts Overdraft' section describes it as a current account designed for personal use, mentioning features like Overdraft Facility, Multi Location Fund Transfer, and Free Demand Drafts. It includes a red-outlined 'Apply Online' button and a 'Click here' link. The 'Current Accounts Transactional' section describes it as a business account with features like Deposit and Withdrawal of Funds across international Locations, Multi Location Fund Transfer, and Free Cheque Collection. It also includes an 'Apply Online' button. On the right side, there is a sidebar titled 'Tools and Calculators' with links to Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Below that is an 'ATM-Branch Locator' section with links to Track Application Status, Click to Claim Payments, and FAQs. At the bottom, there is a copyright notice 'Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.' and a footer with links to About, Privacy, Sitemap, Careers, and ShareHolders.

The following page is displayed.

### Current Accounts Overdraft

3. Enter the required details in the following fields.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
Select Customer	[Conditional, Dropdown List]
	This field is available only when customer is an existing user.
	If the user is an existing FCDB customer of the <i>Bank of Oracle</i> , then multiple accounts may be available for the same user / owned by the same user.
	The selected application number is used as a reference for further online application processing.
	Select the appropriate customer from the dropdown list.
Name	[Mandatory, Alphanumeric, Input Box, 40]
	Enter the appropriate name of the applicant.

Field Name	Description
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the appropriate First Name of the applicant.
	This field is available only when newly Registered User logs in for the first time.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the appropriate Last Name of the applicant.
	This field is available only when Newly Registered User logs in for the first time.
<b>Date of Birth</b>	[Mandatory, Date-Picker]
	Enter the appropriate Date of Birth using the Date-Picker.
	This field is available only when Newly Registered User logs in for the first time.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20]
	Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20]
	Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255]
	Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker]
	Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.

Field Name	Description
<b>Preferred Time of Contact</b>	<p>[Mandatory, Dropdown]</p> <p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

### Tell us your Requirement

The screenshot shows a form titled 'Tell us your Requirement'. It contains the following fields:

- Type of Ownership: Company
- Type of Business: Services
- Name of Business: CMT
- Overdraft Limit Required: No
- Annual Turnover: Indian Rupee, 100000000

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	<p>[Mandatory, Dropdown List]</p> <p>Select the appropriate ownership type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>

Field Name	Description
If Other, Please Specify	<p>[Conditional, Input Field, Alphanumeric, 50]</p> <p>If the Type of Ownership selected is Other then enter the desired type of ownership.</p>
Type of Business	<p>[Mandatory]</p> <p>Select the appropriate business type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>
Name of Business	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the appropriate business name.</p>
Overdraft Limit Required	<p>[Mandatory]</p> <p>Select the appropriate requirement option from the drop down list.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Annual Turnover	<p>Select the type of currency from the drop down</p> <ul style="list-style-type: none"> <li>• Euro</li> <li>• Pound Sterling</li> <li>• Indian Rupee</li> <li>• US Dollar</li> </ul> <p>Enter the appropriate amount in the respective text field.</p>

### Upload Documents

Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	PAN Card	<input type="button" value="Browse"/>	PAN_Card.pdf	<input type="button" value="Remove"/> <input type="button" value="Add More"/>

### Field Description

Field Name	Description
Application Details	
Upload Document	
Mandatory Documents	

Field Name	Description
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file..
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

### Terms & Conditions

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

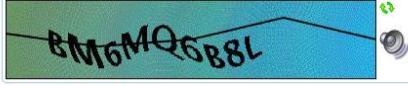
**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code

**Security Code**



Security Code BM6MQ6B8L

**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[icon, Optional] A refresh icon allows user to refresh the security code.</p> <p><b>Note:</b> Before entering the security code, it is advisable to refresh the security code image to avoid the <i>session time-out</i> error.</p>
	<p>[icon, Optional] A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

4. Click **Submit**. The following message is displayed on the page.

**Current Accounts OverDraft**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
802627014230939  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

## 10. Current Accounts Transactional

The online application process enables prospects/existing customers to apply for a **Current Accounts Transactional** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing product information.

The Online **Current Accounts Transactional** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and a **Current Accounts Transactional** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 10.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

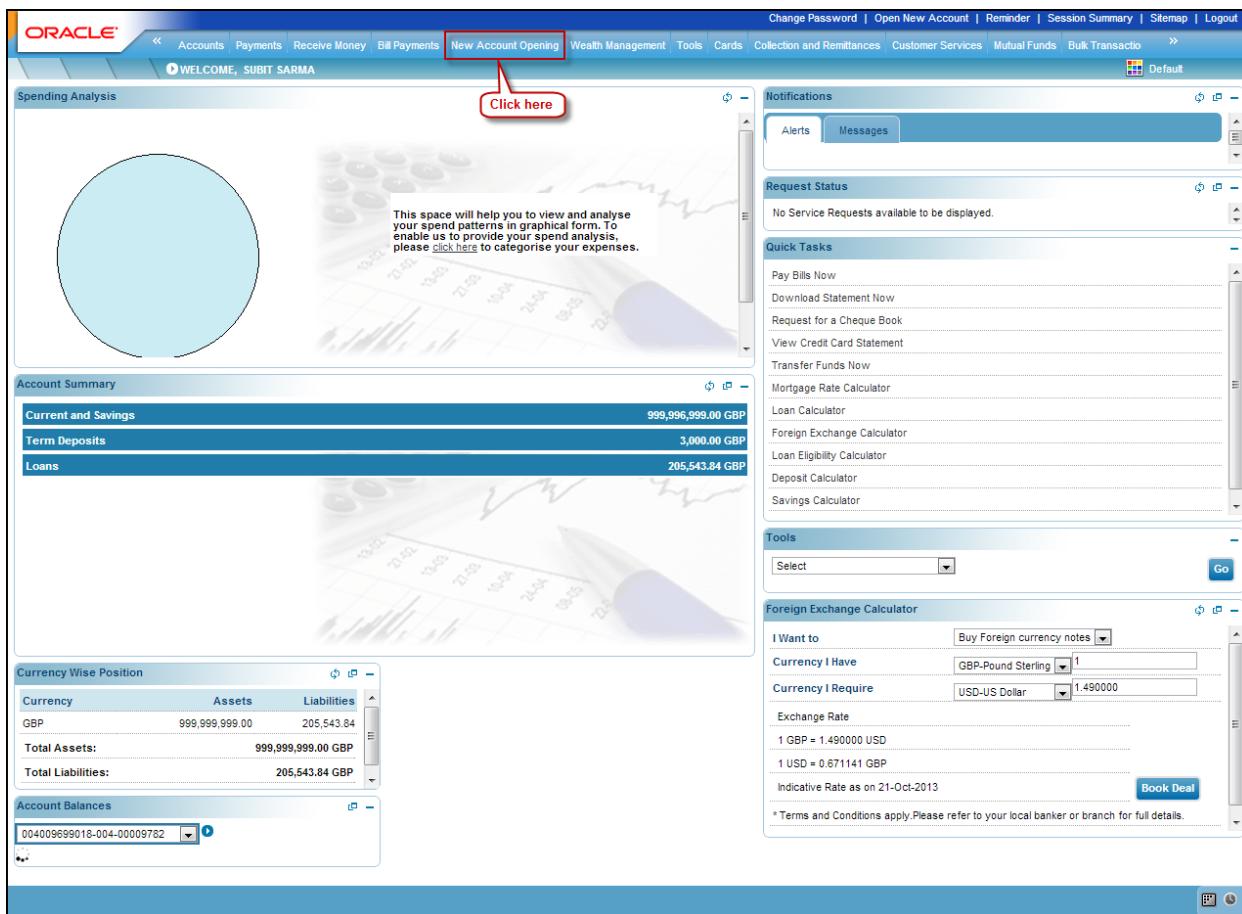
#### Field Description

Field Name	Description
Login Window	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the <b>User ID</b> entered.

2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account

## Current Accounts Transactional

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. The top navigation bar includes links for Change Password, Open New Account, Reminder, Session Summary, Sitemap, and Logout. The main content area features a 'Spending Analysis' section with a large blue circle and a message encouraging users to click a link to categorize their expenses. Below this is an 'Account Summary' table:

Current and Savings		999,996,999.00 GBP
Term Deposits		3,000.00 GBP
Loans		205,543.84 GBP

Underneath is a 'Currency Wise Position' table:

Currency	Assets	Liabilities
GBP	999,999,999.00	205,543.84
Total Assets:	999,999,999.00 GBP	
Total Liabilities:		205,543.84 GBP

The right side of the interface contains a 'Notifications' panel with 'Alerts' and 'Messages' tabs, both currently empty. Below this are 'Request Status', 'Quick Tasks', 'Tools', and a 'Foreign Exchange Calculator' section. The 'Foreign Exchange Calculator' section includes fields for 'I Want to' (Buy Foreign currency notes), 'Currency I Have' (GBP-Pound Sterling), 'Currency I Require' (USD-US Dollar), and exchange rates (1 GBP = 1.490000 USD, 1 USD = 0.671141 GBP). A 'Book Deal' button is also present.

5. Click the link More available on Product Group – Current Accounts from the Product Showcase.
6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

### Current Accounts – Current Accounts Transactional

**Product Showcase**

**Current Accounts Overdraft**

A current account designed especially for you, keeping in mind high business demands and emergencies.

**Features:**

- Overdraft Facility
- Multi Location Fund Transfer
- Free Demand Drafts
- Free Cheque Collection
- Transfer of funds Higher daily withdrawal limit
- Zero Minimum Balance requirement

**Apply Online**

**Current Accounts Transactional**

A current account that provides a host of services that caters to your every business need.

**Features:**

- Deposit and Withdrawal of Funds across international Locations
- Multi Location Fund Transfer
- Free Demand Drafts
- Free Cheque Collection
- Easy online account management
- Low Minimum Balance requirement

**Apply Online**

**Click here**

The following page is displayed.

### Online Application Form – Current Accounts Transactional

**Current Accounts Transactional**

Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes . I am an existing customer of Bank of Oracle

Not yet . I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name\*:   
 Last Name\*:   
 Date Of Birth\*:   
 City\*: Select   
 Mobile Number\*:   
 Email Id\*:   
 Preferred day of contact\*:   
 Preferred time of contact\*: Select

Facility to apply for Current Accounts Transactional is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Tell us your Requirement**  
  
**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I / We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button] Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>Yes, I am an existing customer of Bank of Oracle.</li> <li>Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes. I am an existing customer of the Bank of Oracle.</b></p>
<b>Online Registration</b>	
<b>Relationship Type – Saving Account Customer</b>	
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>. Enter the appropriate <i>Customer ID</i>.</p>
<b>Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>. Enter the appropriate <i>Account Number</i>.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n] This field is available only when the <i>Relationship Type</i> selected is <b>Credit Card Customer</b>.</p>
<b>Name</b>	<p>[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.</p>
<b>City</b>	<p>[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.</p>

Field Name	Description
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the desired time from the dropdown.
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	[Mandatory, Dropdown List] Select the appropriate ownership type from the drop down list. <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	[Conditional, Input Field, Alphanumeric, 50] If the Type of Ownership selected is <b>Other</b> then enter the desired type of ownership.
<b>Type of Business</b>	[Mandatory] Select the appropriate Business Type from the drop down list. <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>
<b>Name of Business</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate business name.
<b>Overdraft Limit Required</b>	[Mandatory] Select the appropriate requirement option from the drop down list. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Annual Turnover (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Annual Turnover</b>	[Mandatory, Input Box, 20] Enter the appropriate Annual Turnover amount.
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.

Field Name	Description
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit.** 0)

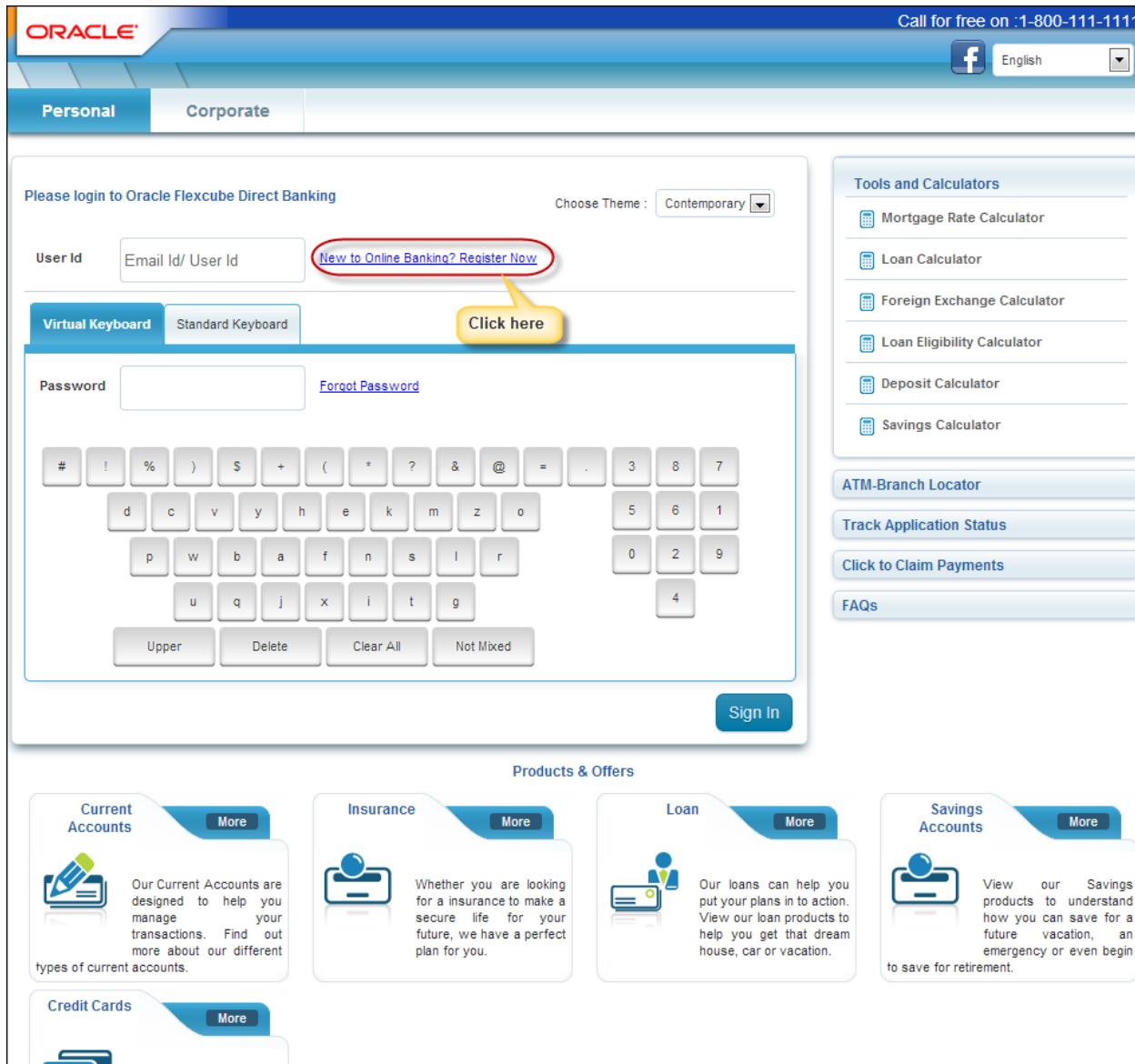
## 10.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

### Register for Online Banking

#### Relationship Type – Saving Account Customer

Register For Online Banking

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application.

Yes, I am an existing customer of Bank of Oracle.

Not yet. I am new to Bank of Oracle.

Relationship Type\* Saving Account Customer

Customer Id\*

Account Number\*

First Name\*

Last Name\*

Email ID\*

Date of Birth\*

Debit Card Number\*

Debit Card Pin\*

Security Code

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

FL28C48

Security Code

Cancel Next

## Field Description

Field Name	Description
------------	-------------

### Register for Online Banking

**Are you an existing customer of Bank of Oracle** [Mandatory, Radio Button]  
 Select the appropriate value from the following:

- Yes, I am an existing customer of Bank of Oracle.
- Not yet. I am new to Bank of Oracle.

**Note:** Since the user is an existing customer of the bank, select **Yes. I am an existing customer of the Bank of Oracle.**

### Online Registration

#### Relationship Type – Saving Account Customer

**Customer ID** [Conditional, Alphanumeric, Input Box, 20]

This field is available only when the *Relationship Type* selected is **Saving Account Customer or Deposits/Loans Customer**.

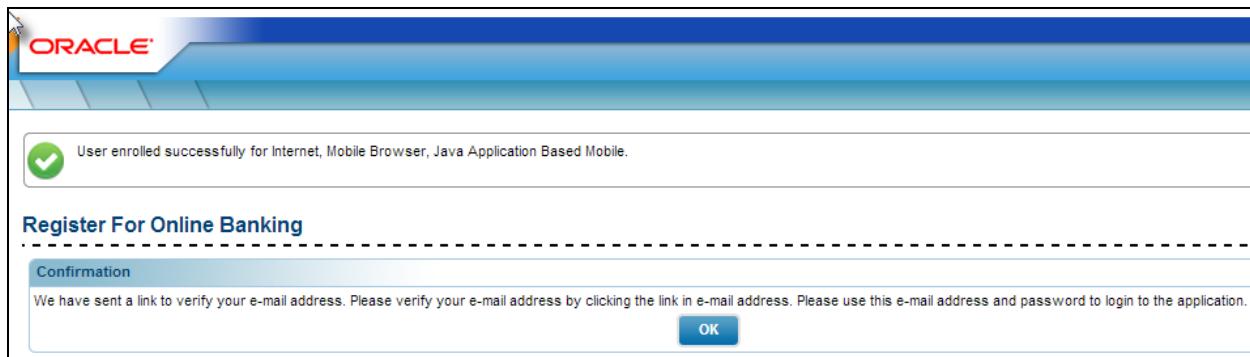
Enter the appropriate *Customer ID*.

Field Name	Description
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Account Number</i> .
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the <i>Relationship Type</i> selected is <b>Credit Card Customer</b> .
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>First Name</i> .
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b> . Enter the appropriate <i>Last Name</i> .
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate <i>Email ID</i> .
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate <i>Date of Birth</i> from the Date-Picker.
<b>Debit Card Number</b>	[Conditional, Numeric, Input Box, 20] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> . Enter the appropriate <i>Debit Card Number</i> .
<b>Debit Card Pin</b>	[Conditional, Numeric, Input Box, 4] This field is available only when the <i>Relationship Type</i> selected is <b>Saving Account Customer</b> . Enter the appropriate <i>Debit Card Pin</i> .

2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click Register.

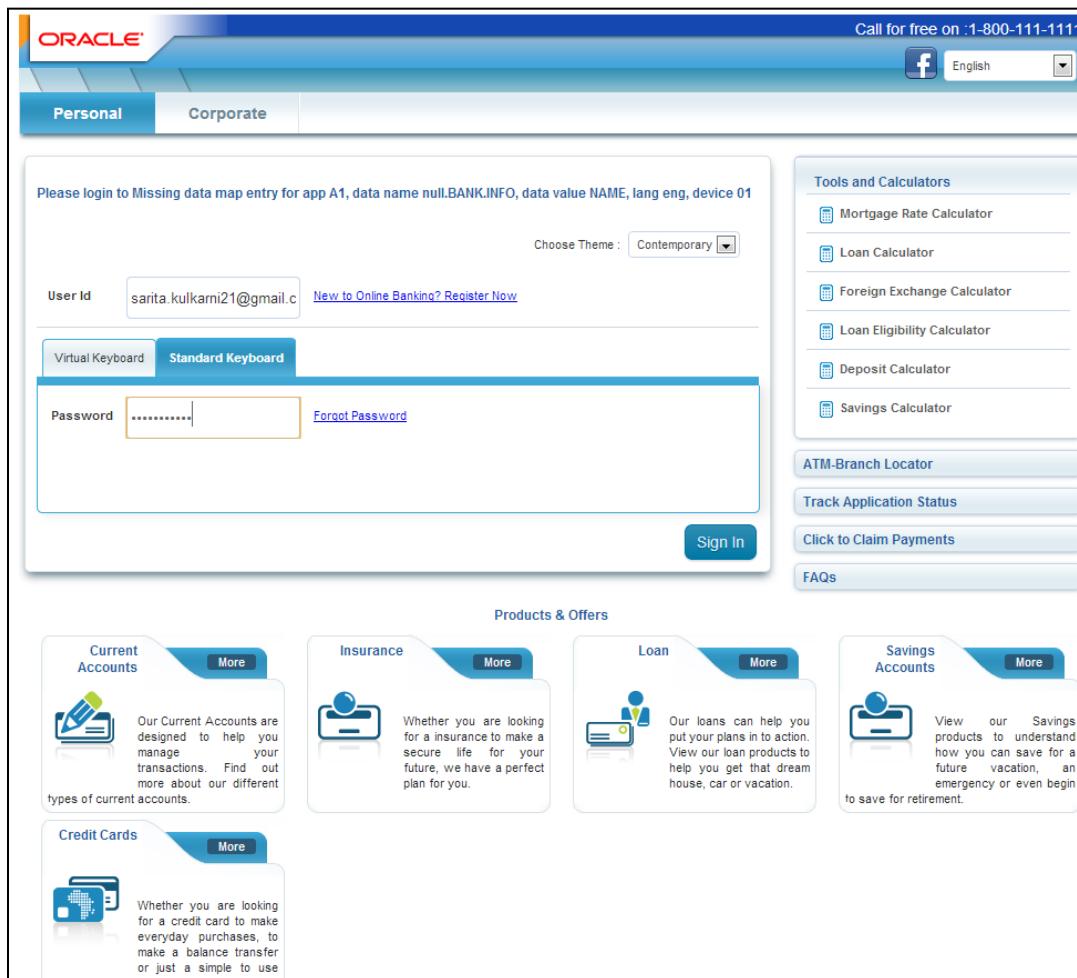
The following page is displayed.

#### Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID



### Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid <i>User/Email ID</i> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the <i>User ID</i> entered.

The following page is displayed.

### Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

If the Email ID verification is done, then click **Email Address Verified**.

**OR**

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

### Product Showcase

9. Click the **More** button, available on the Product Group – **Current Accounts**. The following page is displayed.

### Current Account Transactional

10. Click the **Apply Online** link available on the product – **Current Accounts Transactional**.

The following page is displayed.

### Current Accounts Transactional

**Current Accounts Transactional**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes . I am an existing customer of Bank of Oracle  
 Not yet . I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name\*: [Text Box]  
Last Name\*: [Text Box]  
Date Of Birth\*: [Text Box]  
City\*: [Select Box]  
Mobile Number\*: [Text Box]  
Email Id\*: [Text Box]  
Preferred day of contact\*: [Text Box]  
Preferred time of contact\*: [Select Box]

Facility to apply for Current Accounts Transactional is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Tell us your Requirement**  
 Upload Document

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

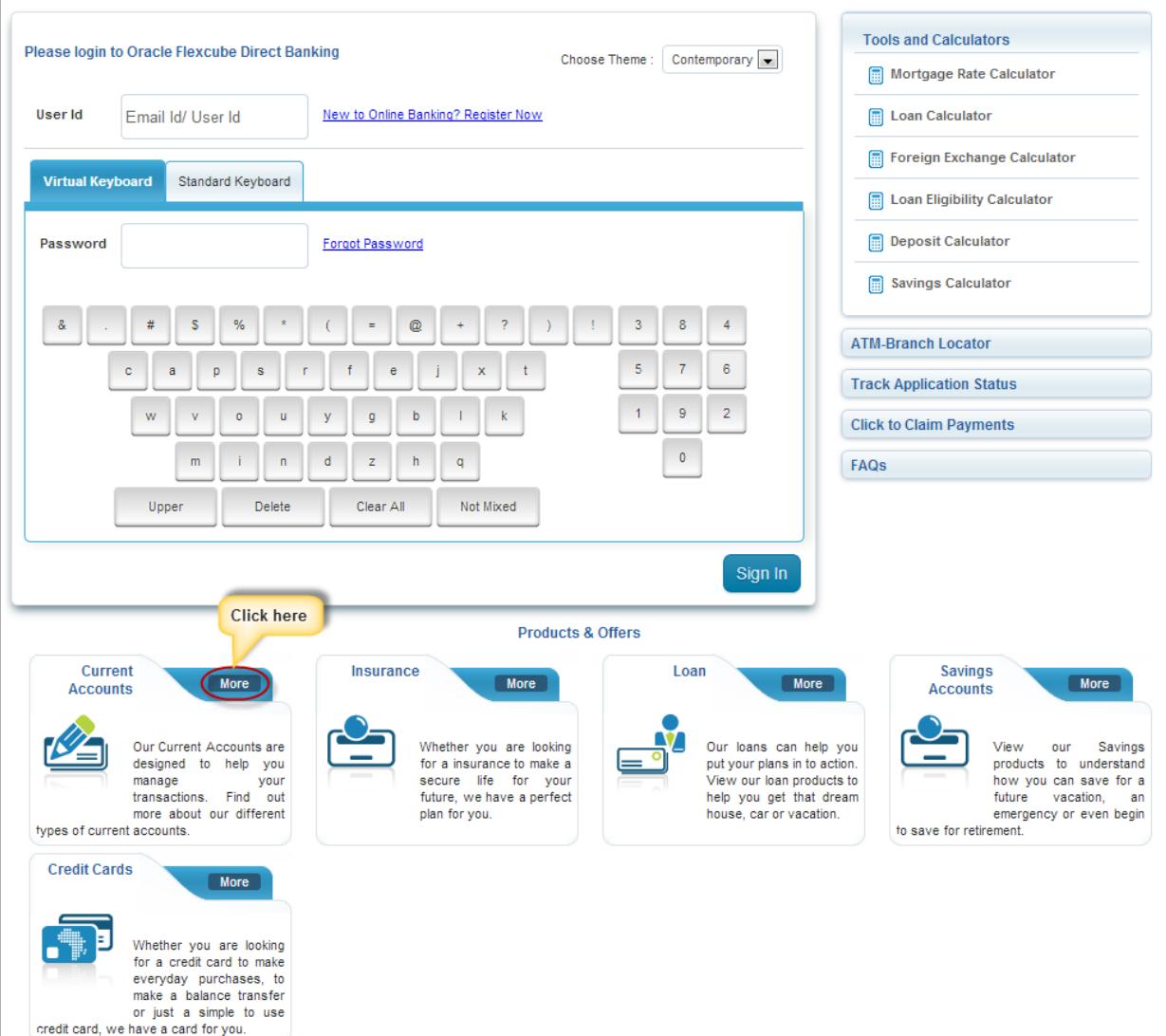
**Note:** The further application process for the **New User to Online Banking** is similar to the process of **Already Registered User to Online Banking** of **Current Accounts Overdraft**.

Please refer the section - **Already Registered to the Online Banking of Current Accounts Overdraft**.

## 10.3. Prospective Customer

### For the Prospective Customer:

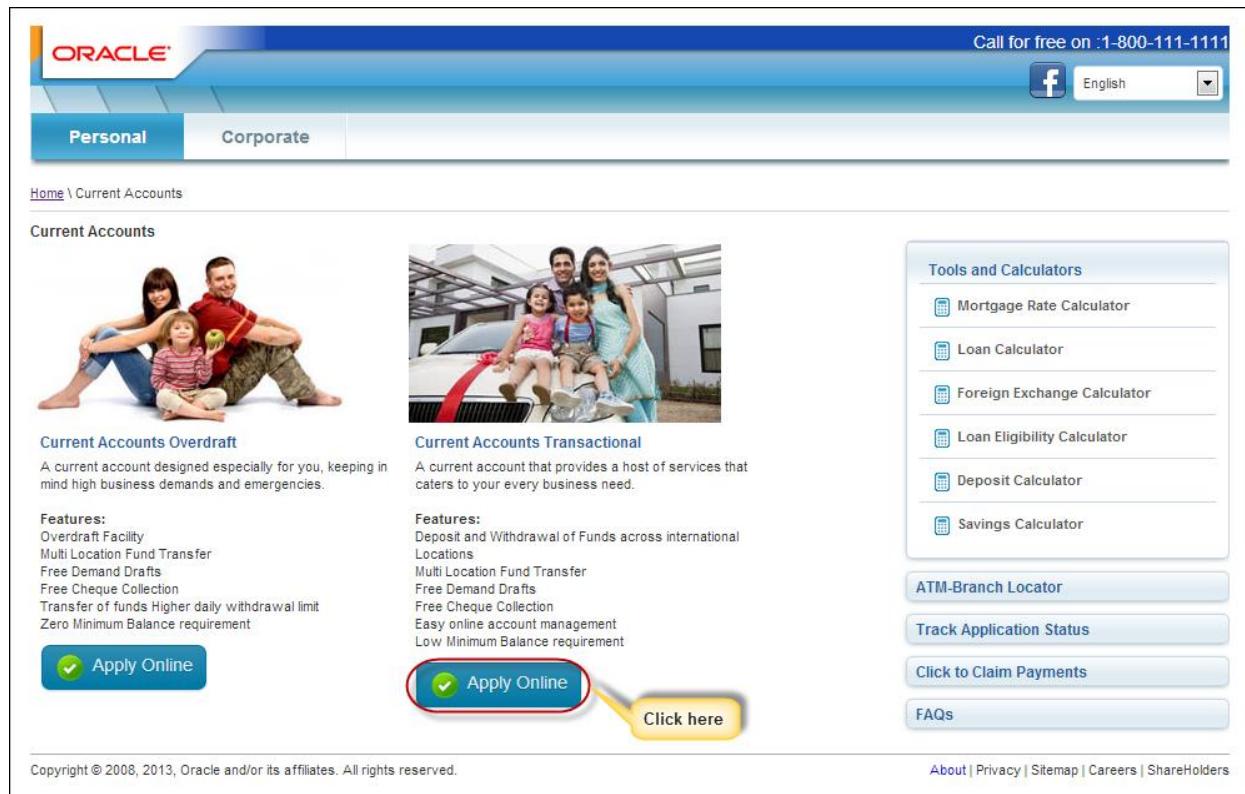
1. If you are a **Prospective Customer**, click **More** available on the *Current Accounts Transactional*, as shown in the following screenshot:



The screenshot shows the Oracle Flexcube Direct Banking login interface. At the top, it says "Please login to Oracle Flexcube Direct Banking" and "Choose Theme : Contemporary". Below that is a "User Id" field with "Email Id/ User Id" and a "New to Online Banking? Register Now" link. There are "Virtual Keyboard" and "Standard Keyboard" buttons. A "Password" field has a "Forgot Password" link next to it. Below the password field is a virtual keyboard with "Upper", "Delete", "Clear All", and "Not Mixed" buttons. To the right is a sidebar titled "Tools and Calculators" with links for Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Below that are links for ATM-Branch Locator, Track Application Status, Click to Claim Payments, and FAQs. At the bottom right is a "Sign In" button. In the center, there is a section titled "Products & Offers" with four categories: "Current Accounts", "Insurance", "Loan", and "Savings Accounts". Each category has a "More" button. A yellow callout bubble points to the "More" button on the "Current Accounts" category. Below these are two more sections: "Credit Cards" and "Other Products".

2. The following page is displayed. Click **Apply Online**, available on the product - *Current Account Transactional*. The following page is displayed.

### Current Accounts



The screenshot shows the Oracle Current Accounts Transactional page. At the top, there is a navigation bar with the Oracle logo, a call-to-action button 'Call for free on :1-800-111-1111', a Facebook icon, and a language selection 'English'. Below the navigation bar, there are two tabs: 'Personal' (selected) and 'Corporate'. The main content area is titled 'Current Accounts' and shows two images: a family sitting on the floor and a family sitting on the hood of a car. The 'Current Accounts Overdraft' section describes it as a current account designed for high business demands and emergencies, listing features like Overdraft Facility, Multi Location Fund Transfer, Free Demand Drafts, Free Cheque Collection, and Transfer of funds. It also mentions a higher daily withdrawal limit and zero minimum balance requirement. An 'Apply Online' button is available. The 'Current Accounts Transactional' section describes it as a current account for business needs, listing features like Deposit and Withdrawal of Funds across international locations, Multi Location Fund Transfer, Free Demand Drafts, Free Cheque Collection, Easy online account management, and Low Minimum Balance requirement. It also has an 'Apply Online' button. A yellow arrow points from the 'Click here' text in the 'Current Accounts Transactional' section to the 'Apply Online' button. The right sidebar contains links for 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. The bottom of the page includes copyright information (Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.) and a footer with links to About, Privacy, Sitemap, Careers, and Shareholders.

The following page is displayed.

### Current Accounts Transactional

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes . I am an existing customer of Bank of Oracle

Not yet . I am new to Bank of Oracle.

Application Details

Personal Details

First Name\*:

Last Name\*:

Date Of Birth\*:

City\*:  Select

Mobile Number\*:

Email Id\*:

Preferred day of contact\*:

Preferred time of contact\*:  Select

Facility to apply for Current Accounts Transactional is available only to the citizens of FLEXCUBE Direct Banking 12 B1

Tell us your Requirement

Upload Document

Terms & Conditions

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am aware agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

Security Code

3. Enter the required details in the following sections.

## Personal Details

Personal Details

Select Customer\*: TR1006028

First Name\*:

Last Name\*:

Date Of Birth\*:

City\*: 125 Queen Street

Mobile Number\*:

Email Id\*:

Preferred day of contact\*: 31-08-2013

Preferred time of contact\*: Any Time

Facility to apply for Current Accounts Transactional is available only to the citizens of FLEXCUBE Direct Banking 12 B1

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	

If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.

Field Name	Description
<b>Select Customer</b>	<p>[Conditional, Dropdown]</p> <p>If the user is an existing customer of the bank of Oracle, then multiple accounts may be available for the same user/ owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p> <p>Select the required account number from the list.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available only when the customer is existing user.</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the customer is newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available only when the customer is newly registered user.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]</p> <p>Select the appropriate birth date from the date picker.</p> <p>This field is available only when the customer is newly registered user.</p>
<b>City</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Enter the appropriate city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the valid mobile number.</p>
<b>Email ID</b>	<p>[Optional, Alphanumeric, 255]</p> <p>Enter the valid Email ID.</p>
<b>Preferred Day of Contact</b>	<p>[Mandatory, Date Picker]</p> <p>Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.</p>

Field Name	Description
<b>Preferred Time of Contact</b>	<p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

### Tell us your Requirement

The screenshot shows a web-based form titled "Tell us your Requirement". It contains the following fields:

- Type of Ownership\*: Partnership Firm
- Type of Business\*: Manufacturing
- Name of Business\*: mgwn
- Annual Turnover: Indian Rupee 250000000

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	<p>[Mandatory, Dropdown List]</p> <p>Select the appropriate ownership type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	<p>[Conditional, Input Field, 50]</p> <p>If the Type of Ownership selected is Other then enter the appropriate Type of Ownership.</p>

Field Name	Description
<b>Type of Business</b>	<p>[Mandatory]</p> <p>Select the appropriate business type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>
<b>Name of Business</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Enter the appropriate business name.</p>
<b>Overdraft Limit Required</b>	<p>[Mandatory]</p> <p>Select the appropriate requirement option from the drop down list.</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Annual Turnover</b>	<p>Select the type of currency from the drop down</p> <ul style="list-style-type: none"> <li>• Euro</li> <li>• Pound Sterling</li> <li>• Indian Rupee</li> <li>• US Dollar</li> </ul> <p>Enter the appropriate amount in the respective text field.</p>

### Upload Document

Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	PAN Card	<input type="button" value="Browse"/>	PAN_Card.pdf	<input type="button" value="- Remove"/> <input type="button" value="+ Add More"/>

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	<p>[Display, Auto-generated, Column Heading]</p> <p>First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.</p>

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]  Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]  Provides Browse button for selecting required file..</p>
<b>Browse</b>	<p>[Action Button, Mandatory]  Click Browse to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]  Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]  Click Remove to remove the selected document from the uploaded document list.</p>
<b>Add More</b>	<p>[Action Button, Optional]  Click Add More to upload more documents to the list.</p>

### Terms & Conditions

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

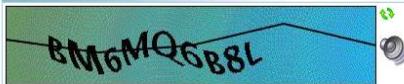
**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code

**Security Code**



Security Code BM6MQ6B8L

**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[icon, Optional]</p> <p>A refresh icon allows user to refresh the security code.</p> <div style="border: 1px solid #ccc; padding: 5px; background-color: #e6f2ff;"> <p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the <i>session time-out</i> error.</p> </div>
	<p>[icon, Optional]</p> <p>A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Text field, Mandatory]</p> <p>A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

4. Click **Submit**. The following message is displayed on the page.

**Current Accounts Transactional**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
122914066233217  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

## 11. Car Insurance

The application process for **Insurance** enables prospects/existing customers to apply for an **Insurance** product from the online banking channels. This process is initiated once the user chooses to apply for **Insurance** after viewing product information.

The online **Insurance** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the user confirms the details, the **FCDB** system sends a request for the creation of a **Customer** and **Insurance** Account in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

**Note:** This particular product is not applicable for the **Corporate User**.

## 11.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

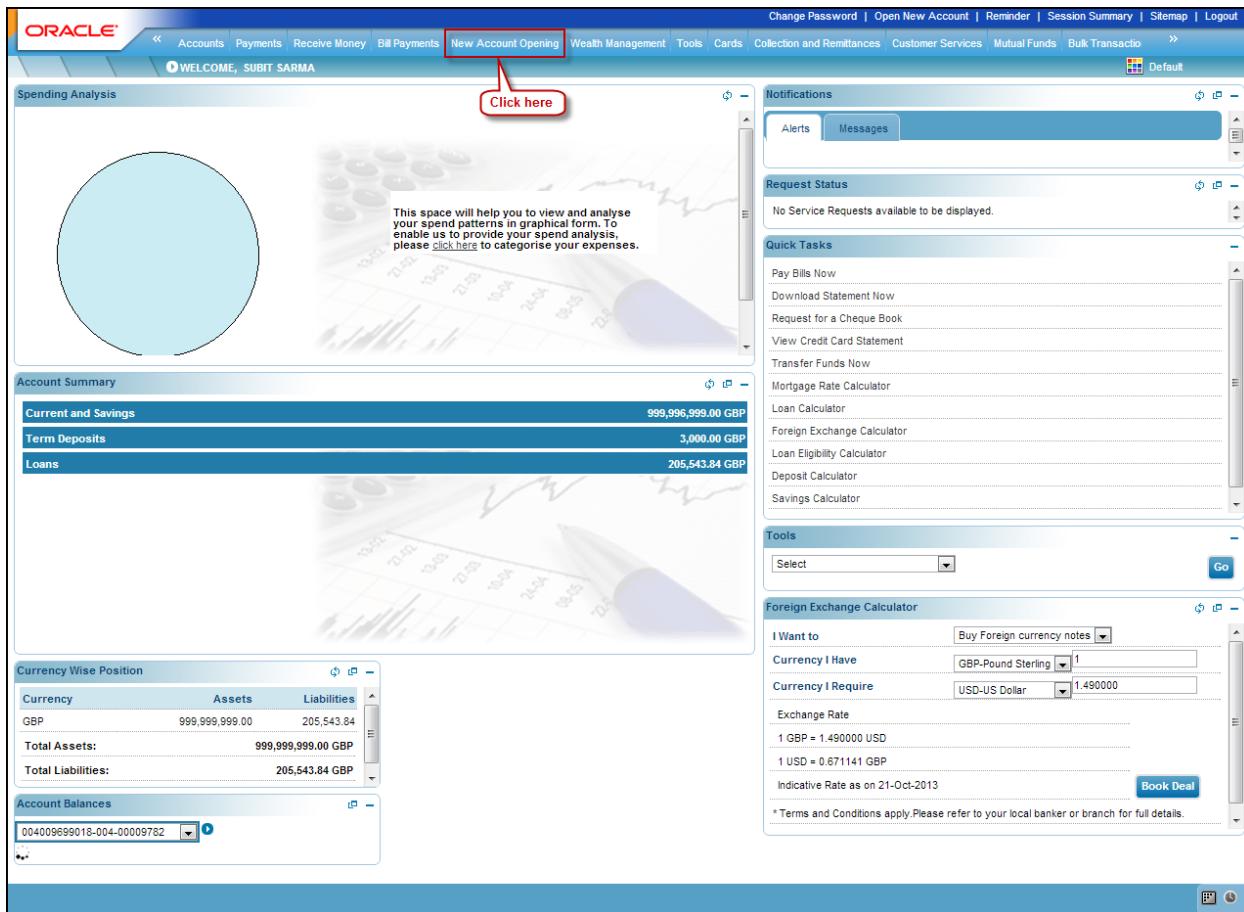
#### Field Description

Field Name	Description
Login Window	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the <b>User ID</b> entered.

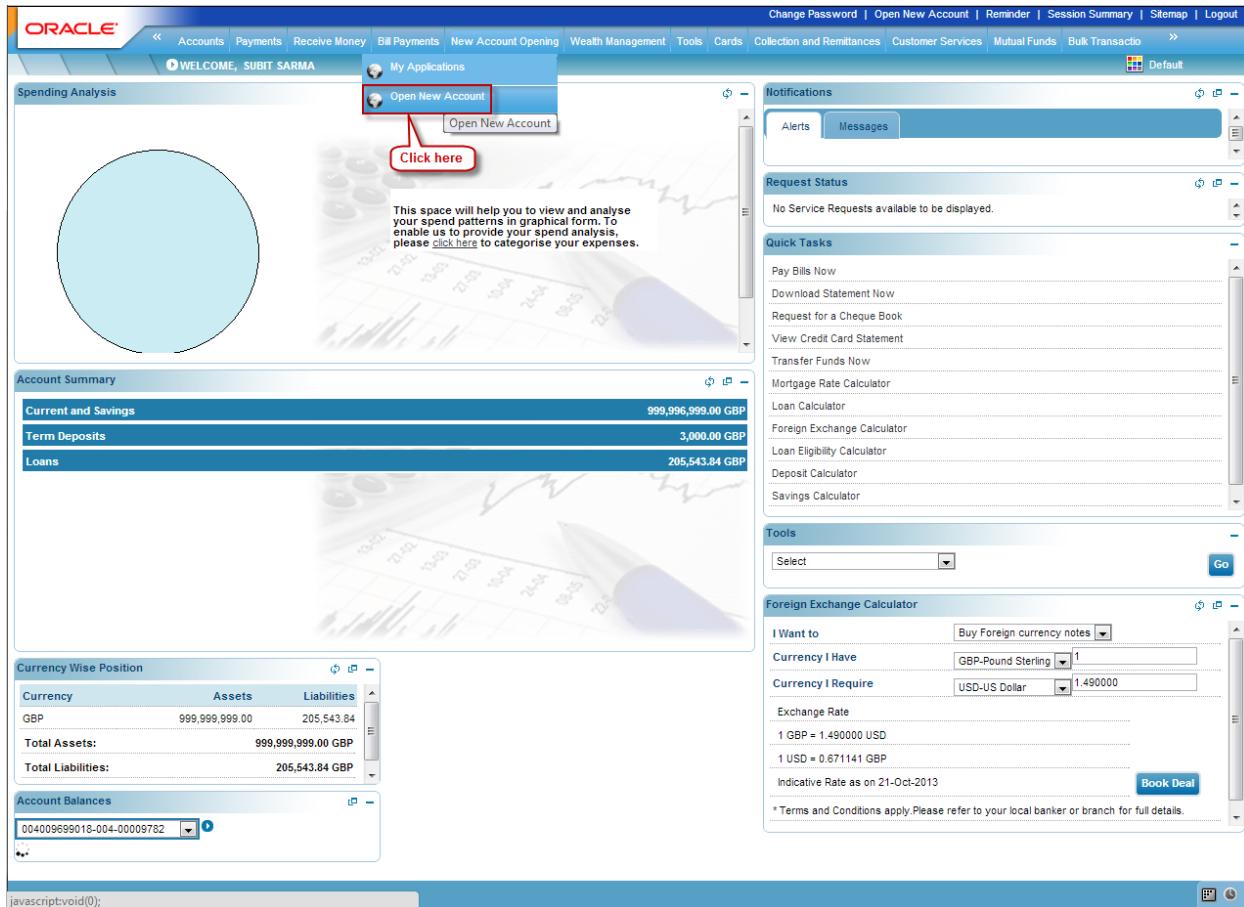
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account



5. Click the link **More** available on **Product Group – Insurance** from the **Product Showcase**.
6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

### Insurance – Car Insurance

The following page is displayed.

## Online Application Form – Car Insurance

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	<p>This field is available only when customer is an existing user. If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.</p>	
<b>Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
<b>City</b>	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
<b>Email ID</b>	<p>[Mandatory, Alphanumeric, 255]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
<b>Preferred Day of Contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired date from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired time from the dropdown.</p>
<b>Tell us your Requirement</b>	
<b>No of Adults</b>	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of adults in the family.</p>
<b>No of Children</b>	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of children in the family.</p>

Field Name	Description
<b>Sum Insured (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Sum Insured</b>	[Mandatory, Input Box] Enter the appropriate amount for Sum Insured.
<b>Promotion code</b>	[Optional, Input Box] Enter the appropriate <b>Promotion Code</b> , if any.
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.

Field Name	Description
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit. 0**)

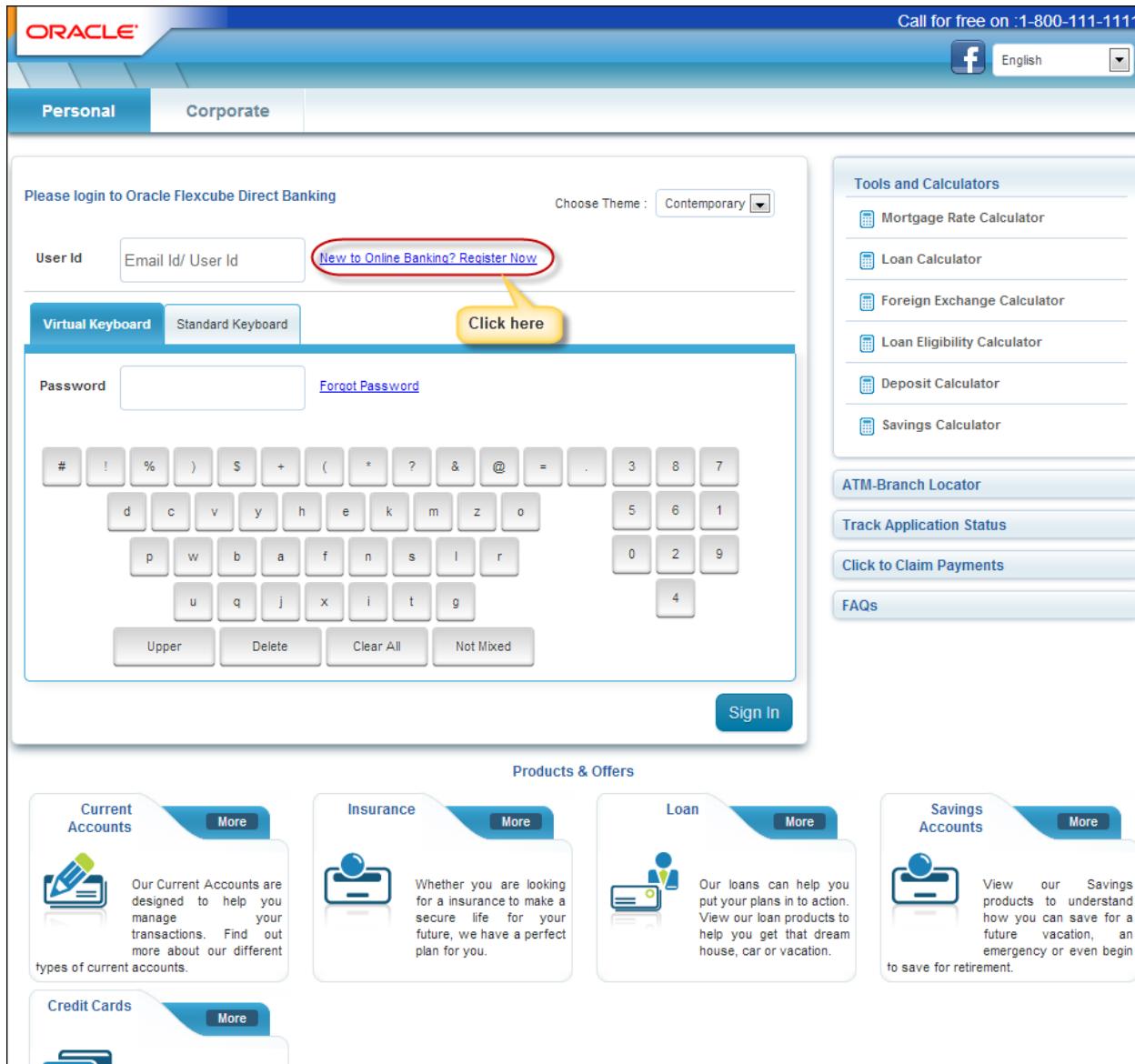
## 11.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

#### Register for Online Banking

##### Relationship Type – Saving Account Customer

Register For Online Banking

Are you an existing customer of the bank?

1. Click here

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application.

Yes, I am an existing customer of Bank of Oracle

Not yet. I am new to Bank of Oracle.

2. Enter the appropriate information in the respective fields.

Relationship Type: Saving Account Customer

Customer Id:

Account Number:

First Name:

Last Name:

Email ID:

Date of Birth:

Debit Card Number:

Debit Card Pin:

3. Enter the appropriate Security Code as shown in the image.

Security Code:

4. Click here

Security Code Image: FL28C48

Cancel Next

## Field Description

Field Name	Description
<b>Register for Online Banking</b>	
Are you an existing customer of Bank of Oracle	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>Yes, I am an existing customer of Bank of Oracle.</li> <li>Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes, I am an existing customer of the Bank of Oracle.</b></p>

## Online Registration

### Relationship Type – Saving Account Customer

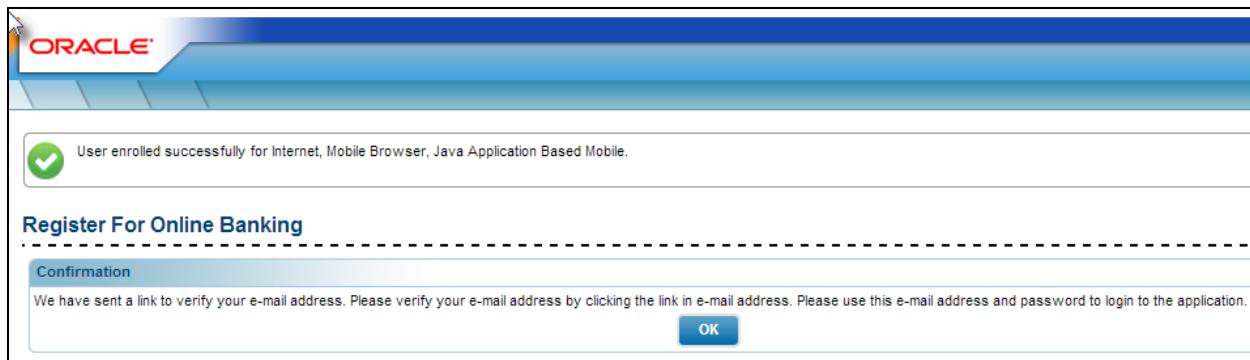
Relationship Type	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Relationship Type from the following:</p> <ul style="list-style-type: none"> <li>Saving Account Customer</li> <li>Credit Card Customer</li> <li>Loans/ Deposits Customer</li> </ul>
-------------------	--

Field Name	Description
<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Customer ID.
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Account Number.
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the Relationship Type selected is Credit Card Customer.
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate First Name.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Last Name.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
<b>Debit Card Number</b>	[Conditional, Numeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Number.
<b>Debit Card Pin</b>	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click Register.

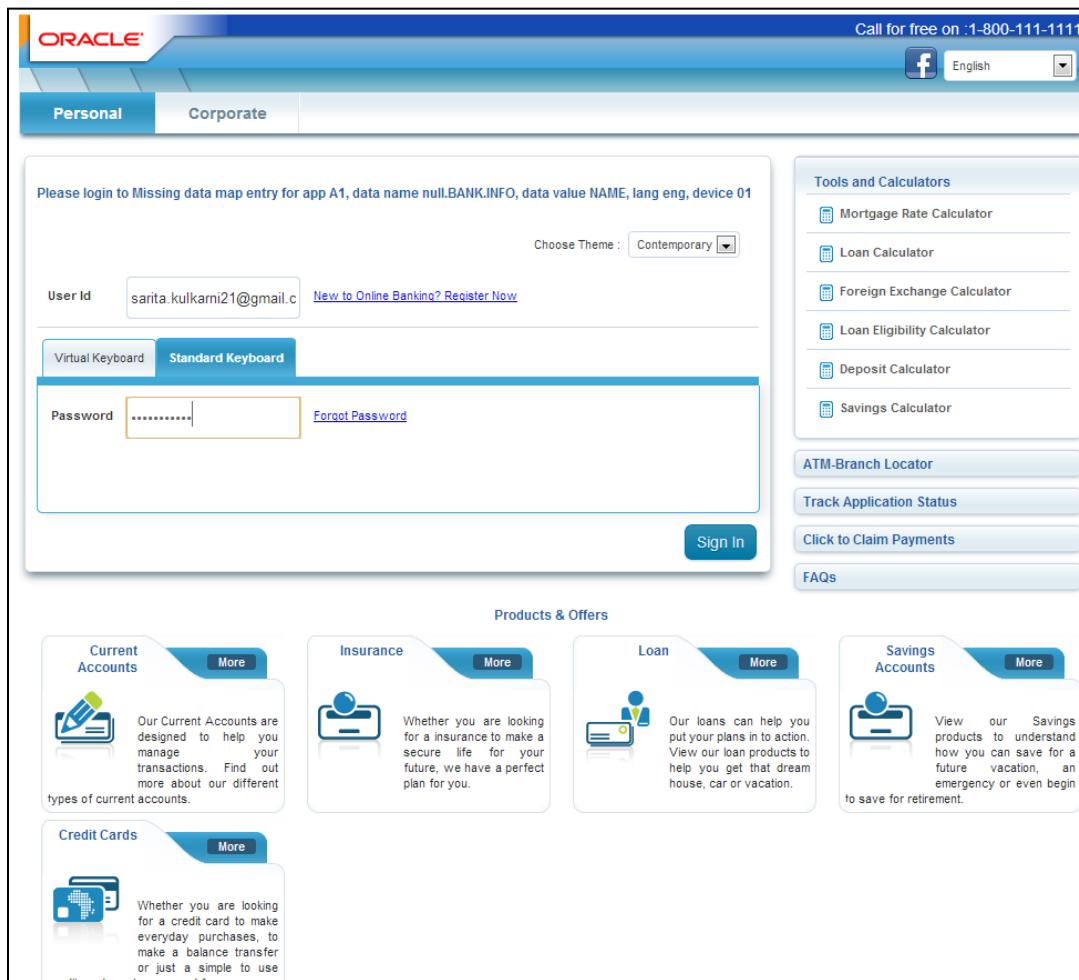
The following page is displayed.

#### Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID



## Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

## Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

If the Email ID verification is done, then click **Email Address Verified**.

**OR**

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

## Product Showcase



The screenshot shows the Oracle FLEXCUBE Direct Banking interface. At the top, there is a navigation bar with links for P2P Payments, Customer Services, and Tools. A welcome message for 'SARITA KULKARNI' is displayed. The main content area is titled 'Product Showcase' and contains five product groups: 'Current Accounts', 'Insurance', 'Loan', 'Savings Accounts', and 'Credit Cards'. Each group has a small icon and a brief description. The 'Insurance' group is highlighted with a blue box and a 'More' button. The 'Credit Cards' group also has a 'More' button.

- Current Accounts**  
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.
- Insurance**  
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.
- Loan**  
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.
- Savings Accounts**  
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.
- Credit Cards**  
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

9. Click the **More** button, available on the Product Group – **Insurance**. The following page is displayed.

## Product – Car Insurance

10. Click the **Apply Online** link available on the product – **Car Insurance**.

**Note:** The further application process for the **New User to Online Banking** is similar to the process of **Already Registered User to Online Banking** of *Personal Accident and Health*.

Please refer to the section – **Already Registered to the Online Banking** of *Personal Accident and Health*.

## 11.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

### For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the *Insurance*, as shown in the following screenshot:

### Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Forgot Password

Sign In

Click here to view offers

**Insurance** **More**

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

**Current Accounts** **More**

**Credit Cards** **More**

Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

**Tools and Calculators**

- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

**ATM-Branch Locator**

**Track Application Status**

**Click to Claim Payments**

**FAQs**

2. The following page is displayed. Click **Apply Online**, available on the product – *Car Insurance*.

### Product Group - Insurance

The following page is displayed.

## Car Insurance

3. Enter the required details in the following sections.

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
	If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.
<b>Select Customer</b>	<p>[Mandatory, Dropdown]</p> <p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.</p>	
<b>First Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available when the logged in customer is a newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available when the logged in customer is a newly registered user.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available when the logged in customer is an existing customer.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]</p> <p>Select the appropriate birth date from the date picker</p>
<b>City</b>	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the appropriate city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>Enter the valid mobile number.</p>
<b>Email ID</b>	<p>[Optional, Alphanumeric, Input Box, 255]</p> <p>Enter the valid Email ID.</p>

Field Name	Description
<b>Preferred Day of Contact</b>	<p>[Mandatory, Date Picker]</p> <p>Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.</p>
<b>Preferred Time of Contact</b>	<p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Car Insurance

**Car Insurance**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

**Tell us your Requirement**

City where the car is registered*	Mumbai
First Date of Registration*	04-04-2013
Manufacturer*	Honda
Model*	Accord
Price of the Vehicle*	1200000
Previous Policy Expiry Date	20-06-2013
Promotion code:	

## Field Description

Field Name	Description
<b>Applicant Details</b>	
<b>Tell us your Requirement</b>	
<b>City where the car is registered</b>	[Mandatory, Alphanumeric, 20] Enter the city name where the car registration is done.
<b>First Date of Registration</b>	[Mandatory, Date-Picker] Select the appropriate date from the date picker.
<b>Manufacturer</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
<b>Model</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
<b>Price of the Vehicle</b>	[Mandatory, Numeric, Input Box, 20] Enter the price of the vehicle.
<b>Previous Policy Expiry Date</b>	[Optional, Date-Picker] Enter the expiry date of the previous policy of the vehicle.
<b>Promotion Code</b>	Enter the promotion code, if any.

## Upload Document

Upload Document					
SI No	Document Type	Attach Document	Uploaded Document	- Remove	+ Add More
1	Passport	<input type="button" value="Browse"/>	Passport.pdf	<input type="button" value="- Remove"/>	<input type="button" value="+ Add More"/>

## Field Description

Field Name	Description
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]  Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]  Provides <b>Browse</b> button for selecting required file..</p>
<b>Browse</b>	<p>[Action Button, Mandatory]  Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]  Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]  Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Action Button, Optional]  Click <b>Add More</b> to upload more documents to the list.</p>

## Terms & Conditions

Terms & Conditions

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code

Security Code

8Y7B2P87

Security Code 8Y7B2P87

**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[icon, Optional]  A Refresh icon allows user to refresh the security code.</p> <p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the <i>session time-out</i> error.</p>
	<p>[icon, Optional]  A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Text field, Mandatory]  A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

4. Click **Submit**. The following message is displayed on the screen.



A user can also **Download** and **Print** an application details using the respective buttons, available at the bottom of the page, just below the Security Code.

## 12. Personal Accident and Health

The application process for **Insurance** enables prospects/existing customers to apply for an **Insurance** product from the online banking channels. This process is initiated once the user chooses to apply for **Insurance** after viewing product information.

The online **Insurance** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the user confirms the details, the **FCDB** system sends a request for the creation of a **Customer** and **Insurance** Account in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

**Note:** This particular product is not applicable for the **Corporate User**.

## 12.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

#### Field Description

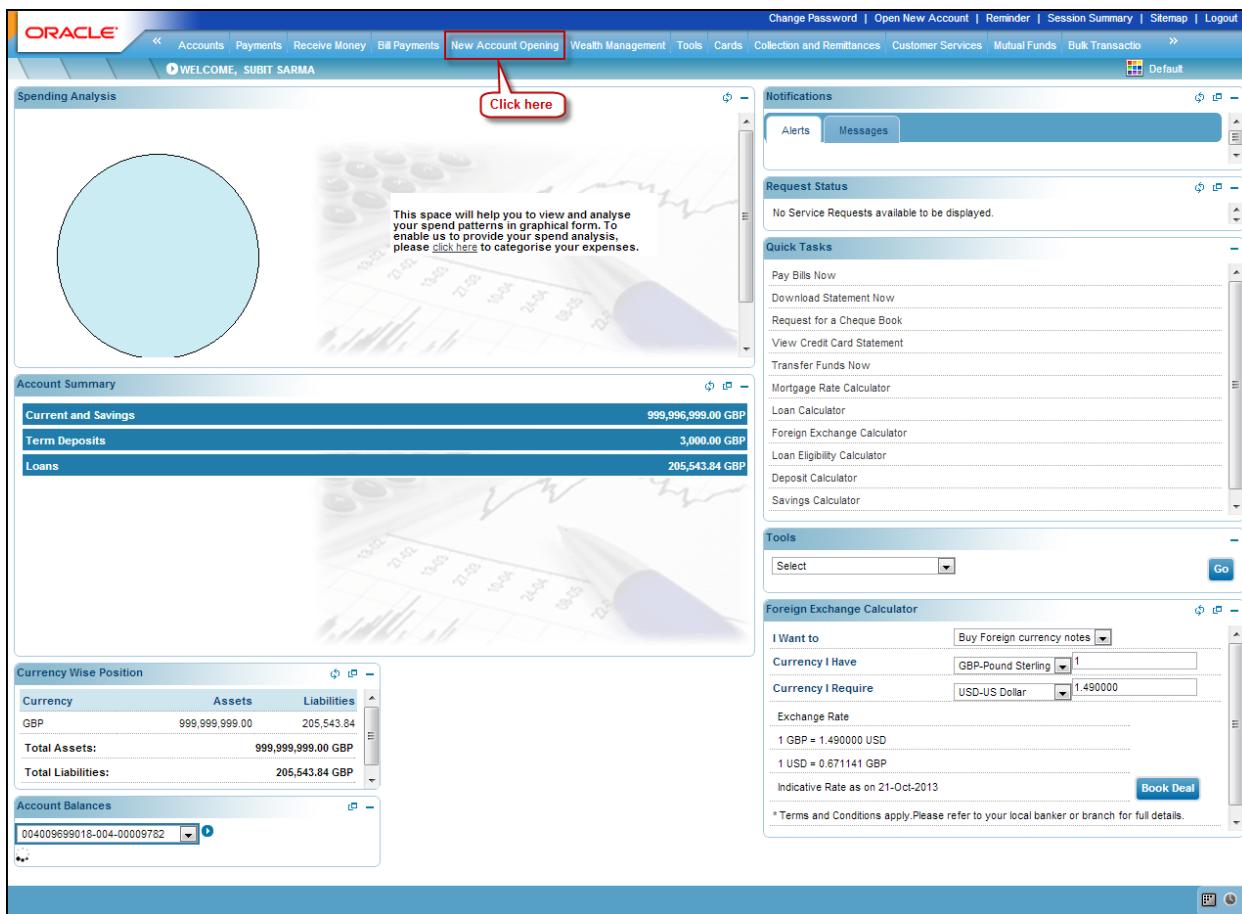
Field Name	Description
------------	-------------

**Login Window**

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the <b>User ID</b> entered.

2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account

5. Click the link **More** available on **Product Group – Insurance** from the **Product Showcase**.
6. The following page is displayed. Click **Apply Online** link available on *Personal Accident and Health*, as shown in the following screenshot:

## Insurance – Personal Accident and Health

The following page is displayed.

## Online Application Form – Personal Accident and Health

The screenshot shows a web-based application form for a personal accident and health insurance. The main form is titled 'Application Details' and 'Personal Details'. It includes fields for 'Select Customer', 'Name', 'City', 'Mobile Number', 'Email Id', 'Preferred day of contact', and 'Preferred time of contact'. A note at the bottom of this section states: 'Facility to apply for Business Loan is available only to the citizens of FLEXCUBE Direct Banking 12 B1'. Below the main form are buttons for 'Tell us your Requirement' and 'Upload Document'. A 'Terms & Conditions' section follows, containing legal text, a 'View Terms & Conditions' link, a 'Download Terms & Conditions' link, and a checkbox for accepting terms. At the bottom are 'Submit' and 'Cancel' buttons. A sidebar on the right provides 'Need help' options, including a phone number (1.866.362.4536), 'Call' and 'Chat' buttons, and links for 'Features', 'Terms and Conditions', and 'Feedback'.

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	[Mandatory, Dropdown]
	This field is available only when customer is an existing user.
	If the user is an existing customer of the <i>Bank of Oracle</i> , then multiple accounts may be available for the same user / owned by the same user.
	The selected account number is used as a reference for further online application processing.

**Note:** Since the user is not an existing customer of the bank, select **Not yet. I am new to bank.** Further section explains the registration process only for the **Prospect** user.

<b>Name</b>	[Mandatory, Input Box, 35]
	This field is auto-configured once you select a customer from the dropdown list.
	Else enter the name of the applicant.

Field Name	Description
<b>City</b>	[Mandatory, Input Box, 20]  This field is auto-configured once you select a customer from the dropdown list.  Else enter the name of the city.
<b>Mobile Number</b>	[Mandatory, Numeric, 20]  This field is auto-configured once you select a customer from the dropdown list.  Else enter the appropriate Mobile Number.
<b>Email ID</b>	[Mandatory, Alphanumeric, 255]  This field is auto-configured once you select a customer from the dropdown list.  Else enter the appropriate Mobile Number.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker]  Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown]  Select the desired time from the dropdown.
<b>Tell us your Requirement</b>	
<b>No of Adults</b>	[Mandatory, Input Box, 2]  Enter the appropriate number of adults in the family.
<b>No of Children</b>	[Mandatory, Input Box, 2]  Enter the appropriate number of children in the family.
<b>Sum Insured (Currency Type)</b>	[Mandatory, Dropdown]  Currency types vary as per bank requirement and are system configured.  Enter the desired type of currency.
<b>Sum Insured</b>	[Mandatory, Input Box, 15]  Enter the appropriate amount for Sum Insured.
<b>Promotion code</b>	[Optional, Input Box, 10]  Enter the appropriate <b>Promotion Code</b> , if any.
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading]  First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]</p> <p>Provides <b>Browse</b> button for selecting required file.</p>
<b>Browse</b>	<p>[Action Button, Mandatory]</p> <p>Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]</p> <p>Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]</p> <p>Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Action Button, Optional]</p> <p>Click <b>Add More</b> to upload more documents to the list.</p>
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	<p>[Display]</p> <p>Displays all the terms and conditions applicable for online processing.</p>

Field Name	Description
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit**. 0)

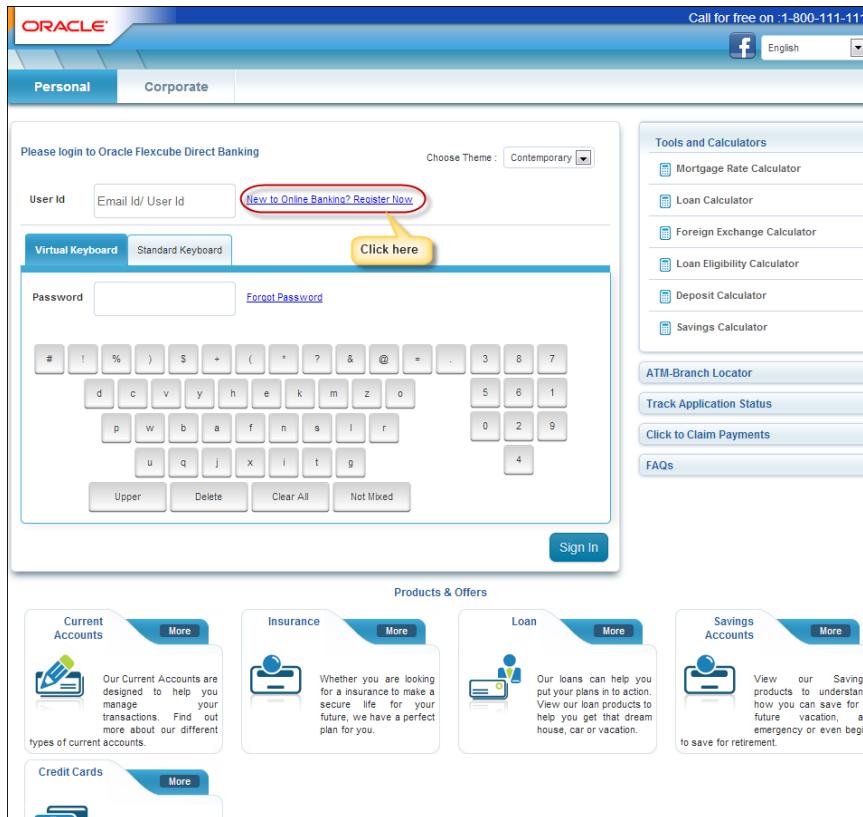
## 12.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

## Register for Online Banking

### Relationship Type – Saving Account Customer

1. Click here

2. Enter the appropriate information in the respective fields.

3. Enter the appropriate Security Code as shown in the image.

4. Click here

### Field Description

Field Name	Description
------------	-------------

#### Register for Online Banking

##### Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

- Yes, I am an existing customer of Bank of Oracle.
- Not yet. I am new to Bank of Oracle.

**Note:** Since the user is an existing customer of the bank, select **Yes. I am an existing customer of the Bank of Oracle.**

#### Online Registration

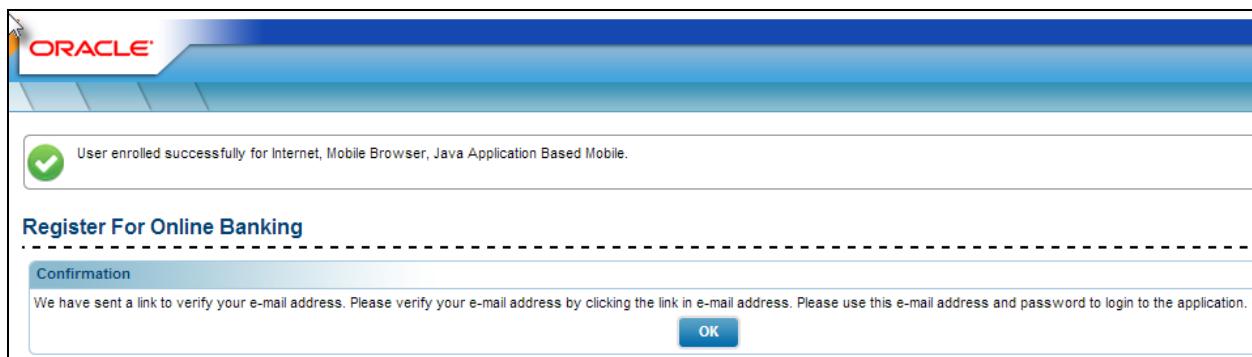
##### Relationship Type – Saving Account Customer

Field Name	Description
<b>Relationship Type</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the user is an existing customer of the bank.</p> <p>Select the appropriate Relationship Type from the following:</p> <ul style="list-style-type: none"> <li>• Saving Account Customer</li> <li>• Credit Card Customer</li> <li>• Loans/Deposits Customer</li> </ul>
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Customer ID.</p>
<b>Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Account Number.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the Relationship Type selected is Credit Card Customer.</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate First Name.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Last Name.</p>
<b>Email ID</b>	<p>[Mandatory, Alphanumeric, Input Box, 255]</p> <p>Enter the appropriate Email ID.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the appropriate Date of Birth from the Date-Picker.</p>
<b>Debit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer.</p> <p>Enter the appropriate Debit Card Number.</p>

Field Name	Description
Debit Card Pin	<p>[Conditional, Numeric, Input Box, 4]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer.</p> <p>Enter the appropriate Debit Card Pin.</p> <ol style="list-style-type: none"> <li>2. Select the checkbox for <b>Terms &amp; Conditions</b>.</li> <li>3. Enter the appropriate <b>Captcha Code</b> as shown in the <b>Security Code</b> image.</li> <li>4. Click Register.</li> </ol>

The following page is displayed.

### Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID

## Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

## Email Address Verification Pending

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

If the Email ID verification is done, then click **Email Address Verified**.

**OR**

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

## Product Showcase

**Product Showcase**

- Current Accounts** [More](#)  
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.
- Insurance** [More](#)  
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.
- Loan** [More](#)  
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.
- Savings Accounts** [More](#)  
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.
- Credit Cards** [More](#)  
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

9. Click the **More** button, available on the Product Group – **Insurance**. The following page is displayed.

## Personal Accident and Health

Call for free on :1-800-111-1111

[f](#) English

**Personal** **Corporate**

[Home](#) \ Insurance

**Insurance**





**Car Insurance**

A comprehensive Car Insurance policy for your car that keeps it secure against damage caused by natural and man-made calamities, including acts of terrorism. Avail of Own Damage, Personal Accident and Liability cover all in one policy. Moreover, Car Insurance is mandatory and needs to be renewed every year. So choose the best car insurance company. .

**Features:**

A digitally signed policy is issued immediately through our online facility  
Access to over 2700+ network garages for cashless claims servicing  
5% discount for recognized Automobile Association's Membership  
Doorstep surveyor facility to cover your car with a break-in insurance

[Apply Online](#)

**Personal Accident and Health**

Health is wealth and we couldn't agree more. An unwelcome trip to the hospital can drain your resources. Instead of worrying about cashflows and bills, let Health Cash handle the situation. What's more, you enjoy a 30% cash refund on your annual premiums if you stay healthy without making a claim throughout the year.

**Features:**

Up to \$400 daily for hospitalization due to illness or accidents  
30% no-claim cash refund yearly  
Pays on top of other insurances. No deductibles  
No medical examination needed 24-hour worldwide protection

[Apply Online](#)

[Click here](#)

**Tools and Calculators**

- [Mortgage Rate Calculator](#)
- [Loan Calculator](#)
- [Foreign Exchange Calculator](#)
- [Loan Eligibility Calculator](#)
- [Deposit Calculator](#)
- [Savings Calculator](#)

**ATM-Branch Locator**

[Track Application Status](#)

[Click to Claim Payments](#)

[FAQs](#)

10. Click the **Apply Online** link available on the product – **Personal Accident and Health**.

**Note:** The further application process for the **New User to Online Banking** is similar to the process of **Already Registered User to Online Banking** of *Personal Accident and Health*.

Please refer to the section – **Already Registered to the Online Banking** of *Personal Accident and Health*.

## 12.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

### For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the *Insurance*, as shown in the following screenshot:

### Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Forgot Password

Sign In

Click here to view offers

**Current Accounts** More

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

**Insurance** More

Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

**Loan** More

Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

**Savings Accounts** More

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

Mortgage Rate Calculator

Loan Calculator

Foreign Exchange Calculator

Loan Eligibility Calculator

Deposit Calculator

Savings Calculator

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

2. The following page is displayed. Click **Apply Online**, available on the product – *Personal Accident and Health*.

## Product Group - Insurance



The screenshot shows the Oracle Personal Insurance website. At the top, there is a navigation bar with the Oracle logo, a call-to-action button 'Call for free on : 1-800-111-1111', a Facebook icon, and language selection 'English'. Below the navigation, there are two tabs: 'Personal' (selected) and 'Corporate'. The main content area is titled 'Insurance' and features two images: a family sitting on the floor and a family sitting on the hood of a car. The 'Car Insurance' section is detailed with text about a comprehensive policy covering damage, own damage, personal accident, and liability. It highlights features like a digital policy, access to 2700+ garages, and a 5% discount for AA membership. A red call-to-action button 'Apply Online' with a checkmark is visible, and a yellow arrow points to a 'Click here' link. To the right, a sidebar lists 'Tools and Calculators' including Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Other links in the sidebar include ATM-Branch Locator, Track Application Status, Click to Claim Payments, and FAQs.

The following page is displayed.

## Personal Accident and Health

**Personal Accident and Health**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle

**Application Details**

**Personal Details**

First Name\*:   
Last Name\*:   
Date Of Birth\*:    
City\*:    
Mobile Number\*:   
Email Id\*:   
Preferred day of contact\*:    
Preferred time of contact\*:

Facility to apply for Personal Accident and Health is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Tell us your Requirement**  
**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

3. Enter the required details in the following fields.

### Field Description

Field Name	Description
<b>Personal Details</b>	
<b>Select Customer</b>	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<b>Note:</b>	Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.

<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the first name of the applicant.

This field is available only when the logged in customer is a newly registered user.

Field Name	Description
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the logged in customer is a newly registered user
<b>Name</b>	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing user.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker] Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.
<b>Preferred Time of Contact</b>	Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Application Details

Are you an existing customer of the bank?  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes . I am an existing customer of Bank of Oracle  
 Not yet . I am new to Bank of Oracle.

**Application Details**

**Personal Details**

**Tell us your Requirement**

No of Adults\*: 2  
No of Children\*: 0  
Sum Insured : 1000000  
Promotion code:

## Field Description

Field Name	Description
<b>Personal Details</b>	
<b>Tell us your Requirement</b>	
<b>No of Adults</b>	[Mandatory, Numeric, Input Box, 20] Enter the total number of adults to be insured or nominated.
<b>No of Children</b>	[Mandatory, Numeric, Input Box, 20] Enter the total number of children to be insured or nominated.
<b>Sum Insured</b>	[Mandatory, Numeric, Input Box, 20] Enter the total sum insured.
<b>Promotion Code</b>	[Optional, Alphanumeric , Input Box, 20] Enter the promotion code, if any.

## Upload Document

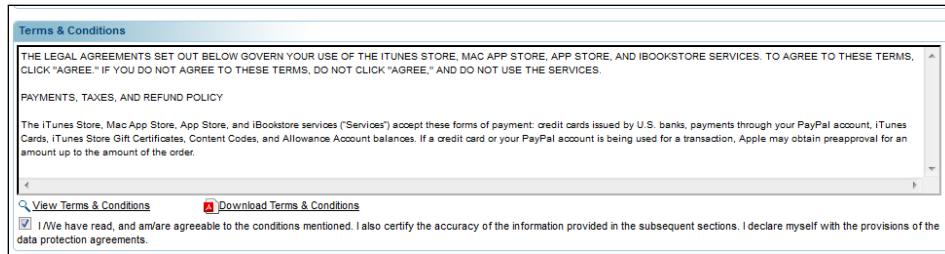
Upload Document					
Sl No	Document Type	Attach Document	Uploaded Document	- Remove	+ Add More
1	Salary Details	<input type="button" value="Browse"/>	Salary_Details.pdf	<input type="button" value="- Remove"/>	<input type="button" value="+ Add More"/>

## Field Description

Field Name	Description
<b>Upload Document</b>	
<b>Mandatory Documents</b>	

Field Name	Description
<b>SI No</b>	[Display, Auto-generated, Column Heading]
	First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	<ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory]
	Provides <b>Browse</b> button for selecting required file..
<b>Browse</b>	[Action Button, Mandatory]
	Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display]
	Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional]
	Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional]
	Click <b>Add More</b> to upload more documents to the list.

## Terms & Conditions



The screenshot shows a page titled 'Terms & Conditions'. It contains a large block of text about the legal agreements for the iTunes Store, Mac App Store, App Store, and iBookstore services. Below the text is a section titled 'PAYMENTS, TAXES, AND REFUND POLICY' with a note about payment methods. At the bottom, there are two buttons: 'View Terms & Conditions' and 'Download Terms & Conditions'. A checkbox is checked, and the text next to it states: 'I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.'

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code



The screenshot shows a page titled 'Security Code'. It features a large image of a security code '2N72A3F' with a wavy background. To the right of the image is a text input field containing the same code. Below the image and input field are two buttons: 'Submit' and 'Cancel'.

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[icon, Optional] A refresh icon allows user to refresh the security code.</p> <div style="border: 1px solid #ccc; padding: 5px; background-color: #e0f2f1;"> <p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p> </div>
	<p>[icon, Optional] A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Mandatory, Alphanumeric, Input Box, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

4. Click **Submit**. The following message is displayed on the screen.

Thank you for showing interest in our product.  
Your application has been submitted.  
214315936234519  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the Security Code.

## 13. Business Loan

The online application process for **Business Loan** enables prospects/existing customers to apply for **Business Loan Account** from the online banking channels. This process is initiated once the user chooses to apply for a **Business Loan** after viewing product information.

The online **Business Loan Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and **Loan Account** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 13.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

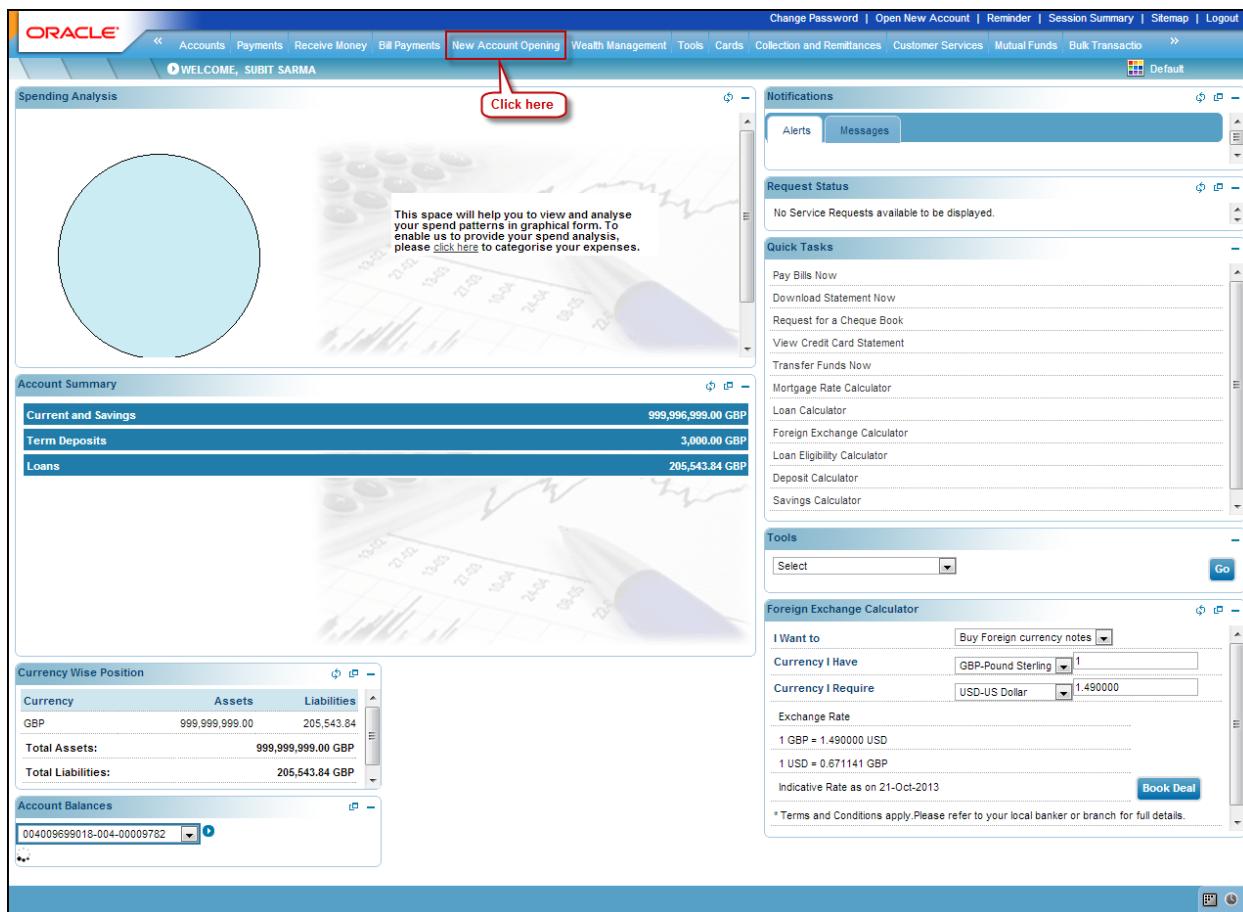
#### Field Description

Field Name	Description
Login Window	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate Retail User ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per Password Policy, for the Retail User ID entered.

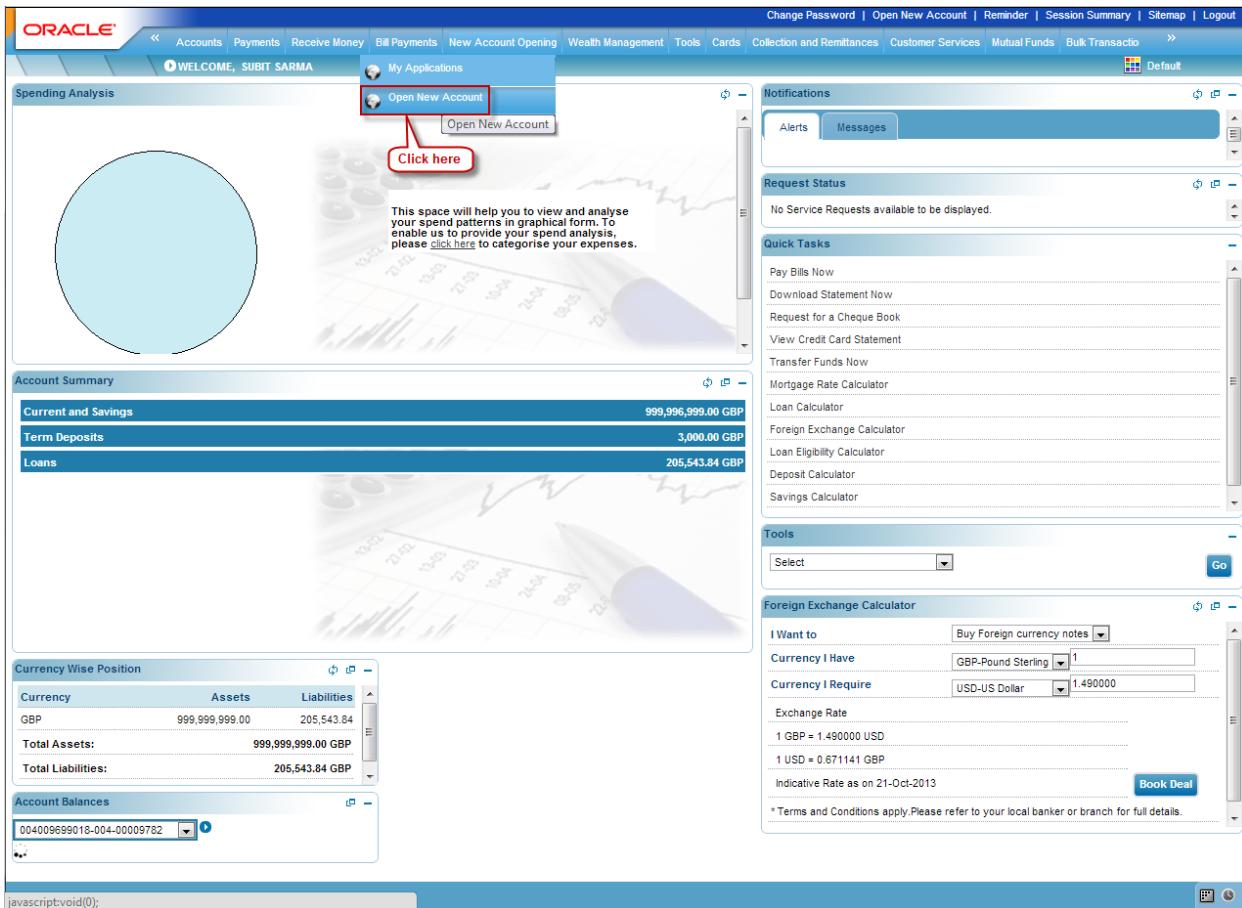
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



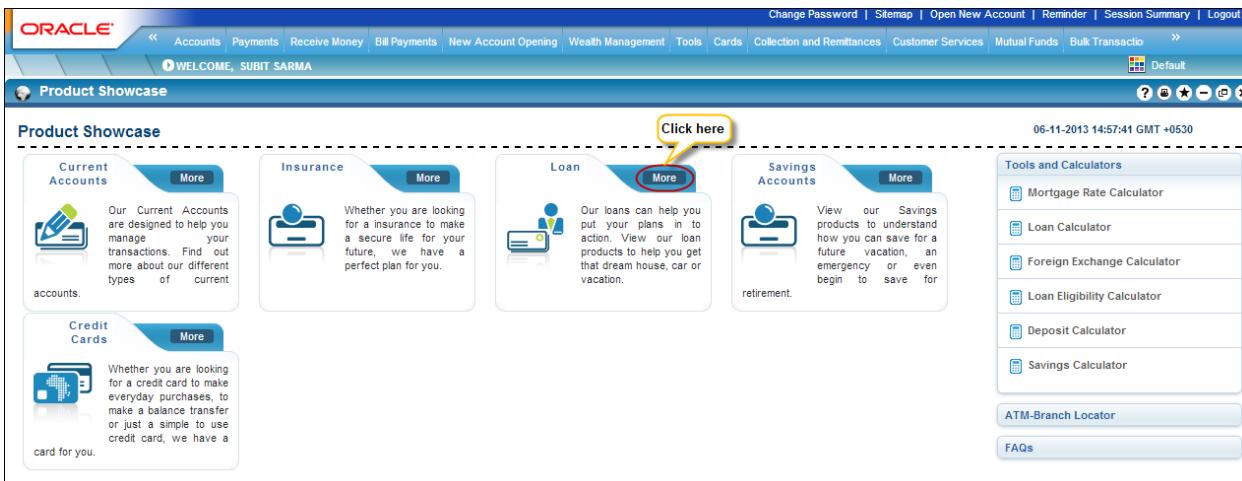
4. The following pop-up is displayed. Click **Open New Account**.

## Open New Account



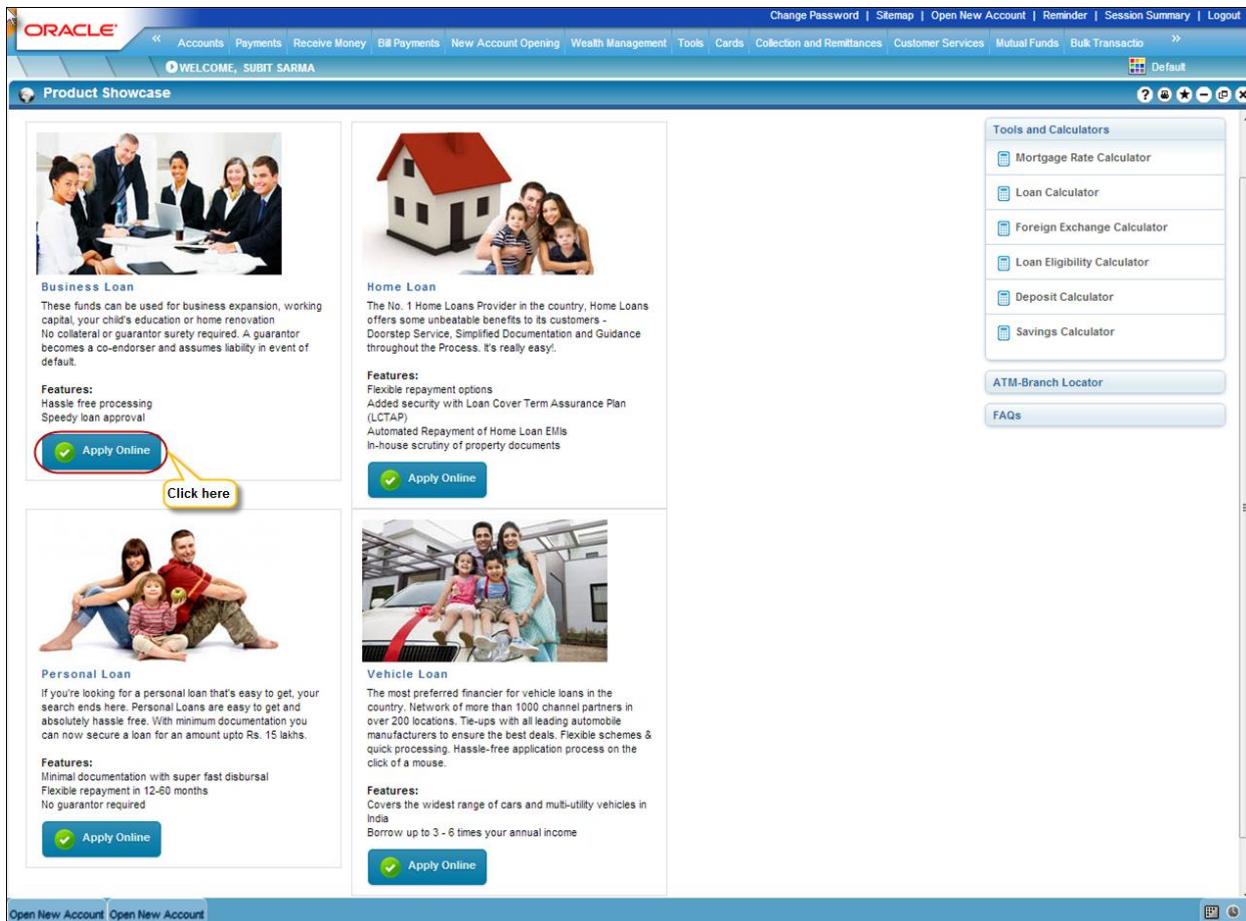
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

## Product Group - Loan



6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

### Product – Business Loan



**Product Showcase**

**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**

- Hassle free processing
- Speedy loan approval

**Apply Online**

**Click here**

**Home Loan**

The No. 1 Home Loans Provider in the country. Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!

**Features:**

- Flexible repayment options
- Added security with Loan Cover Term Assurance Plan (LCTAP)
- Automated Repayment of Home Loan EMIs
- In-house scrutiny of property documents

**Apply Online**

**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**

- Minimal documentation with super fast disbursal
- Flexible repayment in 12-60 months
- No guarantor required

**Apply Online**

**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**

- Covers the widest range of cars and multi-utility vehicles in India
- Borrow up to 3 - 6 times your annual income

**Apply Online**

Change Password | Sitemap | Open New Account | Reminder | Session Summary | Logout

Default

Tools and Calculators

- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

ATM-Branch Locator

FAQs

The following page is displayed.

## Online Application Form – Business Loan

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The top navigation bar includes links for Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. A welcome message 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Business Loan' and contains a sub-section 'Online Application Form'. A note says 'Fill in below details. Our representatives will get back to you to understand your requirement.' Below this is a 'Application Details' section with a 'Personal Details' sub-section. It includes fields for Select Customer (dropdown), Name (input), City (input), Mobile Number (input), Email Id (input), Preferred day of contact (input), and Preferred time of contact (dropdown). A note states 'Facility to apply for Business Loan is available only to the citizens of FLEXCUBE Direct Banking 12 BI'. Below this are buttons for 'Tell us your Requirement' and 'Upload Document'. A 'Terms & Conditions' section follows, containing legal text and a checkbox for accepting terms. At the bottom are 'Submit' and 'Cancel' buttons. A sidebar on the right provides 'Security Information' (a lock icon), 'Need Help' (with a phone and chat link), 'Review details of product you are applying' (with links for Features and Terms and Conditions), and a 'Feedback' section.

7. Enter the appropriate details in the respective sections.

## Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	[mandatory, Dropdown] Select the appropriate customer from the dropdown list.
<b>Name</b>	[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.
<b>City</b>	[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.

Field Name	Description
<b>Mobile Number</b>	[Mandatory, Numeric, 20]  This field is auto-configured once you select a customer from the dropdown list.  Else enter the appropriate Mobile Number.
<b>Email ID</b>	[Mandatory, Alphanumeric, 255]  This field is auto-configured once you select a customer from the dropdown list.  Else enter the appropriate Mobile Number.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker]  Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown]  Select the desired time from the dropdown.
<b>Tell us your Requirement</b>	
<b>Purpose</b>	[Mandatory, Input Box, 50]  Enter the desired purpose to opt for a loan.
<b>Type of Business</b>	[Mandatory, Input Box, 50]  Enter the desired type of business.
<b>Loan Amount (Currency Type)</b>	[Mandatory, Dropdown]  Currency types vary as per bank requirement and are system configured.  Enter the desired type of currency.
<b>Loan Amount</b>	[Mandatory, Numeric, Input Box, 15]  Enter the desired loan amount.
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown]  Currency types vary as per bank requirement and are system configured.  Enter the desired type of currency.
<b>Total Annual Income</b>	[Mandatory, Numeric, Input Box, 15]  Enter the appropriate total annual income.
<b>Promotion code</b>	[Optional, Input Box]  Enter the appropriate <b>Promotion Code</b> , if any.

**Upload Document****Mandatory Documents**

Field Name	Description
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

**Terms & Conditions**

Field Name	Description
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit**.

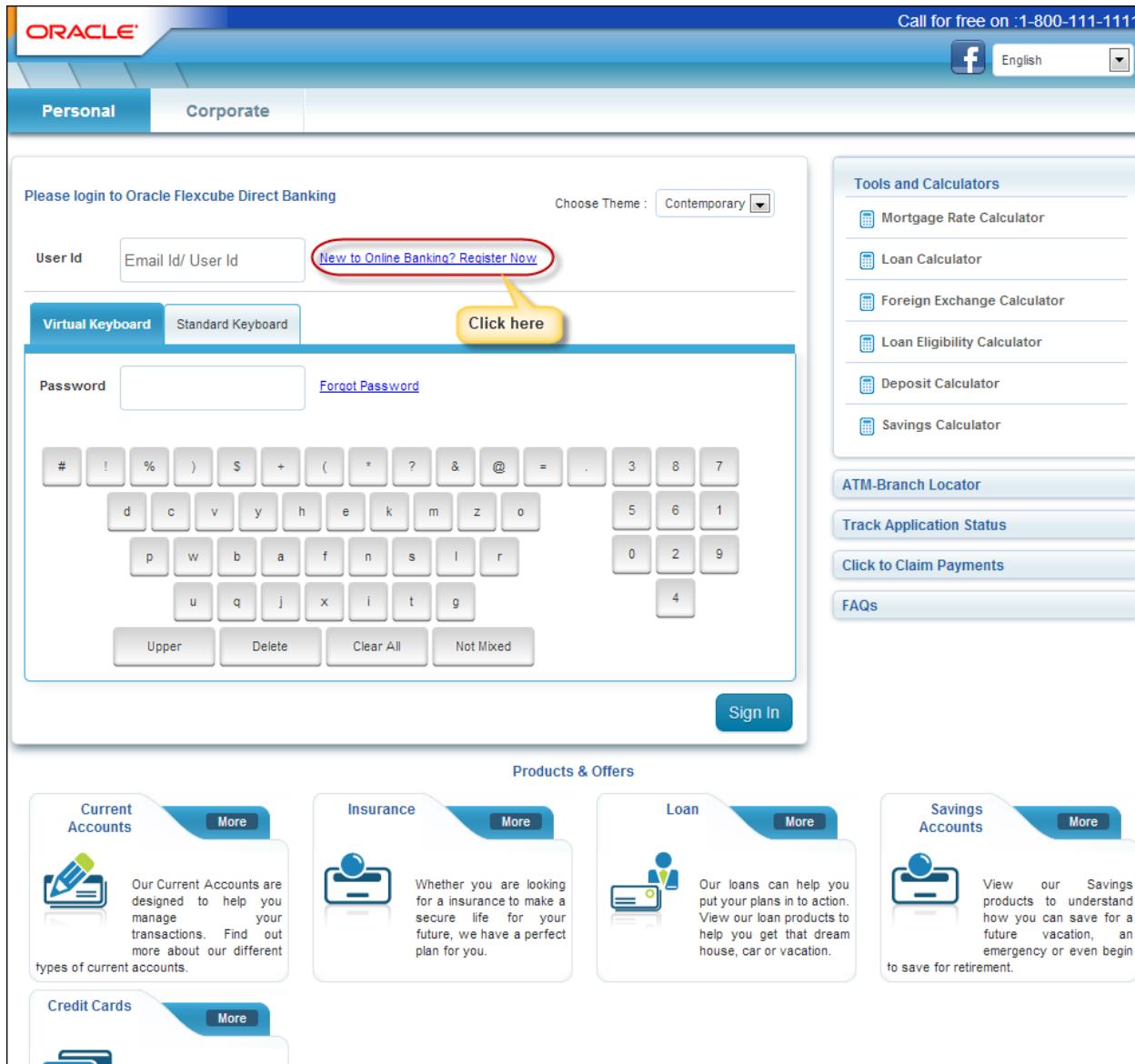
## 13.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

### Register for Online Banking

#### Relationship Type – Saving Account Customer

Register For Online Banking

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application.

Yes, I am an existing customer of Bank of Oracle.

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type\* Saving Account Customer

Customer Id\*

Account Number\*

First Name\*

Last Name\*

Email ID\*

Date of Birth\*

Debit Card Number\*

Debit Card Pin\*

Security Code

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

FL28C48

Security Code

Cancel Next

### Field Description

Field Name	Description
------------	-------------

#### Register for Online Banking

**Are you an existing customer of Bank of Oracle**

[Mandatory, Radio Button]  
Select the appropriate value from the following:

- Yes, I am an existing customer of Bank of Oracle.
- Not yet. I am new to Bank of Oracle.

**Note:** Since the user is an existing customer of the bank, select **Yes, I am an existing customer of the Bank of Oracle**.

#### Online Registration

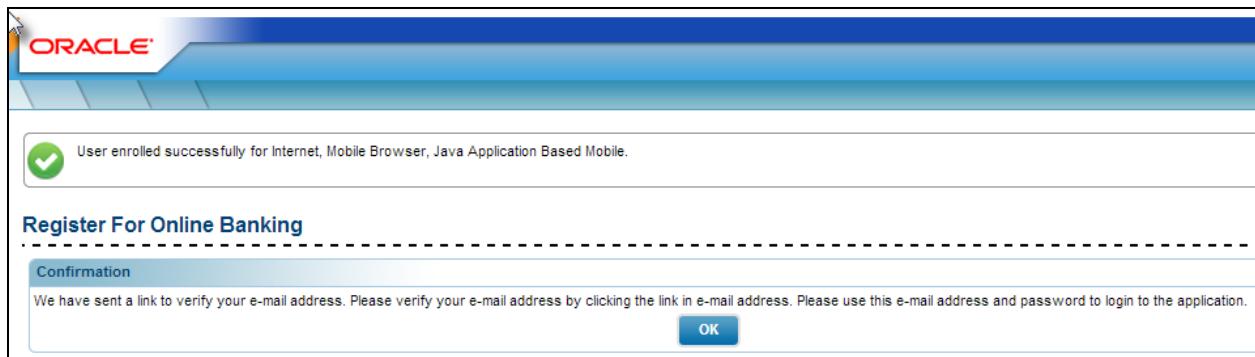
##### Relationship Type – Saving Account Customer

Field Name	Description
<b>Relationship Type</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the user is an existing customer of the bank.</p> <p>Select the appropriate Relationship Type from the following:</p> <ul style="list-style-type: none"> <li>• Saving Account Customer</li> <li>• Credit Card Customer</li> <li>• Loans/Deposits Customer</li> </ul>
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Customer ID.</p>
<b>Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Account Number.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the Relationship Type selected is Credit Card Customer.</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate First Name.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate Last Name.</p>
<b>Email ID</b>	<p>[Mandatory, Alphanumeric, Input Box, 255]</p> <p>Enter the appropriate Email ID.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the appropriate Date of Birth from the Date-Picker.</p>
<b>Debit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer.</p> <p>Enter the appropriate Debit Card Number.</p>

Field Name	Description
Debit Card Pin	<p>[Conditional, Numeric, Input Box, 4]</p> <p>This field is available only when the Relationship Type selected is Saving Account Customer.</p> <p>Enter the appropriate Debit Card Pin.</p> <ol style="list-style-type: none"> <li>2. Select the checkbox for <b>Terms &amp; Conditions</b>.</li> <li>3. Enter the appropriate <b>Captcha Code</b> as shown in the <b>Security Code</b> image.</li> <li>4. Click Register.</li> </ol>

The following page is displayed.

### Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID

## Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

## Email Address Verification Pending

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

If the Email ID verification is done, then click **Email Address Verified**.

**OR**

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

## Product Showcase

**Product Showcase**

- Current Accounts** [More](#)  
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.
- Insurance** [More](#)  
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.
- Loan** [More](#)  
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.
- Savings Accounts** [More](#)  
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.
- Credit Cards** [More](#)  
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

9. Click the **More** button, available on the Product Group – **Loans**. The following page is displayed.

## Business Loan

**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**  
Hassle free processing  
Speedy loan approval

**Apply Online**

**Click here**

**Home Loan**

The No. 1 Home Loans Provider in the country. Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!

**Features:**  
Flexible repayment options  
Added security with Loan Cover Term Assurance Plan (LCTAP)  
Automated Repayment of Home Loan EMIs  
In-house scrutiny of property documents

**Apply Online**

**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**  
Minimal documentation with super fast disbursal  
Flexible repayment in 12-60 months  
No guarantor required

**Apply Online**

**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**  
Covers the widest range of cars and multi-utility vehicles in India  
Borrow up to 3 - 6 times your annual income

**Apply Online**

10. Click the **Apply Online** link available on the product – **Business Loan**.

**Note:** The further application process for the **New to Online Banking** is similar to the process of **Already Registered User to Online Banking** of **Business Loan**. Please refer the *Business Loan*.

Please refer the section - **Already Registered to the Online Banking** of *Business Loan*.

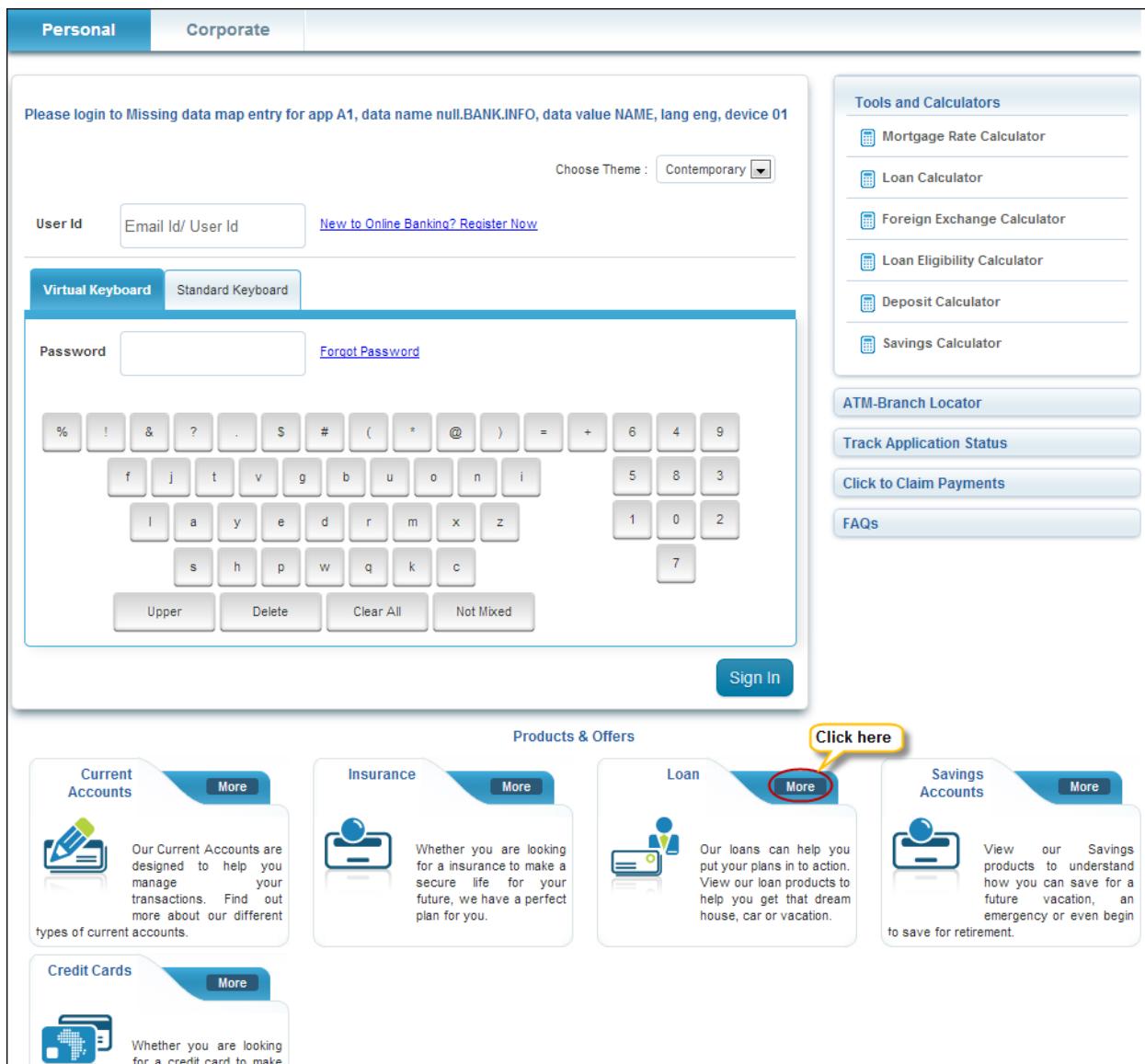
### 13.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

#### For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the *Loans*, as shown in the following screenshot:

#### Product Showcase



The screenshot shows a banking login interface. At the top, there are tabs for 'Personal' and 'Corporate'. Below the tabs, a message reads: 'Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01'. A 'Choose Theme' dropdown is set to 'Contemporary'. Below this, there are fields for 'User Id' and 'Email Id/ User Id', with a link 'New to Online Banking? Register Now'. A 'Virtual Keyboard' is displayed, with 'Standard Keyboard' as an option. The keyboard includes a numeric keypad and buttons for 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. To the right, a sidebar lists 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. At the bottom, there are sections for 'Products & Offers' including 'Current Accounts', 'Insurance', 'Loan', and 'Savings Accounts'. The 'Loan' section has a 'More' button circled in red with a yellow callout bubble containing the text 'Click here'.

The following page is displayed.

#### Product Group – Loans

**Product Showcase**



**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**  
Hassle free processing  
Speedy loan approval

**Apply Online**

**Click here**



**Home Loan**

The No. 1 Home Loans Provider in the country. Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!

**Features:**  
Flexible repayment options  
Added security with Loan Cover Term Assurance Plan (LCTAP)  
Automated Repayment of Home Loan EMIs  
In-house scrutiny of property documents

**Apply Online**



**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**  
Minimal documentation with super fast disbursal  
Flexible repayment in 12-60 months  
No guarantor required

**Apply Online**



**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**  
Covers the widest range of cars and multi-utility vehicles in India  
Borrow up to 3 - 6 times your annual income

**Apply Online**

2. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the *Business Laon*.

The following page is displayed.

## Business Loan

**Business Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name\*:   
Last Name\*:   
Date Of Birth\*:    
City\*:    
Mobile Number\*:   
Email Id\*:   
Preferred day of contact\*:    
Preferred time of contact\*:

Facility to apply for Business Loan is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Tell us your Requirement**  
**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am in agreement to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

3. Mention whether the user is an existing customer of the bank or not.

Click *Not yet. I am new to Bank of Oracle*.

**Note:** If the user is an existing customer of the *Bank of Oracle*, then multiple accounts may be available for the same user/ owned by the same user. The selected account number is used as a reference for further online application processing.

### Field Description

Field Name	Description
<b>Are you an existing customer of the bank?</b>	<p>[Mandatory, radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes. I am an existing customer of <i>Bank of Oracle</i></li> <li>• Not yet. I am new to <i>Bank of Oracle</i></li> </ul>
<b>Relationship Type</b>	<p>[Conditional, Dropdown List]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Saving Account Customer</li> <li>• Credit Card Customer</li> <li>• Only Deposits / Loans Customer</li> </ul> <p>This field is available when the logged in customer is an existing user.</p>

Field Name	Description
<b>Customer ID / Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the selected Relationship Type is <b>Saving Account Customer or Only Deposits / Loans Customer</b>.</p> <p>Enter the appropriate Customer ID/ Account Number in the respective field.</p>
<b>Credit Card Number</b>	<p>[Conditional, Input Box, 20*n]</p> <p>This field is available only when the selected Relationship Type is <b>Credit Card Customer</b>.</p> <p>Enter the appropriate Credit Card Number.</p>

**Note:** If the user is an existing customer of the *Bank of Oracle*, then multiple accounts may be available for the same user/ owned by the same user. The selected account number is used as a reference for further online application processing.

4. Enter the required details in the remaining fields.

#### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
<b>Select Customer</b>	<p>[Conditional]</p> <p>Select the required account number from the list.</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available only when the logged in customer is an existing user.</p>

Field Name	Description
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker] Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.
<b>Preferred Time of Contact</b>	Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

### Tell us your Requirement

The form is titled "Tell us your Requirement". It contains the following fields:

- Purpose\*: Business
- Type of Business\*: Services
- Loan Amount\*: Indian Rupee 5000000
- Total Annual Income\*: Indian Rupee 1200000
- Promotion code: [empty field]

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Purpose</b>	[Mandatory, Input Box, 50] Enter the purpose for the loan to be opted.
<b>Type of Business</b>	[Mandatory, Input Box, 50] Enter the type of business.
<b>Loan Amount (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Loan Amount</b>	[Mandatory, Input Box, 15] Enter the required loan amount in the input box.
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Total Annual Income</b>	[Mandatory, Input Box, 15] Enter the total annual income.
<b>Promotion Code</b>	[Mandatory, Input Box, 10] Enter the promotion code, if any.

## Upload Document

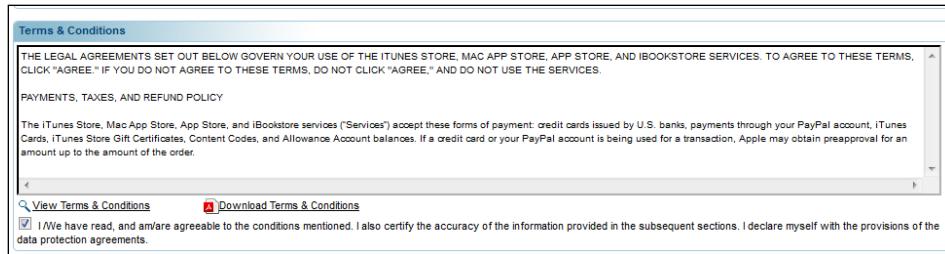
Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	<input type="button" value="Browse"/>	Salary_Details.pdf	<input type="button" value="Remove"/> <input type="button" value="+ Add More"/>

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	

Field Name	Description
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ PAN Card</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file..
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

## Terms & Conditions



The screenshot shows a page titled 'Terms & Conditions'. It contains a large block of text about the legal agreements for the iTunes Store, Mac App Store, App Store, and iBookstore services. Below the text is a section titled 'PAYMENTS, TAXES, AND REFUND POLICY' with a note about payment methods. At the bottom, there are two buttons: 'View Terms & Conditions' and 'Download Terms & Conditions'. A checkbox is checked, and the text next to it states: 'I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.'

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code



The screenshot shows a page titled 'Security Code'. It features a large image of a security code '2N72A3F' with a wavy background. To the right of the image is a text input field containing the same code '2N72A3F'. Below the input field are two buttons: 'Submit' and 'Cancel'.

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[icon, Optional] A refresh icon allows user to refresh the security code.</p> <p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the <i>session time-out</i> error.</p>
	<p>[icon, Optional] A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

5. Click **Submit**. The following message is displayed on the page.

**Business Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
209040721237138  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the Security Code.

## 14. Home Loan

The online **Home Loan** application process enables prospects/existing customers to apply for a **Home Loan Account** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing product information.

The online **Home Loan** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and the **Home Loan** Account in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 14.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

**Note:** For the **Already Registered User of Online Banking**, the entire application process is similar to the **Already Registered User of Business Loan**. Please refer to the section - *Business Loan*.

Only the following field is specific to the *Home Loan*.

- Type of purchase

The following screenshot and field description explains the same.

### Tell us your Requirement

The screenshot shows a web-based application form titled 'Tell us your Requirement'. It contains several input fields and dropdown menus. At the top, there is a dropdown for 'Type Of Purchase' with 'Purchase Land' selected. Below it is a dropdown for 'Loan Amount' set to 'Indian Rupee' with the value '3000000'. Another dropdown for 'Total Annual Income' is also set to 'Indian Rupee' with the value '1500000'. There is a field for 'Promotion code' which is currently empty. The entire form is contained within a light blue border.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
Type of Purchase	<p>[Conditional, Dropdown] Enter the purchase type from the following options:</p> <ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase a Flat</li> <li>• Purchase Land</li> <li>• Other</li> <li>• Transfer an existing loan</li> </ul>
Loan Amount	<p>[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.</p>
Total Annual Income	<p>[Mandatory, Numeric] Enter total annual income of the debtor.</p>
Promotion Code	<p>[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.</p>

**Note:** Please refer to the **Already Registered User to Online Banking** of the *Business Loan* for the Application Process.

1. After entering all the required details, click **Submit**. The following message is displayed on the page.

<p><b>Home Loan</b> Online Application Form Fill in below details. Our representatives will get back to you to understand your requirement.</p> <p>Thank you for showing interest in our product. Your application has been submitted. 156978506237079 Please note down your reference number for future communication. Our representatives will contact you within 3 working days.</p>
---

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

## 14.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process for the *Home Loan* is similar to the process for **New User to Online Banking** of *Business Loan*. Please refer to the section - *Business Loan*.

Only the following field is specific to the *Home Loan*.

- Type of purchase

The following screenshot and field description explains the same.

### Tell us your Requirement

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
Type of Purchase	<p>[Conditional]</p> <p>Enter the purchase type from the following options:</p> <ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase a Flat</li> <li>• Purchase Land</li> <li>• Other</li> <li>• Transfer an existing loan</li> </ul>
Loan Amount	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>Enter the required loan amount.</p>
Total Annual Income	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter total annual income of the debtor.</p>
Promotion Code	<p>[Optional, Alphanumeric, Input Box, 20]</p> <p>Enter the promotion code, if any.</p>

**Note:** Please refer to the **Already Registered User to Online Banking** of *Business Loan* for the application process.

1. After entering all the required details, click **Submit**. The following message is displayed on the page.

<p><b>Home Loan</b> Online Application Form Fill in below details. Our representatives will get back to you to understand your requirement.</p> <p>Thank you for showing interest in our product. Your application has been submitted. 156978506237079 Please note down your reference number for future communication. Our representatives will contact you within 3 working days.</p>
---

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

### 14.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

### **For the Prospective Customer:**

1. If you are a **Prospective Customer**, click **More** available on the *Loan*, as shown in the following screenshot:

## Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id  Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Forgot Password

Password

Virtual Keyboard:

&	.	#	\$	%	*	(	=	@	+	?	)	!	3	8	4
c	a	p	s	r	f	e	j	x	t		5	7	6		
w	v	o	u	y	g	b	l		k	1	9	2			
m	i	n	d	z	h	q				0					
Upper				Delete				Clear All				Not Mixed			

[Sign In](#)

Products & Offers

Click here

**Current Accounts** More

 Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

**Insurance** More

 Whether you are looking for an insurance to make a secure life for your future, we have a perfect plan for you.

**Loan** More

 Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

**Savings Accounts** More

 View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

**Credit Cards** More

 Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

2. The following page is displayed. Click **Apply Online**, available on the product – *Home Loan*.

## Product Group - Loan

**Personal**

Home \ Loan

**Loan**



**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)

**Home Loan**



The No. 1 Home Loans Provider in the country, Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!.

**Features:**  
Flexible repayment options  
Added security with Loan Cover Term Assurance Plan (LCTAP)  
Automated Repayment of Home Loan EMIs  
In-house scrutiny of property documents

[Apply Online](#)



**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**  
Minimal documentation with super fast disbursal  
Flexible repayment in 12-60 months  
No guarantor required

[Apply Online](#)



**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**  
Covers the widest range of cars and multi-utility vehicles in India  
Borrow up to 3 - 6 times your annual income

[Apply Online](#)

**Tools and Calculators**

- [Mortgage Rate Calculator](#)
- [Loan Calculator](#)
- [Foreign Exchange Calculator](#)
- [Loan Eligibility Calculator](#)
- [Deposit Calculator](#)
- [Savings Calculator](#)

**ATM-Branch Locator**

**Track Application Status**

**Click to Claim Payments**

**FAQs**

**Note:** For the **Prospective Customer**, the entire application process for the *Home Loan* is similar to the process of **Prospective Customer** of *Business Loan*. Please refer to the *Business Loan*.

Only the following field is specific to the *Home Loan*.

- Type of purchase

The following screenshot and field description explains the same.

### Tell us your Requirement

**Tell us your Requirement**

Type Of Purchase*	Purchase Land	
Loan Amount*	Indian Rupee	3000000
Total Annual Income*	Indian Rupee	1500000
Promotion code:		

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Purchase</b>	<p>[Conditional]</p> <p>Enter the purchase type from the following options:</p> <ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase a Flat</li> <li>• Purchase Land</li> <li>• Other</li> <li>• Transfer an existing loan</li> </ul>
<b>Loan Amount</b>	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>Enter the required loan amount.</p>
<b>Total Annual Income</b>	<p>[Mandatory, Numeric]</p> <p>Enter total annual income of the debtor.</p>
<b>Promotion Code</b>	<p>[Optional, Alphanumeric, Input Box, 20]</p> <p>Enter the promotion code, if any.</p>

**Note:** Please refer to the section – **Already Registered User to Online Banking** of the *Business Loan* for the Application Process.

3. After entering all the required details, click **Submit**. The following message is displayed on the page.

**Home Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
156978506237079  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

## 15. Personal Loan

The online application process for **Personal Loan** enables prospects/existing customers to apply for a **Personal Loan Account** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing product information.

The online **Personal Loan Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and **Home Loan Account** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

**Note:** This particular product is not applicable for the **Corporate User**.

## 15.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

**Note:** For the **Already Registered User to Online Banking**, the entire application process for the *Personal Loan* is similar to the process of **Already Registered User to Online Banking** of *Business Loan*. Please refer to the *Business Loan*.

Only the following field is specific to the *Home Loan*.

- Type of purchase

The following screenshot and field description explains the same.

### Tell us your Requirement

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
Type of Purchase	<p>[Conditional]</p> <p>Enter the purchase type from the following options:</p> <ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase a Flat</li> <li>• Purchase Land</li> <li>• Other</li> <li>• Transfer an existing loan</li> </ul>
Loan Amount	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>Enter the required loan amount.</p>
Total Annual Income	<p>[Mandatory, Numeric]</p> <p>Enter total annual income of the debtor.</p>
Promotion Code	<p>[Optional, Alphanumeric, Input Box, 20]</p> <p>Enter the promotion code, if any.</p>

**Note:** Please refer to the Existing FCDB User of the *Business Loan* for the Application Process.

1. After entering all the required details, click **Submit**. The following message is displayed on the page.

<p><b>Home Loan</b> Online Application Form Fill in below details. Our representatives will get back to you to understand your requirement.</p> <p>Thank you for showing interest in our product. Your application has been submitted. 156978506237079 Please note down your reference number for future communication. Our representatives will contact you within 3 working days.</p>
---

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

## 15.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process for the *Personal Loan* is similar to the process of **New User to Online Banking** of *Business Loan*. Please refer to the *Business Loan*.

### 15.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

#### For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the *Loan*, as shown in the following screenshot:

#### Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Forgot Password

Sign In

Products & Offers

Click here

Current Accounts	Insurance	Loan	Savings Accounts
More	More	More	More
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.	Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.	Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.	View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

2. The following page is displayed. Click **Apply Online**, available on the product – *Personal Loan*.

#### Product Group - Loan

**Personal** **Corporate**

Home \ Loan

**Loan**



**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)



**Home Loan**

The No. 1 Home Loans Provider in the country, Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!.

**Features:**  
Flexible repayment options  
Added security with Loan Cover Term Assurance Plan (LCTAP)  
Automated Repayment of Home Loan EMIs  
In-house scrutiny of property documents

[Apply Online](#)



**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**  
Minimal documentation with super fast disbursal  
Flexible repayment in 12-60 months  
No guarantor required

[Apply Online](#)



**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**  
Covers the widest range of cars and multi-utility vehicles in India  
Borrow up to 3 - 6 times your annual income

[Apply Online](#)

**Tools and Calculators**

- [!\[\]\(15c20e141ac387a28ebcd60bd54a2357\_img.jpg\) Mortgage Rate Calculator](#)
- [!\[\]\(5498ee5b5b646f3af8846b37beaecf3f\_img.jpg\) Loan Calculator](#)
- [!\[\]\(bf06a77617a555f5957dd51e4e423cd9\_img.jpg\) Foreign Exchange Calculator](#)
- [!\[\]\(c6f880eb99e7efff1e5103e096265f82\_img.jpg\) Loan Eligibility Calculator](#)
- [!\[\]\(778d643df5918d749b0c2d23e7c4fbe2\_img.jpg\) Deposit Calculator](#)
- [!\[\]\(b47205788293551f8b6b5b8c4c734712\_img.jpg\) Savings Calculator](#)

**ATM-Branch Locator**

**Track Application Status**

**Click to Claim Payments**

**FAQs**

The following page is displayed.

## Personal Loan

Oracle FLEXCUBE Direct Banking 12.0.2.0.0 Cross Channel Originations

**Personal Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name\*:   
Last Name\*:   
Date Of Birth:    
City\*:   
Mobile Number:   
Email Id\*:   
Preferred day of contact\*:    
Preferred time of contact\*:

Facility to apply for Personal Loan is available only to the citizens of FLEXCUBE Direct Banking 12 B1

[Tell us your Requirement](#)  
[Upload Document](#)

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

3. Enter the required details in the following fields.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
<b>Select Customer</b>	[Conditional]
	This field is available only when customer is an existing user.
	If the user is an existing customer of the <i>Bank of Oracle</i> , then multiple accounts may be available for the same user / owned by the same user.
	The selected account number is used as a reference for further online application processing.

**Note:** Since the user is not an existing customer of the bank, select **Not yet. I am new to bank**. Further section explains the registration process only for the **Prospect** user.

Field Name	Description
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the first name of the applicant.
	This field is available only if logged in customer is a newly registered customer.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the last name of the applicant.
	This field is available only if logged in customer is a newly registered customer.
<b>Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the appropriate name of the applicant.
	This field is available only if logged in customer is an existing customer.
<b>Date of Birth</b>	[Mandatory, Date Picker]
	Select the appropriate birth date from the date picker.
	This field is available only if logged in customer is a newly registered customer.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20]
	Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20]
	Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255]
	Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker]
	Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.

Field Name	Description
<b>Preferred Time of Contact</b>	<p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

#### Tell us your Requirement

The screenshot shows a web-based application interface for loan application. At the top, there is a header 'Tell us your Requirement'. Below it, there are several input fields and dropdown menus. The 'Purpose' field is set to 'Personal'. The 'Loan Amount' field shows '2500000' with a dropdown menu indicating 'Indian Rupee'. The 'Total Annual Income' field shows '900000' with a dropdown menu indicating 'Indian Rupee'. There is also a 'Promotion code' field and a large text area below for additional requirements.

#### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Purpose</b>	[Mandatory, Input Box] Enter the purpose to opt for a loan.
<b>Loan Amount (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per the bank requirement and are system configured. Enter the desired type of currency.
<b>Loan Amount</b>	[Mandatory, Input Box] Enter the desired amount for a loan.

Field Name	Description
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Total Annual Income</b>	[Mandatory, Input Box] Enter the appropriate amount as a total annual income.
<b>Promotion Code</b>	Enter the promotion code, if any.

### Upload Document

Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	Browse	Salary_Details.pdf	<a href="#">- Remove</a> <a href="#">+ Add More</a>

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>○ Driving License</li> <li>○ Electricity Bill</li> <li>○ Passport</li> <li>○ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>○ Driving License</li> <li>○ Electricity Bill</li> <li>○ Passport</li> <li>○ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>○ Employment Letter</li> <li>○ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Browse</b>	<p>[Mandatory, Action Button]</p> <p>Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]</p> <p>Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Optional, Action Button]</p> <p>Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Optional, Action Button]</p> <p>Click <b>Add More</b> to upload more documents to the list.</p>

## Terms & Conditions

[Terms & Conditions](#)

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I / We have read, and am / are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View Terms &amp; Conditions</b>	[Optional, Hyperlink] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Optional, Hyperlink] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Mandatory, Checkbox] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code



## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.
	[Optional, icon] A refresh icon allows user to refresh the security code.
<p><b>Note:</b> Before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p>	
	[Optional, icon] A user can hear the security code using this icon.
<b>Security Code</b>	[Mandatory, Input Box, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

4. Click **Submit**. The following message is displayed on the page.

**Personal Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
103066674237300  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the *Security Code*.

## 16. Vehicle Loan

The online application process for **Vehicle Loan** enables prospects/existing customers to apply for a **Vehicle Loan Account** from the online banking channels. This process is initiated once the user chooses to apply for a **Vehicle Loan** after viewing product information.

The online **Vehicle Loan Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and **Vehicle Loan Account** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 16.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the Online Banking. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

**Note:** For the **Already Registered User to Online Banking**, the entire application process for the **Vehicle Loan** is similar to the process of **Already registered User to Online Banking** of **Business Loan**. Please refer to the *Business Loan*.

Only the following fields are specific to the *Vehicle Loan*.

- Purchase Type
- Vehicle Type

The following screenshot and field description explains the same.

### Tell us your Requirement

The screenshot shows a form titled 'Tell us your Requirement'. It contains the following fields:

- Purchase type\*: Select dropdown
- Vehicle type\*: Four Wheeler dropdown
- Loan Amount\*: Select dropdown
- Total Annual Income\*: Select dropdown
- Promotion code: Text input field

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Purchase Type</b>	[Mandatory] Select the appropriate Purchase Type from the following: <ul style="list-style-type: none"> <li>• New</li> <li>• Used</li> </ul>
<b>Vehicle Type</b>	[Mandatory] Select the desired vehicle type from the following: <ul style="list-style-type: none"> <li>• Commercial</li> <li>• Four Wheeler</li> <li>• Two Wheeler</li> </ul>
<b>Loan Amount (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.

Field Name	Description
<b>Loan Amount</b>	[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.
<b>Total Annual Income</b>	[Mandatory, Numeric] Enter total annual income of the debtor.
<b>Promotion Code</b>	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

**Note:** Please refer to the **Already Registered to Online Banking** of *Business Loan* for the Application Process.

1. After entering all the required details, click **Submit**. The following message is displayed on the page.

## Vehicle Loan

**Vehicle Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
103911920237494  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

## 16.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process for the *Personal Loan* is similar to the process of **New User to Online Banking** of *Business Loan*. Please refer to the *Business Loan*.

Only the following fields are specific to the *Vehicle Loan*.

- Purchase Type
- Vehicle Type

The following screenshot and field description explains the same.

### Tell us your Requirement

The screenshot shows a form titled 'Tell us your Requirement'. It contains several input fields:
 

- Purchase type\*: A dropdown menu labeled 'Select'.
- Vehicle type\*: A dropdown menu labeled 'Four Wheeler'.
- Loan Amount\*: A dropdown menu labeled 'Select'.
- Total Annual Income\*: A dropdown menu labeled 'Select'.
- Promotion code: A text input field.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Purchase Type</b>	[Mandatory] Select the appropriate Purchase Type from the following: <ul style="list-style-type: none"> <li>• New</li> <li>• Used</li> </ul>
<b>Vehicle Type</b>	[Mandatory] Select the desired vehicle type from the following: <ul style="list-style-type: none"> <li>• Commercial</li> <li>• Four Wheeler</li> <li>• Two Wheeler</li> </ul>
<b>Loan Amount (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.

Field Name	Description
<b>Loan Amount</b>	[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.
<b>Total Annual Income</b>	[Mandatory, Numeric, Input Box] Enter total annual income of the debtor.
<b>Promotion Code</b>	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

**Note:** Please refer to **Already Registered to Online Banking** of *Business Loan* for the Application Process.

1. After entering all the required details, click **Submit**. The following message is displayed on the page.

## Vehicle Loan

**Vehicle Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
103911920237494  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the **Security Code**.

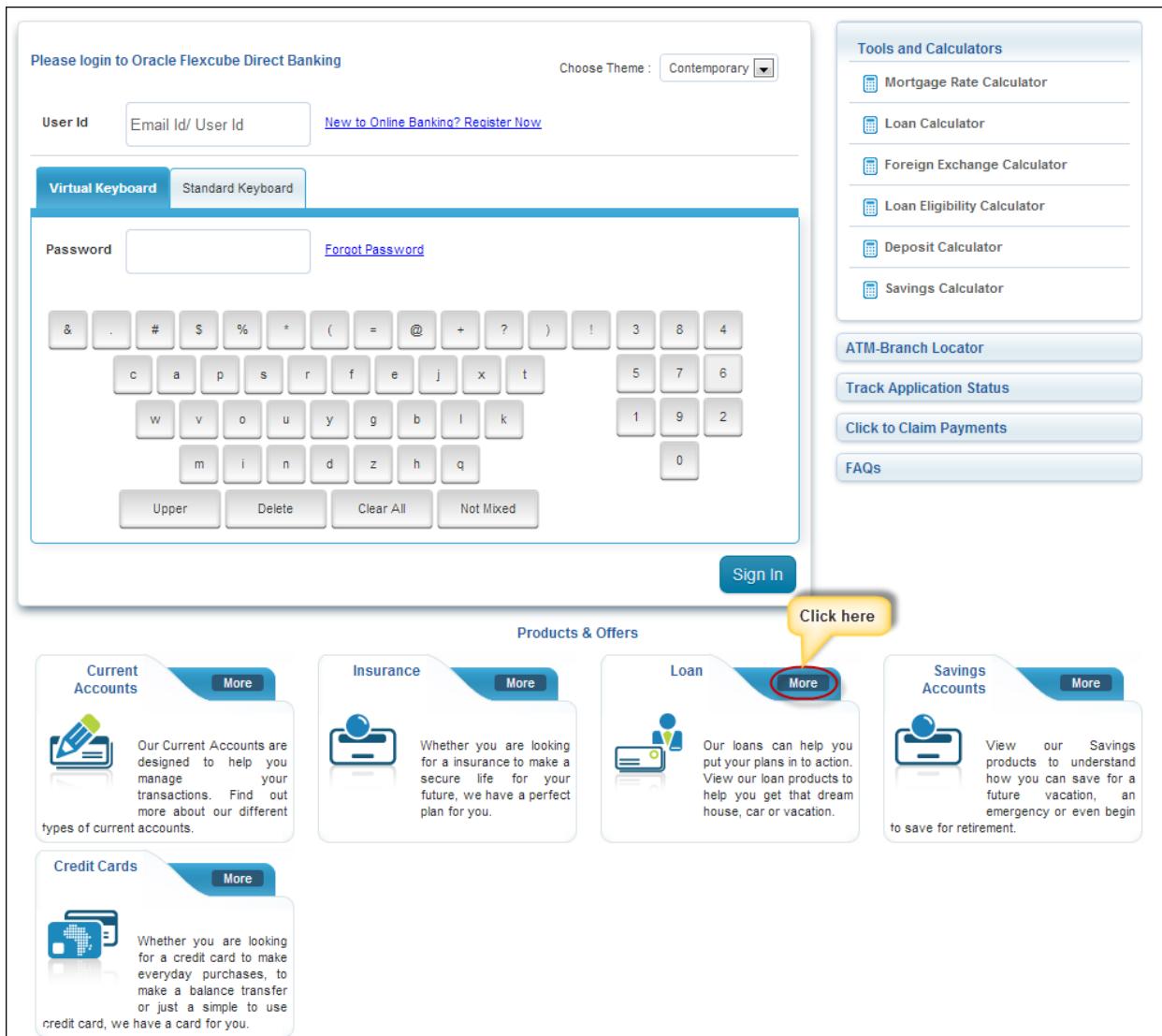
### 16.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

### **For the Prospective Customer:**

1. If you are a **Prospective Customer**, click **More** available on the *Loan*, as shown in the following screenshot:

## Login Page



2. The following page is displayed. Click **Apply Online**, available on the product – *Vehicle Loan*.

## Product Group - Loan

**Personal** **Corporate**

Home \ Loan

**Loan**



**Business Loan**

These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surely required. A guarantor becomes a co-endorser and assumes liability in event of default.

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)



**Home Loan**

The No. 1 Home Loans Provider in the country, Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!.

**Features:**  
Flexible repayment options  
Added security with Loan Cover Term Assurance Plan (LCTAP)  
Automated Repayment of Home Loan EMIs  
In-house scrutiny of property documents

[Apply Online](#)



**Personal Loan**

If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.

**Features:**  
Minimal documentation with super fast disbursal  
Flexible repayment in 12-60 months  
No guarantor required

[Apply Online](#)



**Vehicle Loan**

The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.

**Features:**  
Covers the widest range of cars and multi-utility vehicles in India  
Borrow up to 3 - 6 times your annual income

[Apply Online](#) [Click here](#)

**Tools and Calculators**

- [!\[\]\(c30577daa03dd0e9f5fa3c3e1b265524\_img.jpg\) Mortgage Rate Calculator](#)
- [!\[\]\(e58faf626f1c9c9acb2933bbeee514bb\_img.jpg\) Loan Calculator](#)
- [!\[\]\(f229cde3a47c91c25f9c5a5db7a78553\_img.jpg\) Foreign Exchange Calculator](#)
- [!\[\]\(b2852a3ed73291f02321b2feca4b3f59\_img.jpg\) Loan Eligibility Calculator](#)
- [!\[\]\(a1fe2cc91070f857f8aeb76b9c29c842\_img.jpg\) Deposit Calculator](#)
- [!\[\]\(a61c5447926712ad5b95f27352572242\_img.jpg\) Savings Calculator](#)

**ATM-Branch Locator**

**Track Application Status**

**Click to Claim Payments**

**FAQs**

The following page is displayed.

## Vehicle Loan

Oracle FLEXCUBE Direct Banking 12.0.2.0.0 Cross Channel Originations

**Vehicle Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Are you an existing customer of the bank?**  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name:   
Last Name:   
Date Of Birth:    
City:    
Mobile Number:   
Email Id:   
Preferred day of contact:    
Preferred time of contact:

Facility to apply for Vehicle Loan is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and AllMusic Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

3. Enter the required details in the following fields.

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
<b>Select Customer</b>	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospective Customer.</b></p>	

Field Name	Description
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the first name of the applicant.
	This field is available only when logged in customer is a newly registered user.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the last name of the applicant.
	This field is available only when logged in customer is a newly registered user.
<b>Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the appropriate name of the applicant.
	This field is available only when logged in customer is an existing user.
<b>Date of Birth</b>	[Mandatory, Date picker]
	Select the appropriate birth date from the date picker.
	This field is available only when logged in customer is a newly registered user.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20]
	Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20]
	Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255]
	Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker]
	Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.

Field Name	Description
<b>Preferred Time of Contact</b>	<p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

### Tell us your Requirement

The screenshot shows a web-based application form for vehicle loan requirements. The title of the form is "Tell us your Requirement". It contains several input fields: a dropdown for "Purchase type" with "New" selected, a dropdown for "Vehicle type" with "Four Wheeler" selected, a dropdown for "Loan Amount" with "Indian Rupee" selected and a value of "1500000" entered, a dropdown for "Total Annual Income" with "Indian Rupee" selected and a value of "800000" entered, and a "Promotion code" field which is currently empty.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Purchase</b>	<p>[Mandatory , Dropdown]</p> <p>Select the type of purchased from the following options available in the dropdown.</p> <ul style="list-style-type: none"> <li>• New</li> <li>• Used</li> </ul>
<b>Loan Amount (Currency Type)</b>	<p>[Mandatory, Dropdown]</p> <p>Currency types vary as per the bank requirement and are system configured.</p> <p>Enter the desired type of currency.</p>

Field Name	Description
<b>Loan Amount</b>	[Mandatory , Input Box] Enter the desired amount for a loan.
<b>Total Annual Income (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per the bank requirement and are system configured. Enter the desired type of currency.
<b>Total Annual Income</b>	[Mandatory , Numeric, Input Box, 20] Enter the appropriate amount as a total annual income.
<b>Promotion Code</b>	[Optional, Input Box, 10] Enter the promotion code, if any.

### Upload Document

Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	Browse	Salary_Details.pdf	<a href="#">- Remove</a> <a href="#">+ Add More</a>

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]  Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Mandatory , Column Heading]  Provides <b>Browse</b> button for selecting required file.</p>
<b>Browse</b>	<p>[Mandatory , Action Button]  Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]  Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Optional , Action Button]  Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Optional , Action Button]  Click <b>Add More</b> to upload more documents to the list.</p>

### Terms & Conditions

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE" IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowances Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

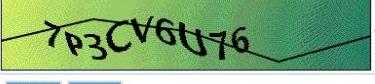
I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Optional, Hyperlink] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Optional , Hyperlink] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Mandatory, Checkbox] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code

**Security Code**



Security Code

[Submit](#) [Cancel](#)

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.

Field Name	Description
	<p>[Optional, icon]</p> <p>A refresh icon allows user to refresh the security code.</p> <p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p>
	<p>[Optional, icon]</p> <p>A user can hear the security code using this icon.</p>
<b>Security Code</b>	<p>[Mandatory, Text field]</p> <p>A user has to enter the alphanumeric security code shown in the image into the security code text field.</p>

4. Click **Submit**. The following message is displayed on the page.

### Vehicle Loan

**Vehicle Loan**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
103911920237494  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

A user can also **Download** and **Print** application details using the respective buttons, available at the bottom of the page, just below the Security Code.

## 17. Savings Accounts

The online application process for **Savings Account** enables prospects/existing customers to apply for a **Savings Account** from the online banking channels. This process is initiated once the user chooses to apply for a **Savings Account** after viewing product information.

The online **Savings Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and **Savings Accounts** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 17.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

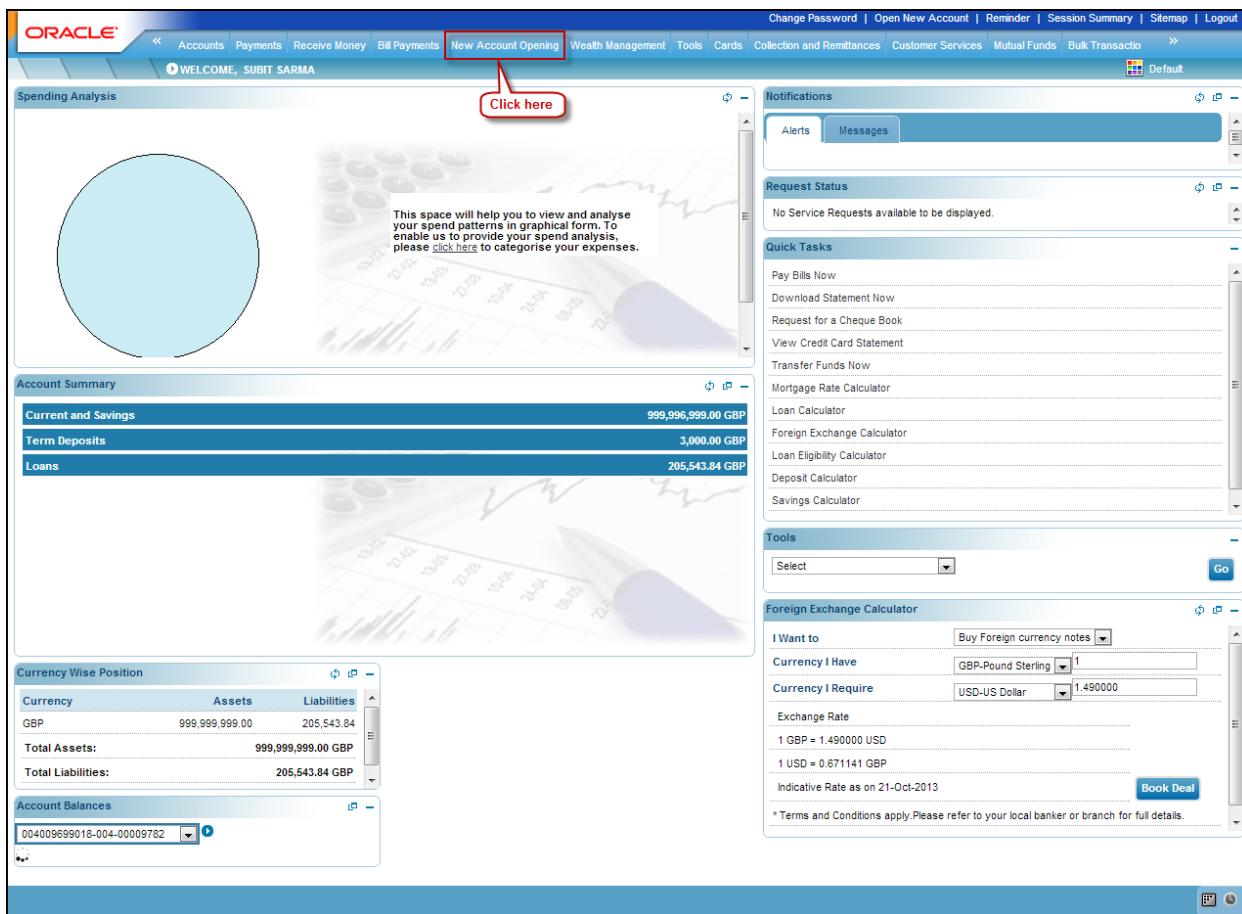
#### Field Description

Field Name	Description
Login Window	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the Retail User ID entered.

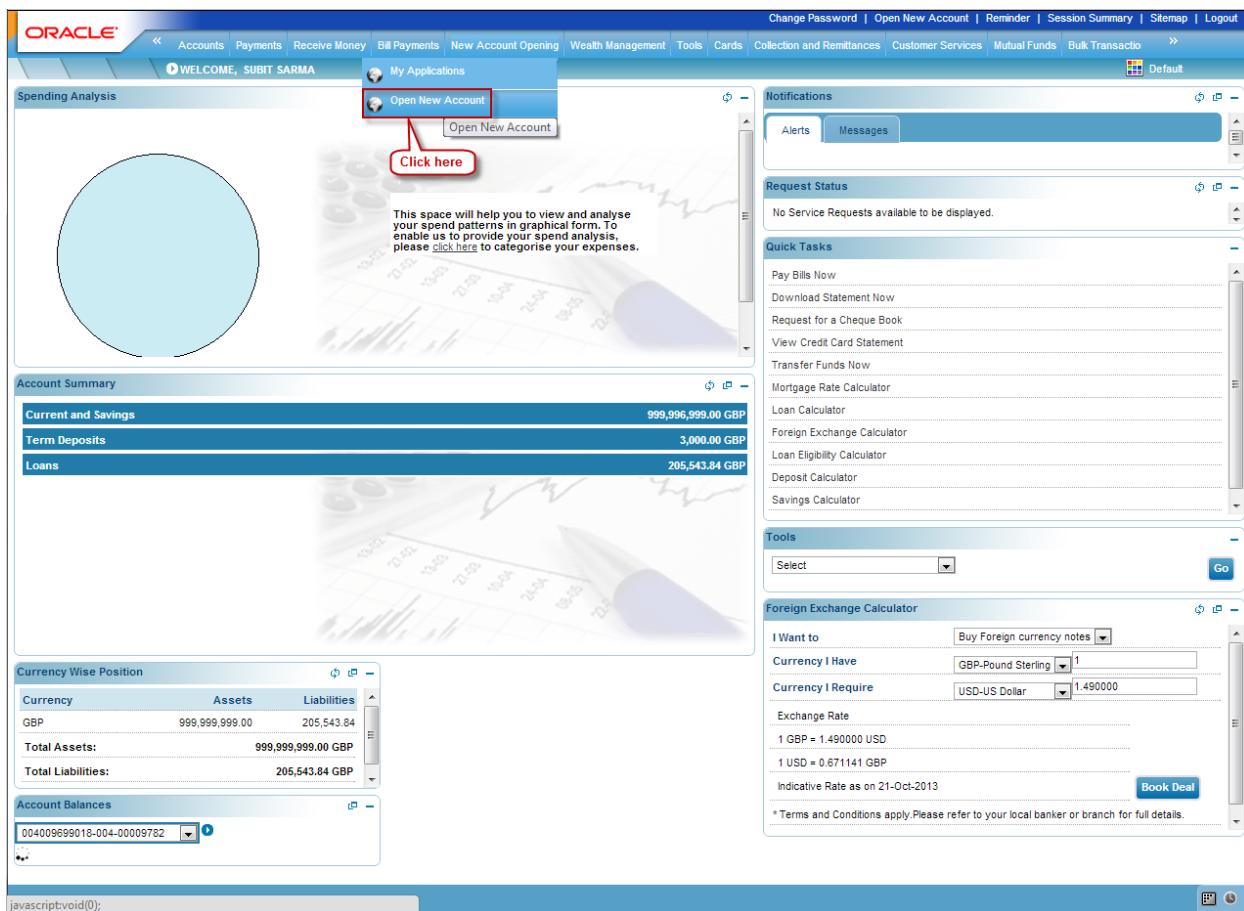
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account



- Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

### Product Group - Savings Accounts



- The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

### Product - Savings Accounts

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. At the top, there is a navigation bar with links for Change Password, Open New Account, Reminder, Session Summary, Sitemap, and Logout. Below the navigation bar, a welcome message 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Product Showcase' and features four product cards:

- Privilege Savings Account**: A feature rich savings account that provides financial planning benefits and lifestyle privileges. Features include a dedicated relationship manager, higher daily withdrawal limit, exclusive discounts at premier stores, and free access to ATM Anywhere. A blue 'Apply Online' button is available.
- Savings Accounts**: A savings account that gives you complete banking solutions. Features include a zero balance corporate salary account, overdraft facility, preferential pricing, and free access to ATM Anywhere. A blue 'Apply Online' button is available, and a red box highlights a 'Click here' link.
- Students Bank Account**: An easy way to save and manage your finances while you earn your degree. Features include low minimum balance, online banking service, interest rate of 3.25% p.a., and free access to ATM Anywhere. A blue 'Apply Online' button is available.
- Regular Saving Account**: An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving. Features include interest calculated daily, paid monthly, interest rate of 3.75% p.a., no minimum balance, and easy online account management. A blue 'View More' button is available.

On the right side of the interface, there is a sidebar with links to 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'ATM-Branch Locator', and 'FAQs'.

The following page is displayed:

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

Open Account for me

I have one Co-Applicant

I have two Co-Applicants Selected Option

I have three Co-Applicants

**Co-Applicant 1 Information** Appears only when the Account Ownership is opted with the Co-Applicants

Is the Co-Applicant Existing Customer of the bank?  Yes  No

Customer Identification Code\*  
 First Name  
 Last Name  
 Date of Birth\* Appears only when the Co-Applicant is an existing customer of the bank

It will be required to furnish details of Co-Applicant during subsequent steps. Terms are required to be accepted by all applicants. Either You or Co-Applicant can complete details before submitting application. On completing this step, co-applicant can view application after login to the bank's Internet Banking application.

**Co-Applicant 2 Information** Appears only when the Account Ownership is opted with the Co-Applicants

Is the Co-Applicant Existing Customer of the bank?  Yes  No

It will be required to furnish details of Co-Applicant during subsequent steps. Terms are required to be accepted by all applicants. Either You or Co-Applicant can complete details before submitting application. You will be able to share the application with co-applicants after completing this step.

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Continue**

## Field Description

Field Name	Description
------------	-------------

### Online Application Form

#### Savings Accounts

##### Account Ownership

**Please specify your preference regarding Account Ownership**

[Mandatory, Radio Buttons]

Select the appropriate option from the following:

- Open Account for me
- I have one Co-Applicant
- I have two Co-Applicants
- I have three Co-Applicants

##### Co-Applicant Information

**Is the Co-Applicant Existing Customer of the bank?**

[Mandatory, Radio Button]

Select the desired option from the following:

- Yes
- No

Field Name	Description
<b>Customer Identification Code</b>	[Conditional, Input Box] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate Customer Identification Code.
<b>First Name</b>	[Conditional, Characters without spaces, Input Box, 35] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate First Name of the Co-Applicant.
<b>Last Name</b>	[Conditional, Input Box, 35] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate First Name of the Co-Applicant.
<b>Date of Birth</b>	[Conditional, Date-Picker] This field appears only when the Co-Applicant is an existing customer of the bank. Select the appropriate Date of Birth from the Date-Picker.

### Terms & Conditions

<b>Terms &amp; Conditions</b>	[Mandatory, Check Box] Select the checkbox to agree with the mentioned Terms & Conditions.
<b>View Terms &amp; Conditions</b>	[Optional, Hyperlink] Click the link to view the Terms & Conditions.
<b>Download Terms &amp; Conditions</b>	[Optional, Hyperlink] Click the link to download the PDF of Terms & Conditions.

### Online Application Form – Saving Accounts

Online Application Form

**Savings Accounts**

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me  
 I have one Co-Applicant  
 I have two Co-Applicants  
 I have three Co-Applicants

**Co-Applicant 1 Information**

Is the Co-Applicant Existing Customer of the bank?  Yes  No

Customer Identification Code\*   
First Name   
Last Name   
Date of Birth\*

It will be required to furnish details of Co-Applicant during subsequent steps. Terms are required to be accepted by all applicants. Either You or Co-Applicant can complete details before submitting application. On completing this step, co-applicant can view application after login to the bank's Internet Banking application.

**Co-Applicant 2 Information**

Is the Co-Applicant Existing Customer of the bank?  Yes  No

It will be required to furnish details of Co-Applicant during subsequent steps. Terms are required to be accepted by all applicants. Either You or Co-Applicant can complete details before submitting application. You will be able to share the application with co-applicants after completing this step.

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

View Terms & Conditions  Download Terms & Conditions  
 I have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Continue**

7. Click **Continue**. The following page is displayed.

### Online Application Form – Savings Accounts

Online Application Form

Your application with reference number 139502731092670 has been saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number and submit for opening of the account.

**Savings Accounts**

Application Reference Number : **139502731092670**

**Applicant Details 1** **Applicant Details 2** **Applicant Details 3** **Customize Account** **Upload Documents** **Review**

**Personal Information**

**Contact Details**

**Cancel Application** **Share with co-applicant** **Share with peer** **Save** **Help Complete** **Submit Application** **Next**

**Download** **Print**

**Security Information**  
This is secure site  

- How can I be sure

**Need Help**  
1.866.362.4536  
[Call](#) [Chat](#) [Mail](#)

**Review details of product you are applying**  

- Features
- Terms and Conditions

**View Previous Interactions**  

- View

**Feedback**  

- Post your Feedback

**Track Your Application**  

- Track Your Application

## Applicant Details 1

Savings Accounts  
Online Application Form

Application Reference Number : 139502731092670

Applicant Details 1    Applicant Details 2    Applicant Details 3    Customize Account    Upload Documents    Review

Personal Information

Contact Details

We will open new account with the personal details we already have with us. Notifications and details about the steps which are required to be completed next shall also be provided using existing contact details.

We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences.

Preferred mode of contact: Please Select

Please Select

Email  
Mobile

Cancel Application    Share with co-applicant    Share with peer    Save    Help Complete    Submit Application    Next

Download    Print

## Field Description

Field Name	Description
------------	-------------

**Online Application Form - Savings Accounts**

**Personal Information**

**Contact Details**

**Preferred mode of contact** [Optional, Dropdown]

Select the desired option from the following:

- Email
- Mobile

**Preferred Mode of Contact – Email**

ORACLE < Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management Tools Cards Collection and Remittances Customer Services

WELCOME, SUBIT SARMA

Online Application Form

**Savings Accounts**  
Online Application Form Application Reference Number : 139502731092670

Applicant Details 1 Applicant Details 2 Applicant Details 3 Customize Account Upload Documents Review

Personal Information

Contact Details

We will open new account with the personal details we already have with us. Notifications and details about the steps which are required to be completed next shall also be provided using existing contact details.

We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences.

Preferred mode of contact

Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next

Download Print

### Preferred Mode of Contact – Mobile

ORACLE < Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management Tools Cards Collection and Remittances Customer Services

WELCOME, SUBIT SARMA

Online Application Form

**Savings Accounts**  
Online Application Form Application Reference Number : 139502731092670

Applicant Details 1 Applicant Details 2 Applicant Details 3 Customize Account Upload Documents Review

Personal Information

Contact Details

We will open new account with the personal details we already have with us. Notifications and details about the steps which are required to be completed next shall also be provided using existing contact details.

We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences.

Preferred mode of contact

Preferred date of contact\*\*

Preferred time of contact\*\*

Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next

Download Print

### Field Description

Field Name	Description
------------	-------------

#### Online Application Form - Savings Accounts – Applicant Details 1

##### Personal Information

##### Contact Details

Field Name	Description
<b>Preferred mode of contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Preferred date of contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred time of contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

#### Applicant Details 2 - Preferred Mode of Contact – Email

### Applicant Details 2 - Preferred Mode of Contact – Mobile

### Field Description

Field Name	Description
------------	-------------

#### Online Application Form - Savings Accounts – Applicant Details 2

##### Personal Information

Field Name	Description
<b>Contact Details</b>	
<b>Preferred mode of contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Preferred date of contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred time of contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

8. Click **Next**. The following page is displayed.

#### **Applicant Details 3 – Personal Information – Personal Details**

The screenshot shows the Oracle FLEXCUBE Direct Banking interface for opening a new account. The top navigation bar includes links for Change Password, Open New Account, and other banking services. The main title is 'Savings Accounts' with a sub-label 'Online Application Form'. The application reference number is 139502731092670. The current tab is 'Applicant Details 3', which is highlighted in orange. The form is divided into sections: Personal Information, Contact Details, Identification Details, Address Details, and Employment Details. The 'Personal Information' section is expanded, showing fields for Salutation (Mrs), First Name (Manjiri), Middle Name, Last Name (Mudholkar), Date of Birth (14-02-1984), Place of Birth (Pune), Birth Country (INDIA), Gender (Female), Marital Status (Married), and Mother's Maiden Name (Saudamini). Below this section, there are links to 'Contact Details', 'Identification Details', 'Address Details', and 'Employment Details'. At the bottom, there are buttons for Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

## Field Description

Field Name	Description
------------	-------------

### Online Application Form - Savings Accounts – Applicant Details 3

#### Personal Information

##### Personal Details

###### Salutation

[Dropdown, Mandatory]

Enter the appropriate salutation term for applicant from the dropdown list.

- Col
- Dr
- Mr
- Mrs
- Ms
- Others (Please Specify)

Field Name	Description
<b>If Others, please specify</b>	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
<b>First Name</b>	[Mandatory, Input Box, 35] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Input Box, 35] Enter the last name of the applicant.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.

### Applicant Details 3 – Personal Information – Contact Details

Change Password | Open New Account | R

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : 139502731092670

Applicant Details 1 Applicant Details 2 **Applicant Details 3** Customize Account Upload Documents Review

**Personal Information**

**Personal Details**

**Contact Details**

We will use these details to contact you if we require any clarifications while opening the account. Notifications and details about the steps which are required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.

ISD Code\* 91  
ISD Code\* 91  
Email\* ManjiriM@gmail.com  
Preferred mode of contact Mobile  
Preferred date of contact\*\* 24-10-2013  
Preferred time of contact\*\* Any Time

Mobile Number\* 9920225235  
Phone Number

**Identification Details**

**Address Details**

**Employment Details**

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next  
Download Print

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Preferred Mode of Contact</b>	[Optional, Dropdown] Select the desired mode of contact from the following values: <ul style="list-style-type: none"><li>• Mobile</li><li>• Email</li></ul>

Field Name	Description
Preferred Date of Contact	[Mandatory, Date-Picker] Select the desired date of contact from the Date-Picker.

### Applicant Details 3 – Personal Information – Identification Details

Change Password | Open New Account | R  
WELCOME, SUBIT SARMA  
Online Application Form

Savings Accounts  
Online Application Form Application Reference Number : 139502731092670

Applicant Details 1 Applicant Details 2 **Applicant Details 3** Customize Account Upload Documents Review

Personal Information

Personal Details  
Contact Details  
Identification Details

Identification\* PAN APIQ23456K  
ID Number\* INDIA  
Citizenship\* INDIA  
Permanent US Resident Status  
Visited US in last 3 Years?

Address Details  
Employment Details

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next  
Download Print

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Personal Information</b>	
<b>Identification Details</b>	
Identification	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"><li>• Driving License</li><li>• PAN</li><li>• Passport Number</li><li>• SSN</li></ul>

Field Name	Description
<b>ID Number</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.
<b>Permanent US Resident Status?</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• US Resident</li> <li>• Not a US Resident</li> </ul>
<b>Visited US in last 3 Years</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

### Applicant Details 3 – Personal Information – Residential Address Details

Change Password | Open New Account | R

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : 139502731092670

Applicant Details 1   Applicant Details 2   **Applicant Details 3**   Customize Account   Upload Documents   Review

Personal Information   Address Details

Residential Address

Residential Address same as that of Initial Applicant's\*  Yes  No

Address\* Hub Mall

Gurgaon East

Mumbai

City\* Mumbai

State\* Mumbai

Country of Residence\* INDIA

Postal Code

Accommodation Type\* Company Provided

Mailing Address

Employment Details

Back   Cancel Application   Share with co-applicant   Share with peer   Save   Help Complete   Submit Application   Next

Download   Print

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else, enter the appropriate Address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else select the appropriate Postal Code.</p>
<b>Accommodation Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Applicant Details 3 – Personal Information – Mailing Address Details

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The top navigation bar includes links for Accounts, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, Collection and Remittances, and Customer Services. A welcome message for 'SUBIT SARMA' is displayed. The main content area is titled 'Savings Accounts' and 'Online Application Form'. The 'Applicant Details 3' tab is active. The 'Mailing Address' section is currently selected. It contains fields for 'Address\*', 'City\*', 'State\*', 'Country of Residence\*', and 'Postal Code'. There are radio buttons for 'Same as that of Initial Applicant', 'Same as Residential Address', and 'Other'. Navigation buttons at the bottom include 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'.

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>We shall send all the postal communication to you at this location:</b>	<p>[Display]</p> <p>Indicates that the following address is used for the postal communication.</p>
<b>Mailing Address</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul>

Field Name	Description
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul> <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Enter the appropriate address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul> <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul> <p>This field is enabled if the <b>Other</b> option is selected for the Mailing Address.</p> <p>Else, enter the appropriate State.</p>

Field Name	Description
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul> <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul> <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else select the appropriate Postal Code.</p>

### Applicant Details 3 – Personal Information – Employment Details

ORACLE

Change Password | Open New Account | Re

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Online Application Form Application Reference Number : 139502731092670

Applicant Details 1    Applicant Details 2    **Applicant Details 3**    Customize Account    Upload Documents    Review

Personal Information    Address Details    Employment Details

Nature of Employment\*    Self Employed

Name of Business    Sarma Associates

Currency\*    Indian Rupee

Gross Annual income\*    1200000

Back    Cancel Application    Share with co-applicant    Share with peer    Save    Help Complete    Submit Application    Next

Download    Print

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>
<b>Current Employer Name</b>	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Current Employer Name.</p>
<b>Designation</b>	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> <li>• Enter the appropriate Designation.</li> </ul>
<b>Name of Business</b>	<p>[Conditional, Input Box, ]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Self Employed</li> </ul>

Field Name	Description
<b>Currency</b>	[Mandatory, Dropdown] Select the desired type of currency from the configured options.
<b>Gross Annual Income</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Gross Annual Income.

### Customize Account – Branch Details

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The top navigation bar includes links for Change Password, Open New Account, and other account management options. The main header displays 'WELCOME, SUBIT SARMA' and the title 'Online Application Form'. The page is titled 'Savings Accounts' and shows an application reference number: 139502731092670. The 'Customize Account' tab is selected. The 'Branch Details' section requires the user to mention the branch where the account is to be opened. The selected branch is 'Bank Futura-E06 BRANCH' located in 'IFLEXPARK', 'BAGHMANE', and 'BANGALORE'. Other sections visible include 'Account Features', 'Debit Card Option', and 'Nomination Details'. At the bottom, there are buttons for Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Branch Details</b>	
<b>Please mention the branch where you wish to open the Account</b>	[Display] Indicates that the branch details are required to open the account.
<b>City</b>	[Mandatory, Dropdown] Select the desired City from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Select the desired Branch from the dropdown.

Field Name	Description
<b>Address</b>	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
<b>City</b>	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate City.
<b>Country</b>	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Country.

### Customize Account – Account Features

ORACLE

Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management Tools Cards Collection and Remittances Customer Services

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Online Application Form Application Reference Number: 139502731092670

Applicant Details 1 Applicant Details 2 Applicant Details 3 Customize Account Upload Documents Review

Branch Details Account Features

Account Operation\* By any one of us

Register for online Account statement\* Yes No

Frequency of statement generation\*\* Quarterly

Month\*\* January

Cheque Book Required\* Yes No

Type of Cheque Book\*\* Pre-Printed - 25 Leaves

Debit Card Option Nomination Details

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next

Download Print

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Account Features</b>	

Field Name	Description
<b>Account Operation</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• By me</li> <li>• By only first applicant</li> <li>• By any one of us</li> <li>• By all of us jointly</li> </ul>
<b>Register for Online Account Statement</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Frequency of statement generation</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	<p>[Optional, Dropdown]</p> <p>Select the desired month. The statement will start getting generated from the selected month.</p>
<b>Cheque Book Required</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
Type of Cheque Book	<p>[Conditional, Dropdown]</p> <p>This field appears only when the option selected for Cheque Book Required is Yes.</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>

### Customize Account – Debit Card Option

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The top navigation bar includes links for Change Password, Open New Account, and other banking services. The main header displays 'WELCOME, SUBIT SARMA' and 'Online Application Form'. The page title is 'Savings Accounts' with an application reference number '139502731092670'. Below the title, there are tabs for 'Applicant Details 1', 'Applicant Details 2', 'Applicant Details 3', 'Customize Account' (which is highlighted in orange), 'Upload Documents', and 'Review'. A sidebar on the left lists sections: Branch Details, Account Features, and Debit Card Option (which is expanded). The 'Debit Card Option' section contains fields for 'Applicant' (Subit Sarma), 'Debit Card Required' (radio buttons for Yes and No, with Yes selected), and 'Embossing Name' (Subit Sarma). At the bottom, there are buttons for Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Debit Card Option</b>	
<b>Applicant</b>	[Display]

Displays the name of the applicant.

Field Name	Description
<b>Debit Card Required</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Embossing Name</b>	<p>[Conditional, Input Box]</p> <p>This field appears only when the option selected for Debit Card Required is Yes.</p> <p>Enter the desired name to be embossed on the debit card.</p>

### Customize Account – Nomination Details

Change Password | Open New Account | [Logout](#)

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Online Application Form Application Reference Number: **139502731092670**

Applicant Details 1 Applicant Details 2 Applicant Details 3 **Customize Account** Upload Documents Review

Branch Details  
Account Features  
Debit Card Option  
Nomination Details

Nominee Required\*  Yes  No  
Name of Nominee\*\* Amit Sarma  
Relationship with Nominee\*\* Other   
Other\*\* Sibling  
Nominee Date of Birth\*\* 15-04-1979   
Nominee Address  Same as Account holder  
Address\*\* Hub Mall  
Gurgaon East  
City\*\* Mumbai  
State\*\*  
Country\*\* INDIA  
Postal Code\*\*

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next  
Download Print

9. Click **Next**.

### Upload Documents

Upload Documents

SI No	Document Type	Attach Document	Uploaded Document	
1	Electricity Bill	Browse Existing Documents	Electricity_Bill.pdf	- Remove
2	PAN Card	Browse Existing Documents	PAN_Card.pdf	- Remove

Back Cancel Share with peer Save Help Complete Submit Application

## Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof               <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof               <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof               <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>

Field Name	Description
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.
<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> to upload more documents to the list.

10. Click **Next**. The **Review** page is displayed.

### Review

Once the user submits the application, the Review tab is displayed. The entire application is divided into the three sections, as mentioned below:

#### Step 1 – Applicant Details

11. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

#### Step 2 – Upload Documents

12. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

#### Step 3 – Customise your Card

13. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

14. Click the desired option from the following and follow the respective process.

#### Back

Click **Back** to go back to the previous tab.

**Next**

Click **Next** to proceed with the next tab.

**Cancel Application**

Click **Cancel Application** to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.

**Save**

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

**Download**

Click **Download** to download the application.

**Print**

Click **Print** to print the application.

**Help Complete**

Click **Help Complete** to complete the application with the help of *System Admin*. The *System Admin* helps to complete the pending fields and review or submits the form on behalf of the applicant.

**Share with co-applicant**

1. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
2. Enter the Co-Applicant's valid **Email ID**.

**Share Application with Co-Applicant**

The screenshot shows a 'Savings Accounts' application form. A 'Share Application with Co-Applicant' dialog box is overlaid on the form. The dialog box has a blue header with the title 'Share Application with Co-Applicant'. It contains a text input field 'To' with the value 'kul.sarita@gmail.com'. At the bottom of the dialog box are two buttons: 'Share' and 'Cancel'. The background of the dialog box is white. The main application form has tabs for 'Applicant Details 1', 'Applicant Details 2', and 'Links'. The 'Applicant Details 1' tab is active. The 'Links' tab is visible at the bottom. The 'Savings Accounts' application form has various fields for personal details like Salutation, First Name, and Middle Name.

3. Click **Share**. The following pop-up window is displayed.

### Share Application with Co-Applicant

The screenshot shows a 'Share Application with Co-Applicant' dialog box. Inside the dialog, a message says: 'Your application has been shared with kul.sarita@gmail.com'. It includes instructions: 'To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.' Below this, it says: 'Please note the reference number 872865121097870 of the application.' A code field contains 'InfawP'. At the bottom right of the dialog is an 'OK' button.

The co-applicant will verify the details and approve the same.

### Share with peer

1. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.

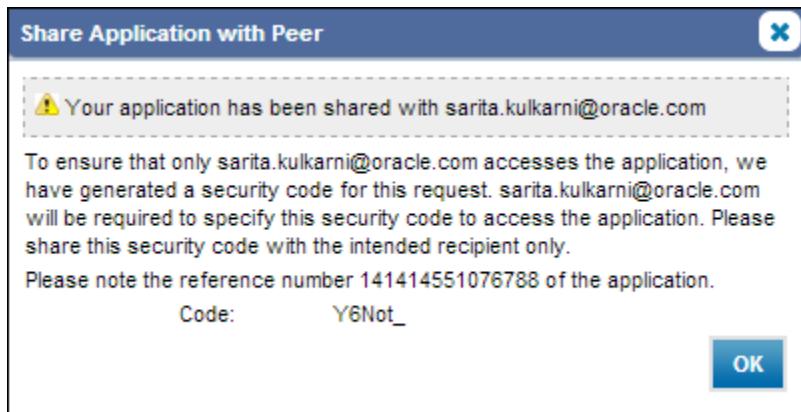
The screenshot shows a 'Share Application with Peer' dialog box. It has 'Email' and 'Facebook' buttons, with 'Email' being the active one. A 'To' field contains the email address 'arita.kulkarni@oracle.com'. At the bottom are 'Share' and 'Cancel' buttons.

2. Click the desired option from the following:

- Email – By default it is selected. Enter the personal Email ID in the respective field.
- Facebook – Click Facebook to share the same application with peer through social media.

The screenshot shows a 'Share Application with Peer' dialog box. It has 'Email' and 'Facebook' buttons, with 'Facebook' being the active one. A 'Share Through' field contains a 'f Connect' button. At the bottom are 'Share' and 'Cancel' buttons.

3. Click **fConnect** to select the desired **Facebook Friend** to share the application.
4. Click **Share**. The following page is displayed.



5. Click **OK**.)

### Submit Application

Click **Submit Application** to submit the application.

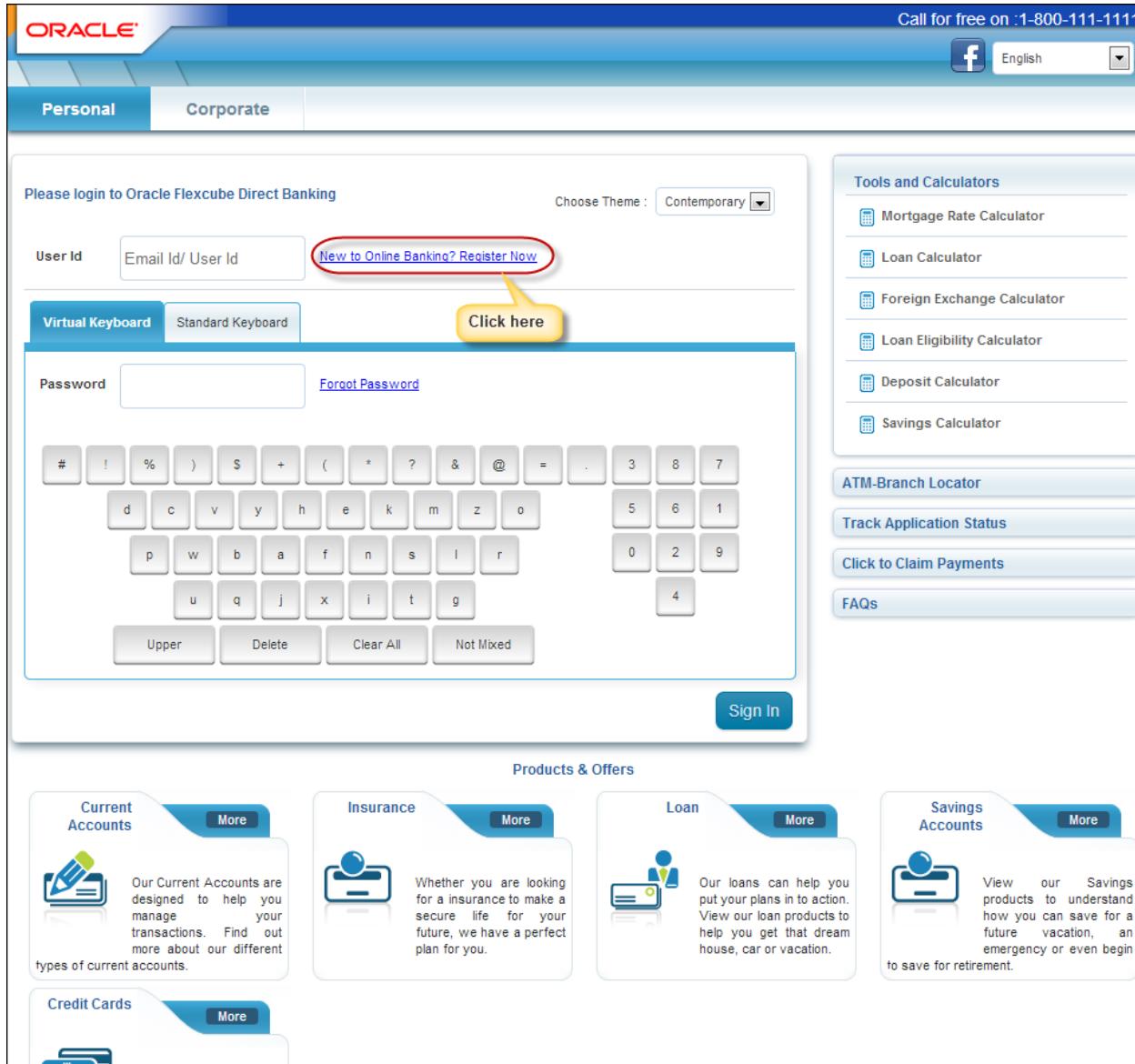
## 17.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The following page is displayed.

### Register for Online Banking

#### Relationship Type – Saving Account Customer

1. Click here

2. Enter the appropriate information in the respective fields.

3. Enter the appropriate Security Code as shown in the image.

4. Click here

## Field Description

Field Name	Description
<b>Register for Online Banking</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>Yes, I am an existing customer of Bank of Oracle.</li> <li>Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select Yes. I am an existing customer of the Bank of Oracle.</p>

## Online Registration

### Relationship Type – Saving Account Customer

<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20]
	This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer.

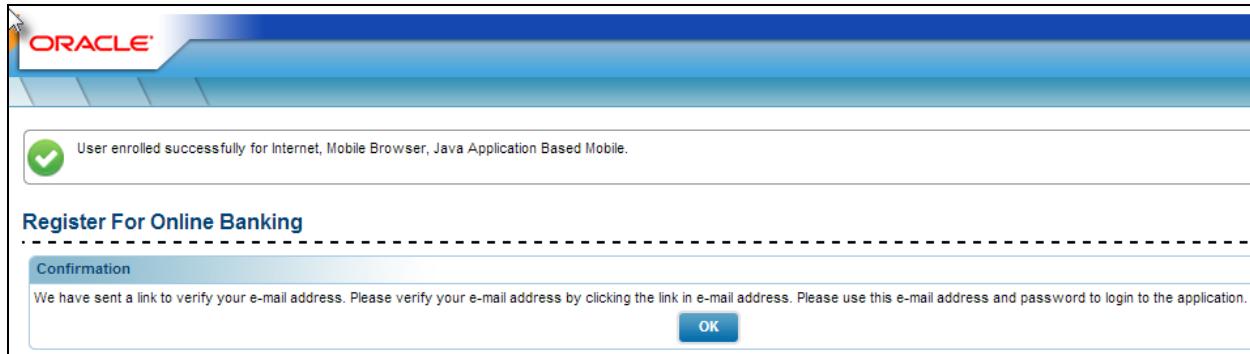
Enter the appropriate Customer ID.

Field Name	Description
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Account Number.
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate First Name.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Last Name.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
<b>Debit Card Number</b>	[Conditional, Numeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Number.
<b>Debit Card Pin</b>	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

1. Select the checkbox for **Terms & Conditions**.
2. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
3. Click Register.

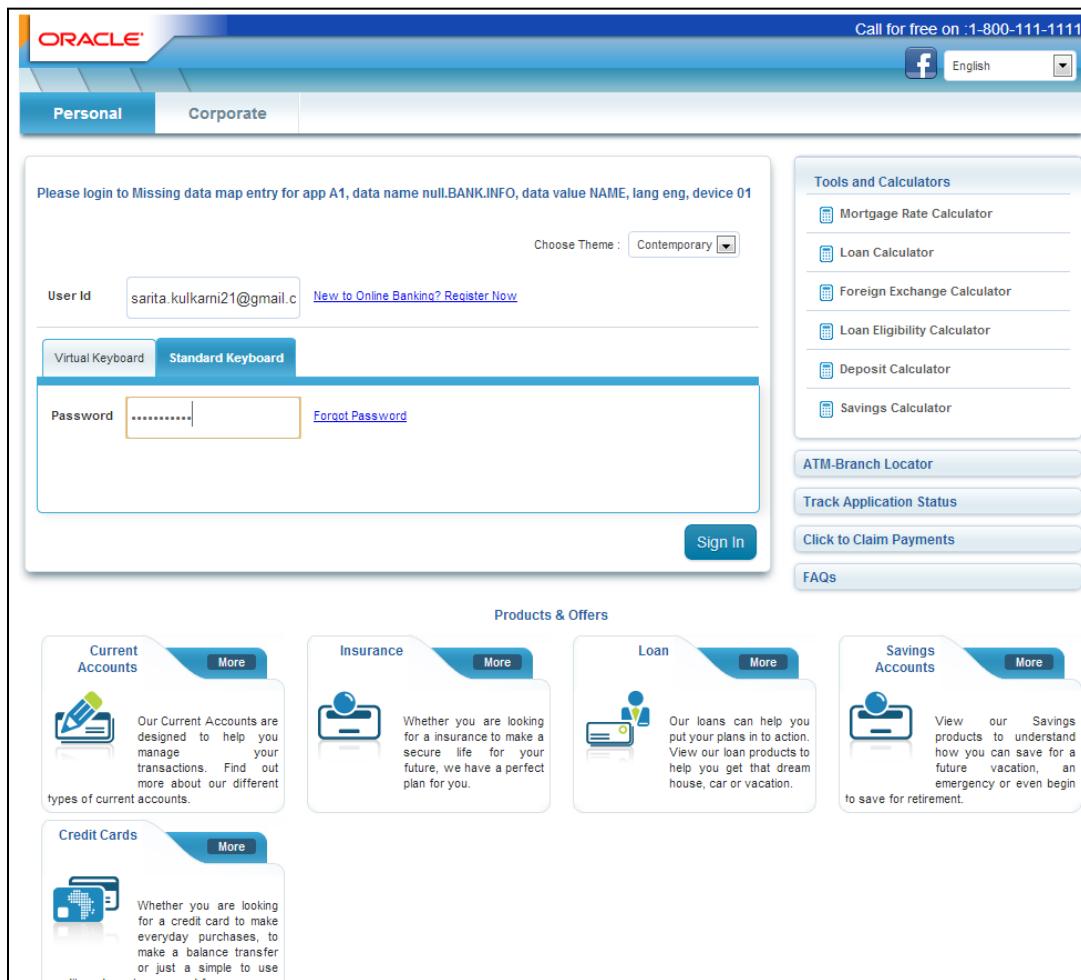
The following page is displayed.

#### Success Message for Register Online Banking



4. Click **OK**.
5. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

### Re-Login using the Registered Email ID



### Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

### Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

6. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

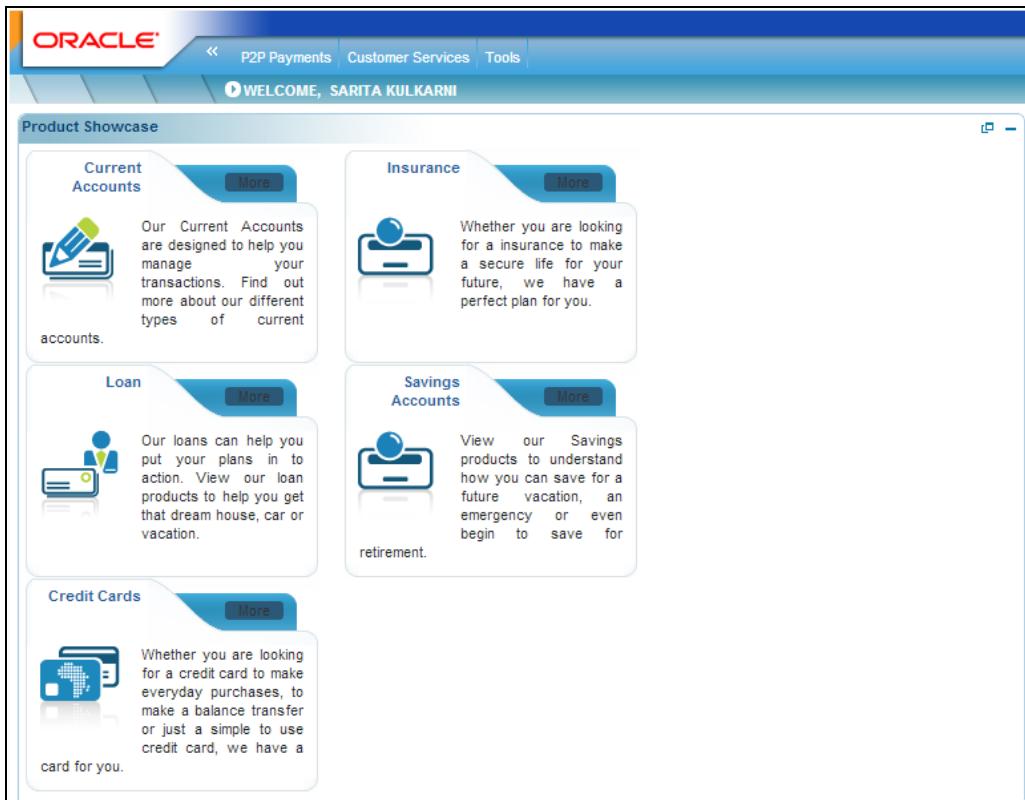
If the Email ID verification is done, then click **Email Address Verified**.

**OR**

7. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

## Product Showcase



**Product Showcase**

**Current Accounts** [More](#)

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

**Insurance** [More](#)

Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

**Loan** [More](#)

Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

**Savings Accounts** [More](#)

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

**Credit Cards** [More](#)

Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

8. Click the **More** button, available on the Product Group - **Saving Accounts**.

## Product Showcase

**Product Showcase**

**Product Showcase**

**Privilege Savings Account**  
A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**  
Dedicated relationship manager  
Higher daily withdrawal limit  
Exclusive discounts at premier stores  
Free access to ATM Anywhere

[Apply Online](#)

**Savings Accounts**  
A savings account that gives you complete banking solutions.

**Features:**  
Zero balance corporate salary account  
Overdraft facility  
Preferential pricing  
Free access to ATM Anywhere

[Apply Online](#)

**Students Bank Account**  
An easy way to save and manage your finances while you earn your degree.

**Features:**  
Low minimum balance  
Online Banking Service  
Interest Rate - 3.25% p.a.  
Free access to ATM Anywhere

[Apply Online](#)

**Regular Saving Account**  
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

**Features:**  
Interest calculated daily, paid monthly  
Interest rate - 3.75% p.a.  
No minimum balance  
Easy online account management

[View More](#)

**ProductShowcase**

9. The following page is displayed. Click the **Apply Online** link available on the product - **Saving Accounts**.

### Savings Accounts - Online Application Form

Online Application Form

**Savings Accounts**

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me  
 I have one Co-Applicant  
 I have two Co-Applicants  
 I have three Co-Applicants

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Continue**

The following page is displayed.

10. Select the desired **Account Ownership** from the following options:
11. Accept the **Terms & Conditions** by checking the checkbox. A user can also **View** or **Download** the terms & Conditions. The following page is displayed.

### Savings Accounts - Online Application Form

Online Application Form

**Savings Accounts**

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me  
 I have one Co-Applicant  
 I have two Co-Applicants  
 I have three Co-Applicants

It will be required to furnish details of Co-applicants during subsequent steps.  
 Terms are required to be accepted by all applicants. Either You or Co-applicant can complete details before submitting application. You will be able to share the application with co-applicants after completing this step.

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Continue**

### Field Description

Field Name	Description
<b>Online Application Form – Saving Accounts</b>	

Field Name	Description
<b>Account Ownership</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired Account Ownership from the following:</p> <ul style="list-style-type: none"> <li>• Open Account for me</li> <li>• I have One Co-Applicant</li> <li>• I have Two Co-Applicant</li> <li>• I have Three Co-Applicant</li> </ul>
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	<p>[Mandatory, Check Box]</p> <p>Select the checkbox to agree with the mentioned Terms &amp; Conditions.</p>
<b>View Terms &amp; Conditions</b>	<p>[Optional, Hyperlink]</p> <p>Click the link to view the Terms &amp; Conditions.</p>
<b>Download Terms &amp; Conditions</b>	<p>[Optional, Hyperlink]</p> <p>Click the link to download the PDF of Terms &amp; Conditions.</p>

12. Click **Continue**. The following page is displayed.

#### Savings Accounts – Online Application Form

13. Enter the appropriate details in the respective fields.

### Savings Accounts – Applicant Details 1

#### Personal Information – Personal Details

WELCOME, SARITA KULKARNI

Online Application Form

Savings Accounts

Application Reference Number: 185539021097617

Applicant Details 1 Applicant Details 2 Applicant Details 3 Linked Account Details Customize Account Upload Documents Review

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation\* Select

First Name\* Sarita

Middle Name

Last Name\* Kulkarni

Date of Birth\* 05-02-1984

Place Of Birth Mumbai

Birth Country\* INDIA

Gender\* Male Female

Marital Status Single

Mother's Maiden Name\* Jayashree

Contact Details

Identification Details

Address Details

Employment Details

Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application

Download Print

Next

Security Information

This is secure site

- How can I be sure

Need Help

1.866.362.4536

Call Chat Mail

Review details of product you are applying

- Features
- Terms and Conditions

View Previous Interactions

- View

Feedback

- Post your Feedback

Track Your Application

- Track Your Application

Click here to call

ProductShowcase

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 1</b>	
<b>Personal Information</b>	
<b>Personal Details</b>	
Salutation	<p>[Dropdown, Mandatory]</p> <p>Enter the appropriate salutation term for applicant from the dropdown list.</p> <ul style="list-style-type: none"> <li>Col</li> <li>Dr</li> <li>Mr</li> <li>Mrs</li> <li>Ms</li> <li>Others (Please Specify)</li> </ul>

Field Name	Description
<b>If Others, please specify</b>	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
<b>First Name</b>	[Mandatory, Input Box, 35] This field is disabled and auto-configured as the user is the existing customer of the bank. Else, enter the first name of the applicant.
<b>Middle Name</b>	[Optional, Input Box, 35] Enter the middle name of the applicant.
<b>Last Name</b>	[Mandatory, Input Box, 35] This field is disabled and auto-configured as the user is the existing customer of the bank. Else, enter the last name of the applicant.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.

## Savings Accounts – Applicant Details 1

### Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The application reference number is 185539021097617. The contact details section is expanded, showing fields for ISD Code, Email, Preferred mode of contact, Preferred date of contact, and Preferred time of contact. A sidebar on the right provides security information, help options, and application tracking links.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 1</b>	
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
<b>Phone Number</b>	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
<b>Preferred Mode of Contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <p>Mobile</p> <p>Email</p>
<b>Preferred Date of Contact</b>	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 1

## Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area is titled 'Savings Accounts' and 'Online Application Form'. It displays 'Applicant Details 1' and shows the following fields:

- Identification\***: PAN (selected)
- ID Number\***: AIQ15951K
- Citizenship\***: INDIA
- Permanent US Resident Status**:  US Resident  Not a US Resident
- Visited US in last 3 Years?**:  Yes  No

Below these fields are sections for 'Address Details' and 'Employment Details'. At the bottom of the main form are buttons for 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'. To the right of the main form is a sidebar with the following sections:

- Security Information**: This is a secure site. How can I be sure?
- Need Help**: 1.866.362.4536, Call, Chat, Mail
- Review details of product you are applying**: Features, Terms and Conditions
- View Previous Interactions**: View
- Feedback**: Post your Feedback
- Track Your Application**: Track Your Application

## Field Description

Field Name	Description
------------	-------------

## Online Application Form - Savings Accounts – Applicant Details 3

## Personal Information

## Identification Details

<b>Identification</b>	[Mandatory, Dropdown]
-----------------------	-----------------------

Select the appropriate value from the following:

- Driving License
- PAN
- Passport Number
- SSN

<b>ID Number</b>	[Mandatory, Alphanumeric, Input Box, 20]
------------------	--

Enter the appropriate ID Number for Phone Number.

<b>Citizenship</b>	[Mandatory, Dropdown]
--------------------	-----------------------

Select the appropriate country for the Citizenship.

Field Name	Description
<b>Permanent US Resident Status?</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"><li>• US Resident</li><li>• Not a US Resident</li></ul>
<b>Visited US in last 3 Years</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>

## Savings Accounts – Applicant Details 1

### Address Details – Residential Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area displays the 'Residential Address' section, which includes fields for Address, City, State, Country of Residence, Postal Code, and Accommodation Type. The 'Address Details' tab is currently selected. The right sidebar provides various links for user support and information, such as security details, help numbers, and application tracking options.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 1</b>	
<b>Address Details</b>	
<b>Residential Address</b>	

Field Name	Description
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
<b>Accommodation Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 1

## Address Details – Mailing Address

Savings Accounts  
Online Application Form

Application Reference Number : 185539021097617

Applicant Details 1    Applicant Details 2    Applicant Details 3    Linked Account Details    Customize Account    Upload Documents    Review

Personal Information    Address Details

Residential Address    Mailing Address

We shall send all the postal communication to you at this address.  
 Same as Residential Address

Address\*    1 Vatika  
Yogi Road  
City\*    Mumbai  
State\*    Maharashtra  
Country of Residence\*    INDIA  
Postal Code    400091

Employment Details

Cancel Application    Share with co-applicant    Share with peer    Save    Help Complete    Submit Application    Next  
Download    Print

Security Information  
This is secure site  
• How can I be sure

Need Help  
1.866.362.4536  
 Call     Chat     Mail

Review details of product you are applying  
• Features  
• Terms and Conditions

View Previous Interactions  
 View

Feedback  
 Post your Feedback

Track Your Application  
 Track Your Application

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>We shall send all the postal communication to you at this location:</b>	[Display] Indicates that the following address is used for the postal communication.
<b>Mailing Address</b>	[Mandatory, Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul>

Field Name	Description
<b>Address</b>	[Mandatory, Alphanumeric, Input Box, 35*2]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate address</p>
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate City.</p>
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate Postal Code.</p>

## Savings Accounts – Applicant Details 1

### Employment Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 1</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>

Field Name	Description
<b>Current Employer Name</b>	<p>[Conditional, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Current Employer Name.</p>
<b>Designation</b>	<p>[Conditional, Alphanumeric with *, +, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Designation.</p>
<b>Name of Business</b>	<p>[Conditional, Input Box, ]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Self Employed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]  Select the desired type of currency from the system configured options.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, Input Box, 15]  Enter the appropriate Gross Annual Income.</p>

## Savings Accounts – Applicant Details 2

### Personal Information – Personal Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 2</b>	
<b>Personal Information</b>	
<b>Personal Details</b>	
<b>Salutation</b>	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant from the dropdown list. <ul style="list-style-type: none"> <li>• Col</li> <li>• Dr</li> <li>• Mr</li> <li>• Mrs</li> <li>• Ms</li> <li>• Others (Please Specify)</li> </ul>

Field Name	Description
<b>If Others, please specify</b>	<p>[Conditional, Input Box, 50]            This field is available and Mandatory only when Salutation selected is "Others".</p>
<b>First Name</b>	<p>[Mandatory, Input Box, 35]            Enter the first name of the applicant.</p>
<b>Last Name</b>	<p>[Mandatory, Input Box, 35]            Enter the last name of the applicant.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]            Select the appropriate birth date from the date picker.            This field is available only when the logged in customer is a newly registered user.</p>
<b>Place of Birth</b>	<p>[Optional, Input Box, 35]            Enter the appropriate place of birth.</p>
<b>Birth Country</b>	<p>[Mandatory, Dropdown]            Select the appropriate country from the dropdown.</p>
<b>Gender</b>	<p>[Mandatory, Radio Button]            Select the appropriate gender of the applicant.</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	<p>[Optional, Dropdown]            Select the appropriate status from the following options:</p> <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	<p>[Mandatory, Input Box, 20]            Enter the applicant's mother's maiden name.</p>

## Savings Accounts – Applicant Details 2

### Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the sub-section is "Applicant Details 2". The application reference number is 185539021097617. The form is divided into sections: Personal Information, Identification Details, Address Details, and Employment Details. The "Contact Details" section is currently active. It contains fields for ISD Code (91), Mobile Number (9874563210), ISD Code for Phone Number, Phone Number, and Preferred mode of contact (Email). A note states: "We will use these details to contact you if we require any clarifications while opening the account. Notifications and details about the steps which are required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully." The right sidebar includes "Security Information" (This is a secure site, How can I be sure), "Need Help" (1.866.362.4536, Call, Chat, Mail), "Review details of product you are applying" (Features, Terms and Conditions), "View Previous Interactions" (View), "Feedback" (Post your Feedback), and "Track Your Application". Navigation buttons at the bottom include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 2</b>	
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
<b>Phone Number</b>	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
<b>Preferred Mode of Contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred Date of Contact</b>	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 2

### Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The current step is 'Applicant Details 2'. The form includes fields for Identification (PAN: BHY951456A, ID Number: BHY951456A, Citizenship: INDIA), Permanent US Resident Status (radio buttons for US Resident and Not a US Resident), and Visited US in last 3 Years? (radio buttons for Yes and No). The sidebar on the right provides security information (This is a secure site, How can I be sure), help options (Call, Chat, Mail), and links for previous interactions, feedback, and tracking the application.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 2</b>	
<b>Personal Information</b>	
<b>Identification Details</b>	
<b>Identification</b>	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"><li>• Driving License</li><li>• PAN</li><li>• Passport Number</li><li>• SSN</li></ul>
<b>ID Number</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.

Field Name	Description
<b>Permanent US Resident Status?</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• US Resident</li> <li>• Not a US Resident</li> </ul>
<b>Visited US in last 3 Years</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

## Savings Accounts – Applicant Details 2

### Address Details – Residential Address

The screenshot shows the Oracle P2P Payments Online Application Form for Savings Accounts. The application reference number is 185539021097617. The form is on 'Applicant Details 2'. The 'Address Details' section is active, showing fields for residential address, city, state, country, postal code, and accommodation type. A sidebar on the right provides security information, help, and application tracking links.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Residential Address</b>	

Field Name	Description
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
<b>Accommodation Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 2

## Address Details – Mailing Address

Savings Accounts  
Online Application Form

Application Reference Number : 185539021097617

Applicant Details 1 **Applicant Details 2** Applicant Details 3 Linked Account Details Customize Account Upload Documents Review

Personal Information  
Address Details  
Residential Address  
Mailing Address

We shall send all the postal communication to you at this address.

Mailing Address\*  Same as that of Initial Applicant  Same as Residential Address  Other

Address\* 1 Vatika  
Yogi Road

City\* Mumbai

State\* Maharashtra

Country of Residence\* INDIA

Postal Code 400091

Employment Details

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next  
Download Print

Security Information  
This is secure site  
• How can I be sure  
1.866.362.4536  
Call Chat Mail  
Review details of product you are applying  
• Features  
• Terms and Conditions  
View Previous Interactions  
• View  
Feedback  
• Post your Feedback  
Track Your Application  
• Track Your Application

## Field Description

Field Name	Description
------------	-------------

## Online Application Form - Savings Accounts – Applicant Details 2

## Address Details

## Mailing Address

**We shall send all the postal communication to you at this location:**

[Display]

Indicates that the following address is used for the postal communication.

## Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

- Same as that of Initial Applicant
- Same as Residential Address
- Other

Field Name	Description
<b>Address</b>	[Mandatory, Alphanumeric, Input Box, 35*2]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate address.</p>
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate City.</p>
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate Postal Code.</p>

## Savings Accounts – Applicant Details 2

### Employment Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the sub-page title is "Online Application Form". The application reference number is 185539021097617. The current step is "Applicant Details 2". The form fields for "Employment Details" include "Nature of Employment" (Self Employed), "Name of Business" (Akshara Gifts & Crafts), "Currency" (Indian Rupee), and "Gross Annual Income" (200000). The right sidebar contains "Security Information" (This is a secure site), "Need Help" (1.866.362.4536, Call, Chat, Mail), "Review details of product you are applying" (Features, Terms and Conditions), "View Previous Interactions" (View), and "Feedback".

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>

Field Name	Description
<b>Current Employer Name</b>	<p>[Conditional, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Current Employer Name.</p>
<b>Designation</b>	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Designation.</p>
<b>Name of Business</b>	<p>[Conditional, Input Box, ]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Self Employed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]  Select the desired type of currency from the system configured options.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, Input Box, 15]  Enter the appropriate Gross Annual Income.</p>

## Savings Accounts – Applicant Details 3

## Personal Information – Personal Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main title is 'Savings Accounts' and the sub-section is 'Applicant Details 3'. The form is divided into several sections: Personal Details, Contact Details, Identification Details, Address Details, and Employment Details. The Personal Details section contains fields for Salutation (dropdown), First Name (Aastha), Middle Name, Last Name (Kirloskar), Date of Birth (23-02-1984), Place of Birth (Mumbai), Birth Country (INDIA), Gender (Male), Marital Status (Single), and Mother's Maiden Name (Kalindi). The Contact Details section includes fields for Phone, Email, and Address. The Identification Details section includes fields for PAN, Aadhar, and Driving License. The Address Details section includes fields for Street, City, State, and Pincode. The Employment Details section includes fields for Current Job, Previous Job, and Industry. At the bottom, there are buttons for Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print. A sidebar on the right provides security information, need help options, and links for review, feedback, and tracking.

## Field Description

Field Name	Description
------------	-------------

---

**Online Application Form - Savings Accounts – Applicant Details 3**
**Personal Information****Personal Details****Salutation** [Dropdown, Mandatory]

Enter the appropriate salutation term for applicant from the dropdown list.

- Col
- Dr
- Mr
- Mrs
- Ms
- Others (Please Specify)

Field Name	Description
<b>If Others, please specify</b>	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
<b>First Name</b>	[Mandatory, Input Box, 35] Enter the first name of the applicant.
<b>Middle Name</b>	[Optional, Input Box, 35] Enter the middle name of the applicant.
<b>Last Name</b>	[Mandatory, Input Box, 35] Enter the last name of the applicant.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.

## Savings Accounts – Applicant Details 3

### Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the sub-section is "Applicant Details 3". The application reference number is 185539021097617. The form includes fields for Personal Details (ISD Code, Mobile Number, Email, Preferred mode of contact) and Contact Details. A sidebar on the right provides security information (This is a secure site, How can I be sure), help (1.866.362.4536, Call, Chat, Mail), product details (Features, Terms and Conditions), previous interactions (View), feedback (Post your Feedback), and application tracking (Track Your Application).

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
<b>Phone Number</b>	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
<b>Preferred Mode of Contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred Date of Contact</b>	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 3

## Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts – Applicant Details 3". The main content area shows "Personal Information" with "Identification Details" expanded. Fields include PAN (THJ1597535J), ID Number (THJ1597535J), Citizenship (INDIA), and checkboxes for Permanent US Resident Status and Visited US in last 3 Years. The right sidebar includes "Security Information" (This is a secure site, How can I be sure), "Need Help" (1.866.362.4536, Call, Chat, Mail), "Review details of product you are applying" (Features, Terms and Conditions), "View Previous Interactions" (View), "Feedback" (Post your Feedback), and "Track Your Application" (Track Your Application).

## Field Description

Field Name	Description
------------	-------------

**Online Application Form - Savings Accounts – Applicant Details 3****Personal Information****Identification Details**

<b>Identification</b>	[Mandatory, Dropdown]
-----------------------	-----------------------

Select the appropriate value from the following:

- Driving License
- PAN
- Passport Number
- SSN

<b>ID Number</b>	[Mandatory, Alphanumeric, Input Box, 20]
------------------	--

Enter the appropriate ID Number for Phone Number.

<b>Citizenship</b>	[Mandatory, Dropdown]
--------------------	-----------------------

Select the appropriate country for the Citizenship.

Field Name	Description
<b>Permanent US Resident Status?</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• US Resident</li> <li>• Not a US Resident</li> </ul>
<b>Visited US in last 3 Years</b>	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

### Savings Accounts – Applicant Details 3

#### Address Details – Residential Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The current step is 'Applicant Details 3'. The 'Residential Address' section is active, showing fields for address, city, state, country, postal code, and accommodation type. The sidebar on the right provides security information, a help line (1.866.362.4536), and links for feedback and tracking the application.

#### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Residential Address</b>	

Field Name	Description
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
<b>Accommodation Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 3

## Address Details – Mailing Address

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>We shall send all the postal communication to you at this location:</b>	[Display] Indicates that the following address is used for the postal communication.
<b>Mailing Address</b>	[Mandatory, Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> <li>• Other</li> </ul>

Field Name	Description
<b>Address</b>	[Mandatory, Alphanumeric, Input Box, 35*2]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate Address.</p>
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate City.</p>
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul> <p>Else enter the appropriate Postal Code.</p>

## Savings Accounts – Applicant Details 3

### Employment Details

Savings Accounts  
Online Application Form

Application Reference Number : 185539021097617

Applicant Details 1 Applicant Details 2 **Applicant Details 3** Linked Account Details Customize Account Upload Documents Review

Personal Information  
Address Details  
Employment Details

Nature of Employment\* Self Employed  
Name of Business Aesthetics Jewelry  
Currency\* Indian Rupee  
Gross Annual Income\* \$00000

Back Cancel Application Share with co-applicant Share with peer Save Help Complete Submit Application Next  
Download Print

Security Information  
This is secure site  
• How can I be sure  
Need Help  
1.866.362.4536  
Call Chat Mail  
Review details of product you are applying  
• Features  
• Terms and Conditions  
View Previous Interactions  
• View  
Feedback

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>

Field Name	Description
<b>Current Employer Name</b>	<p>[Conditional, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Current Employer Name.</p>
<b>Designation</b>	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Designation.</p>
<b>Name of Business</b>	<p>[Conditional, Input Box, ]  This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Self Employed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]  Select the desired type of currency from the system configured options.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, Input Box, 15]  Enter the appropriate Gross Annual Income.</p>

## Linked Account Details

### Customize Account - Branch Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Branch Details</b>	
<b>Please mention the branch where you wish to open the Account</b>	[Display] Indicates that the branch details are required to open the account.
<b>City</b>	[Mandatory, Dropdown] Select the desired City from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Select the desired Branch from the dropdown.
<b>Address</b>	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
<b>City</b>	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate City.

Field Name	Description
Country	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Country.

## Customize Account – Account Features

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Account Features</b>	
Account Operation	[Mandatory, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• By me</li> <li>• By only first applicant</li> <li>• By any one of us</li> <li>• By all of us jointly</li> </ul>
Register for Online Account Statement	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Frequency of statement generation</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	<p>[Optional, Dropdown]</p> <p>Select the desired month. The statement will start getting generated from the selected month.</p>
<b>Day of the Month</b>	<p>[Conditional, Dropdown]</p> <p>Select the desired date. The statement will start getting generated from the selected date of the selected month.</p>
<b>Cheque Book Required</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Type of Cheque Book</b>	<p>[Conditional, Dropdown]</p> <p>This field appears only when the option selected for Cheque Book Required is Yes.</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>

## Customize Account – Debit Card Option

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area displays the 'Debit Card Option' section. The 'Debit Card Required' field is set to 'Yes'. The right sidebar contains a 'Security Information' box with a lock icon, a 'Need Help' box with a phone number 1.866.362.4536 and links to 'Call', 'Chat', and 'Mail', and a 'View Previous Interactions' box with a 'View' link.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Debit Card Option</b>	
<b>Applicant</b>	[Display] Displays the name of the applicant.
<b>Debit Card Required</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Embossing Name</b>	[Conditional, Input Box] This field appears only when the option selected for Debit Card Required is Yes. Enter the desired name to be embossed on the debit card.

### Customize Account – Nomination Details

## Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Nomination Details</b>	
<b>Nominee Required</b>	[Mandatory, Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Name of Nominee</b>	[Conditional, Input Box, 70] This field is available only when the option selected for the Nominee Required is Yes.
<b>Relationship with Nominee</b>	[Conditional, Dropdown] This field is available only when the option selected for the Nominee Required is Yes. Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Parent</li> <li>• Spouse</li> <li>• Child</li> <li>• Other</li> </ul>

Field Name	Description
<b>Other</b>	[Conditional, Input Box, 20]
	This field is available only when the option selected for the Relationship with Nominee is Other.
<b>Nominee Date of Birth</b>	[Conditional, Date-Picker]
	This field is available only when the option selected for the Nominee Required is Yes.
	Select the appropriate applicant's Birth Date from the Date-Picker.
<b>Nominee Address</b>	[Conditional, Checkbox]
	This field is available only when the option selected for the Nominee Required is Yes.
	Check the checkbox if the nominee's residential address is same as Account Holder's address.
<b>Address</b>	[Conditional, Alphanumeric, Input Box,35*2]
	This field is available only when the option selected for the Nominee Required is Yes.
	This field is auto-configured if the checkbox for the Nominee Address is checked.
	Else, enter the appropriate address of the nominee.
<b>City</b>	[Conditional, Input Box, 35]
	This field is available only when the option selected for the Nominee Required is Yes.
	This field is auto-configured if the checkbox for the Nominee Address is checked.
	Else, enter the appropriate City.
<b>State</b>	[Conditional, Input Box,40]
	This field is available only when the option selected for the Nominee Required is Yes.
	This field is auto-configured if the checkbox for the Nominee Address is checked.
	Else, enter the appropriate State.
<b>Country</b>	[Conditional, Input Box, 35]
	This field is available only when the option selected for the Nominee Required is Yes.
	This field is auto-configured if the checkbox for the Nominee Address is checked.
	Else, enter the appropriate Country.

Field Name	Description
<b>Postal Code</b>	<p>[Conditional, Input Box, 20]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate Postal Code.</p>

### Upload Documents

SI No	Document Type	Attach Document	Uploaded Document	
1	Passport	Browse Existing Documents	Passport.pdf	- Remove
2	Electricity Bill	Browse Existing Documents	Electricity_Bill.pdf	- Remove

**Mandatory Documents**

Identification Proof      Address Proof

Back      Cancel      Share with co-applicant      Share with peer      Save      Help Complete      Submit Application

### Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading]
	First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>○ Driving License</li> <li>○ Electricity Bill</li> <li>○ Passport</li> <li>○ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>○ Driving License</li> <li>○ Electricity Bill</li> <li>○ Passport</li> <li>○ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>○ Employment Letter</li> <li>○ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Display, Column Heading]</p> <p>Displays the following action buttons that help locating and attaching the required documents.</p>
<b>Browse</b>	<p>[Conditional, Action Button]</p> <p>Click <b>Browse</b> to locate the respective document for the selected document type.</p>
<b>Existing Documents</b>	<p>[Conditional, Action Button]</p> <p>Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.</p>
<b>Uploaded Document</b>	<p>[Display, Column Heading]</p> <p>Displays the list of uploaded documents.</p>
<b>Remove</b>	<p>[Optional, Action Button]</p> <p>Click <b>Remove</b> to remove the uploaded document from the list.</p>
<b>+ Add More</b>	<p>[Conditional, Action Button]</p> <p>Click <b>Add More</b> to upload more documents to the list.</p>

## Review

Once the user submits the application, the **Review** tab is displayed. The entire application is divided into the three sections, as mentioned below:

### Step 1 – Applicant Details

Step 1 - Applicant Details

**Personal Details**

- Salutation\*: Dr
- First Name\*: Nisha
- Middle Name :
- Last Name\*: Mehta
- Date of Birth\*: 30-03-1970
- Gender\*: Female
- Marital Status: Married
- Mother's Maiden Name\*: Yashodaben

**Contact Details**

- Mobile Number\*: 7755334862
- Phone Number :
- Email\*: nisham@yahoo.com
- Preferred mode of contact\*: Mobile
- Preferred date of contact\*: 20-08-2013
- Preferred time of contact\*: Between 09.00 AM & 10.00 AM

**Identification Details**

- Identification\*: PAN
- ID Number\*: AS456852D
- Citizenship\*: INDIA

**Residential Address**

- Address\*: A Hiranandani
- Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062
- Accommodation Type\*: Owned by Self

**Mailing Address**

- Address\*: A Hiranandani
- Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062

**Employment Details**

- Nature of Employment\*: Unemployed
- Currency\*: Indian Rupee
- Gross Annual Income\*: 720000.00

14. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

### Step 2 – Upload Documents

Step 2 - Upload Documents

Identification Proof - PAN Card

Address Proof - Passport

15. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

### Step 3 – Customise your Card

Step 3 - Customise Your Card

Existing Card Details	Club Membership Details
Do you own a credit card* <input type="checkbox"/> No	Are you currently a member of the Club program* <input type="checkbox"/> No
Edit	
Card Details	Supplementary Card
Do you wish to register for online card statement* <input type="checkbox"/> Yes	Relationship with family member Parent Name as on add-on card <input type="text"/> Yashodaben Patel
Name embossed as on card <input type="text"/> Nisha Mehta	Date of birth <input type="text"/> 15-06-1950
Do you require Photo on card <input type="checkbox"/> Yes	Gender <input type="checkbox"/> Female
	Limit on Supplementary Card <input type="text"/> 50
Card Receiving Option	Protection Plus Insurance Scheme
How should We deliver the Credit Card to You* <input type="checkbox"/> Courier to Mailing Address	Do you wish to avail the card protection plan <input type="checkbox"/> No
<a href="#">Back</a>	<a href="#">Open</a>

16. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

17. Click the desired option from the following:

### Back

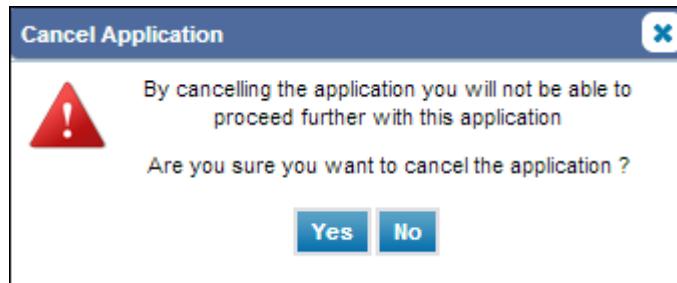
Click **Back** to go back to the previous tab.

### Next

Click **Next** to proceed with the next tab.

### Cancel Application

Click **Cancel** Application to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.



- Click Yes to remove the application permanently.
- Click No to proceed with the same application.

### Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

### Download

Click **Download** to download the application.

### Print

Click **Print** to print the application.

### Help Complete

Click **Help Complete** to complete the application with the help of *System Admin*. The *System Admin* helps to complete the pending fields and submits the form on behalf of the applicant.

### Share with co-applicant

1. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
2. Enter the Co-Applicant's valid **Email ID**.

### Share Application with Co-Applicant

tion Form

nts

Form

Application Reference Number : 8728651210

ed. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number a ning of the account.

Applicant Details 1    Applicant Details 2    Links

Share Application with Co-Applicant

Email the application to the following email address

Savings Accounts

To

Share    Cancel

3. Click **Share**. The following pop-up window is displayed.

### Share Application with Co-Applicant

Savings Accounts

Online Application Form

Application Reference Number : 8728651

Application saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number submit for opening of the account.

Applicant Details 1    Applicant Details 2    Links

Share Application with Co-Applicant

Your application has been shared with kul.sarita@gmail.com

To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.

Please note the reference number 872865121097870 of the application.

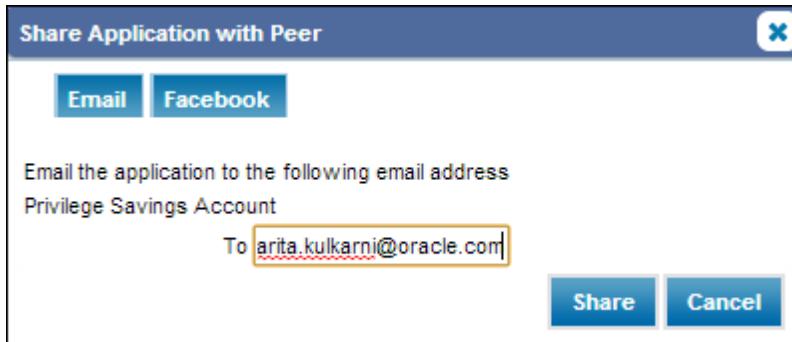
Code: InfawP

OK    Cancel

The co-applicant will verify the details and approve the same.

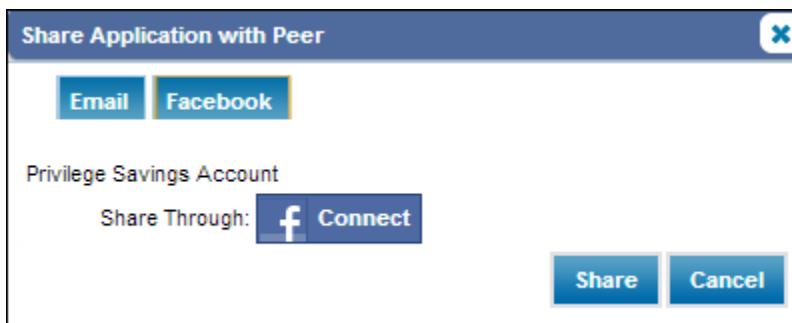
### Share with peer

1. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.

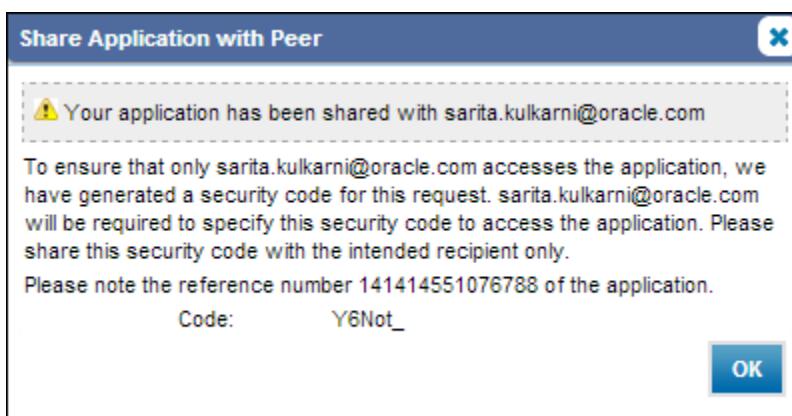


2. Click the desired option from the following:

- Email – By default it is selected. Enter the personal Email ID in the respective field.
- Facebook – Click Facebook to share the same application with peer through social media.



3. Click **fConnect** to select the desired **Facebook Friend** to share the application.
4. Click **Share**. The following page is displayed.



5. Click **OK**.

### Submit Application

Click **Submit Application** to submit the application.

### 17.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

#### For the Prospective Customer:

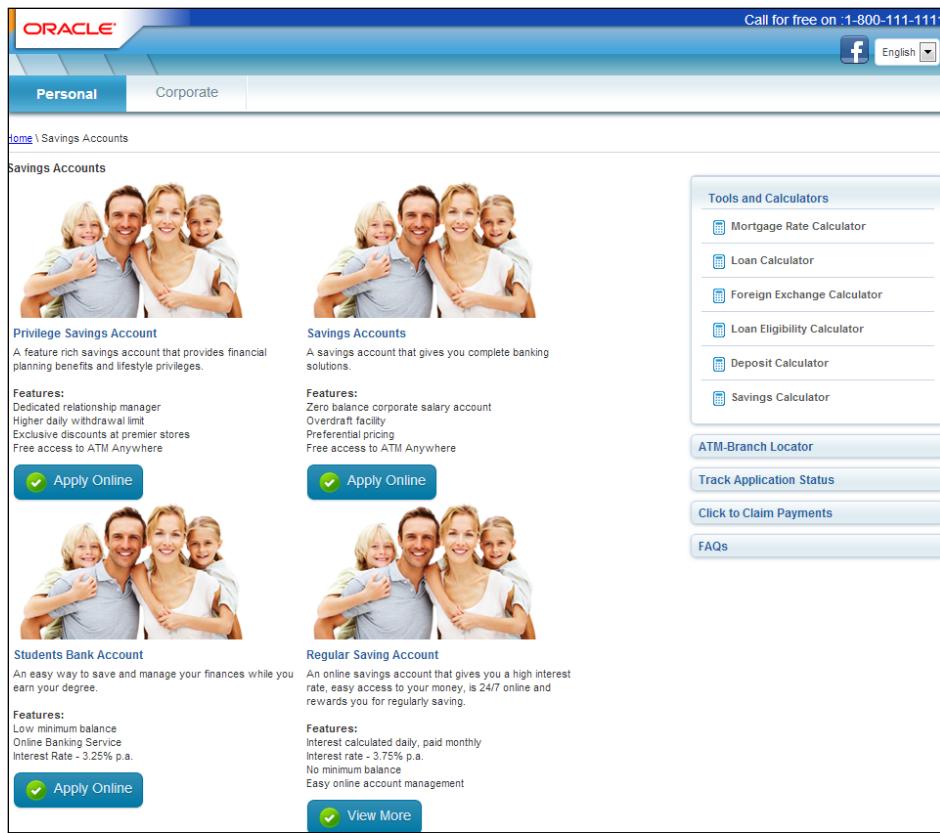
1. If you are a **Prospective Customer**, click **More** available on the *Saving Accounts*, as shown in the following screenshot:

#### Product Showcase

The screenshot shows the Oracle FLEXCUBE Direct Banking 12.0.2.0.0 Cross Channel Originations website. The top navigation bar includes the Oracle logo, a call-to-action 'Call for free on :1-800-111-1111', a Facebook icon, and language selection 'English'. The main menu has 'Personal' and 'Corporate' tabs, with 'Personal' selected. The login form asks for 'User Id' and 'Email Id/ User Id', with a link to 'New to Online Banking? Register Now'. Below the login is a 'Virtual Keyboard' section with a standard keyboard layout and buttons for 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. To the right is a sidebar titled 'Tools and Calculators' listing 'Mortgage Rate Calculator', 'Loan Calculator', 'Foreign Exchange Calculator', 'Loan Eligibility Calculator', 'Deposit Calculator', and 'Savings Calculator'. Other links include 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. At the bottom, there are sections for 'Products & Offers' including 'Current Accounts', 'Insurance', 'Loan', and 'Savings Accounts'. The 'Savings Accounts' section has a 'More' button circled in red, with a yellow callout pointing to it. A note above the 'More' button says 'View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.'

The following page is displayed.

#### Product Group – Savings Accounts



The screenshot shows the Oracle Direct Banking website's 'Savings Accounts' section. The top navigation bar includes 'Personal' (selected), 'Corporate', 'Call for free on: 1-800-111-1111', and a language switcher for 'English'. The main content area is titled 'Savings Accounts' and features several product offerings:

- Privilege Savings Account**: A feature rich savings account that provides financial planning benefits and lifestyle privileges. Features include a dedicated relationship manager, higher daily withdrawal limit, exclusive discounts at premier stores, and free access to ATM Anywhere. An 'Apply Online' button is available.
- Savings Accounts**: A savings account that gives you complete banking solutions. Features include a zero balance corporate salary account, overdraft facility, preferential pricing, and free access to ATM Anywhere. An 'Apply Online' button is available.
- Students Bank Account**: An easy way to save and manage your finances while you earn your degree. Features include low minimum balance, online banking service, and an interest rate of 3.25% p.a. An 'Apply Online' button is available.
- Regular Saving Account**: An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving. Features include interest calculated daily, paid monthly, an interest rate of 3.75% p.a., no minimum balance, and easy online account management. An 'Apply Online' button is available, and a 'View More' button is also present.

On the right side, there is a sidebar titled 'Tools and Calculators' with links to Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Below that is an 'ATM-Branch Locator' section with links to Track Application Status, Click to Claim Payments, and FAQs.

2. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the *Savings Accounts*, as shown in the following screenshot:

### Saving Accounts

Call for free on :1-800-111-1111

English

Personal Corporate

[Home](#) \ Savings Accounts

### Savings Accounts



**Privilege Savings Account**

A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**

- Dedicated relationship manager
- Higher daily withdrawal limit
- Exclusive discounts at premier stores
- Free access to ATM Anywhere

[Apply Online](#)



**Savings Accounts**

A savings account that gives you complete banking solutions.

**Features:**

- Zero balance corporate salary account
- Overdraft facility
- Preferential pricing
- Free access to ATM Anywhere

[Click here](#)

[Apply Online](#)

**Students Bank Account**

An easy way to save and manage your finances while you earn your degree.

**Features:**

- Low minimum balance
- Online Banking Service
- Interest Rate - 3.25% p.a.
- Free access to ATM Anywhere

[Apply Online](#)

**Regular Saving Account**

An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

**Features:**

- Interest calculated daily, paid monthly
- Interest rate - 3.75% p.a.
- No minimum balance
- Easy online account management

[View More](#)

Tools and Calculators

- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

The following page is displayed.

### Online Application Form

**Online Application Form** 23-10-2013 12:35:04

**Savings Accounts**

**Are you an existing customer of the bank ?**

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes I am Existing Customer/Registered Customer of the bank.  
 Not yet, I am new to bank.

**Not Registered with us ?**

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name:   
Last Name:   
Email:

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password:  Login Password Policy  
Very Weak

Confirm Password:

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me  
 I have one Co-Applicant  
 I have two Co-Applicants  
 I have three Co-Applicants

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE" IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

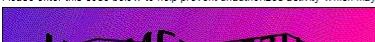
The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

  Security Code Click here to call

3. Enter the required details in the following fields.

### Field Description

Field Name	Description
If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.	
<b>Select Customer</b>	[Conditional]
	This field is available only when customer is an existing user.
	If the user is an existing customer of the <i>Bank of Oracle</i> , then multiple accounts may be available for the same user / owned by the same user.
	The selected account number is used as a reference for further online application processing.
<b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b>	
Further section explains the registration process only for the <b>Prospective Customer</b> .	

**Not Registered with us?**

<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available only when logged in customer is newly registered user.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] Enter the last name of the applicant. This field is available only when logged in customer is newly registered user.
<b>Email</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Password</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the desired password.
<b>Confirm Password</b>	[Mandatory, Alphanumeric, Input Box, 255] Repeat the above password to avoid any kind of typographical mistakes.

**Account Ownership**

Field Name	Description
<b>Account Ownership</b>	
<b>Please specify your preferences regarding Account Ownership</b>	[Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Open account for me</li> <li>• I have one Co-Applicant</li> <li>• I have two Co-Applicants</li> <li>• I have three Co-Applicants</li> </ul>
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the Terms & Conditions using this hyperlink.

Field Name	Description
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.
	[Icon, Optional] A refresh icon allows user to refresh the security code.
	<b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.
	[Icon, Optional] A user can hear the security code using this icon.
<b>Security Code</b>	[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.

4. Click **Continue**. The following message window is displayed on the screen.

### Savings Accounts – Applicant Details 1

Savings Accounts  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1    Applicant Details 2    Linked Account Details    Customize Account    Upload Documents    Review

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation*	Select
First Name*	Anjali
Middle Name	
Last Name*	Katti
Date of Birth*	
Gender*	<input checked="" type="radio"/> Male <input type="radio"/> Female
Marital Status	Please Select
Mother's Maiden Name*	

Contact Details

Identification Details

Address Details

Employment Details

**Ajax Response**

User enrolled successfully for Internet, Mobile Browser, Java Application Based Mobile.  
Your application with reference number 529190481249472 has been saved.

To ensure the correctness of the e-mail address, we have sent you a mail on akatti@yahoo.com. Please check your email and click on hyper link to verify the e-mail address. Post verification, please click on e-mail Address verified link below to proceed further.

You may also chose to complete this process at a later point of time. Your application will be saved, which you can submit later anytime for opening of the account before September 20,2013, after verifying your e-mail address.

Your activation email will expire 7 days from now at 10:09AM on August 28,2013

Cancel    Share with co-applicant    Continue    Next

5. Click **Continue**. The following message window is opened. It provides the Reference Number for the application submitted. The following page is displayed.

### Privilege Savings Account - Applicant Details 1

6. Enter the appropriate information in the following fields.

#### Savings Accounts – Applicant Details 1

#### Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Personal Details</b>	
Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.
First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available only when the logged in customer is a newly registered user.

Field Name	Description
<b>Middle Name</b>	[Optional, Alphanumeric, Input Box, 35]
	Enter the middle name of the applicant.
	This field is available only when the logged in customer is a newly registered user.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35]
	Enter the last name of the applicant.
	This field is available only when the logged in customer is a newly registered user.
<b>Name</b>	[Mandatory, Alphanumeric, 35]
	Enter the appropriate name of the applicant.
	This field is available only when the logged in customer is an existing user.
<b>Date of Birth</b>	[Mandatory, Date Picker]
	Select the appropriate birth date from the date picker
<b>Gender</b>	[Mandatory, Radio Button]
	Select the appropriate gender of the applicant.
<b>Marital Status</b>	[Dropdown, Optional]
	Select the appropriate status from the following options:
	<ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Alphanumeric, 20]
	Enter the applicant's mother's maiden name.

## Savings Accounts – Applicant Details 1

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the appropriate mobile number of the applicant.
<b>Phone Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the appropriate phone number of the applicant.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email address of the applicant.
<b>Preferred mode of contact</b>	[Optional, Dropdown] Enter the desired option from the following: <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred date of contact</b>	[Mandatory, Date Picker] Select the desired date from the date picker.

Field Name	Description
Preferred time of contact	<p>[Mandatory, Dropdown] Select the desired time from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 1

**Savings Accounts**  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1
Applicant Details 2
Linked Account Details
Customize Account
Upload Documents
Review

**Personal Information**

**Identification Details**

Identification*	<input type="text" value="PAN"/>
ID Number*	<input type="text" value="TH560234J"/>
Citizenship*	<input type="text" value="INDIA"/>

**Address Details**

**Employment Details**

[Cancel](#)
[Share with co-applicant](#)
[Share with peer](#)
[Save](#)
[Help Complete](#)
[Submit Application](#)
Next

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Identification Details</b>	

Field Name	Description
<b>Identification</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired identification type from the following options.</p> <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> </ul>
<b>ID Number</b>	<p>[Mandatory, Alphanumeric,20]</p> <p>Enter the respective unique number of the selected identification document.</p>
<b>Citizenship</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate citizenship from the country options available in the dropdown.</p>

### Savings Accounts – Applicant Details 1

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	<p>[Mandatory, Alphanumeric]</p> <p>Enter the appropriate address of the applicant.</p>

Field Name	Description
<b>City</b>	[Mandatory, Alphanumeric,20] Enter the city of residence.
<b>State</b>	[Mandatory, Alphanumeric, 20] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric] Enter the postal code of the area of residence.
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: • Owned by self

### Savings Accounts – Applicant Details 1

**Savings Accounts**  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1
Applicant Details 2
Linked Account Details
Customize Account
Upload Documents
Review

Personal Information

Address Details

Residential Address

Mailing Address

We shall send all the postal communication to you at this address.

Same as Residential Address

Address*	<input type="text" value="2, Tulsi Vihar, Paud road, Near Dashbhu"/>
City*	<input type="text" value="Pune"/>
State*	<input type="text" value="Maharashtra"/>
Country of Residence*	<input type="text" value="INDIA"/>
Postal Code	<input type="text" value="452102"/>

Employment Details

Cancel
Share with co-applicant
Share with peer
Save
Help Complete
Submit Application
Next

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	

Field Name	Description
<b>Checkbox for same residential address</b>	<p>[Optional, Checkbox]</p> <p>Select the checkbox if mailing address is same as residential address of the applicant.</p> <p>If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.</p>

**Note:** If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.

<b>City</b>	[Mandatory, Alphanumeric,20] Enter the city of residence.
<b>State</b>	[Mandatory, Alphanumeric, 20] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric] Enter the postal code of the area of residence.

## Savings Accounts – Applicant Details 1

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

Applicant Details 1    Applicant Details 2    Linked Account Details    Customize Account    Upload Documents    Review

Personal Information    Address Details    Employment Details

Nature of Employment\*    Full Time temporary

Current Employer Name\*    South Co-Op Bank

Designation    Officer

Currency\*    Indian Rupee

Gross Annual income\*    600000

Cancel    Share with co-applicant    Share with peer    Save    Help Complete    Submit Application    Next

## Field Description

Field Name	Description
<b>Employment Details</b>	

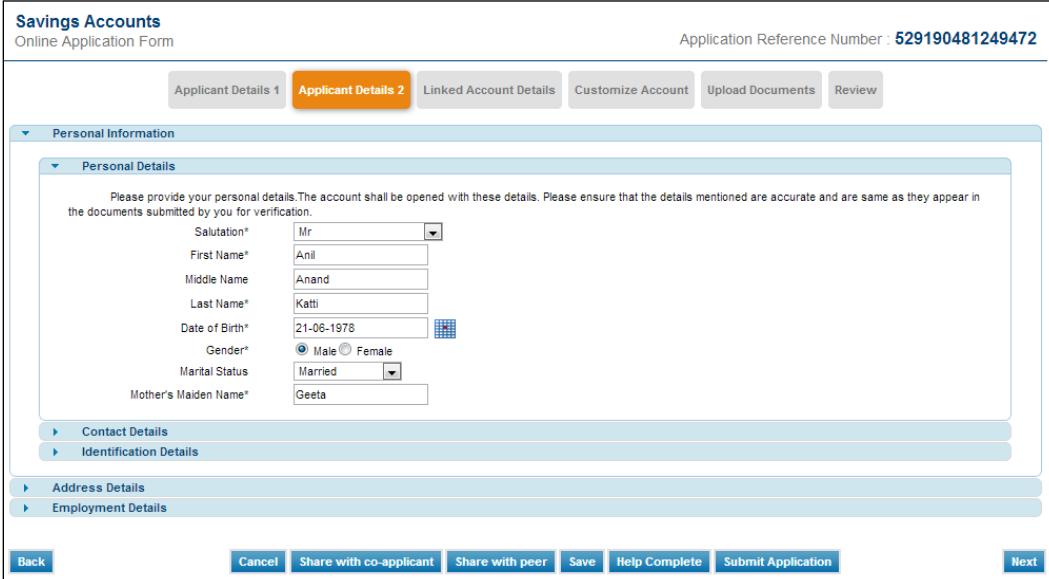
Field Name	Description
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Name of Business</b>	<p>[Conditional, Alphanumeric, 20]</p> <p>Enter the name of business.</p>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Enter the type of currency. The list is displayed as per system configuration.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the gross annual income of the applicant.</p>

7. Click **Next**. The *Applicant Details 2* page is displayed.

**Privilege Savings Account - Applicant Details 1**

8. Enter the appropriate details in the following fields.

**Savings Accounts – Applicant Details 2**



## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Personal Details</b>	
If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.	
<b>Salutation</b>	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.
<b>First Name</b>	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Middle Name</b>	[Optional, Alphanumeric, 35] Enter the middle name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Last Name</b>	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Name</b>	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing customer.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker This field is available only when logged in customer is a newly registered user.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant.
<b>Marital Status</b>	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>Divorced</li> <li>Separated</li> <li>Remarried</li> <li>Married</li> <li>Single</li> </ul>

Field Name	Description
<b>Mother's Maiden Name</b>	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

## Savings Accounts - Applicant Details 2

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>Mobile Number</b>	[Mandatory, Numeric, 10] Enter the appropriate mobile number of the applicant.
<b>Phone Number</b>	[Mandatory, Numeric, 20] Enter the appropriate phone number of the applicant.
<b>Email</b>	[Mandatory, Alphanumeric, 255] Enter the appropriate Email address of the applicant.
<b>Preferred mode of contact</b>	[Dropdown, Optional] Enter the desired option from the following: <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred date of contact</b>	[Date Picker, Mandatory] Select the desired date from the date picker.

Field Name	Description
<b>Preferred time of contact</b>	<p>[Dropdown, Mandatory]  Select the desired time from the following options.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 2

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Identification Details</b>	

Field Name	Description
<b>Identification</b>	[Mandatory, Dropdown] Select the desired identification type from the following options. <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> </ul>
<b>ID Number</b>	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

## Savings Accounts – Applicant Details 2

Savings Accounts  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1 **Applicant Details 2** Linked Account Details Customize Account Upload Documents Review

Personal Information

Address Details

Residential Address

Residential Address same as that of Initial Applicant's\*  Yes  No

Address\* 2, Tulsi Vihar, Paud Road, Near Dashab

City\* Pune

State\* Maharashtra

Country of Residence\* INDIA

Postal Code 452102

Accommodation Type\* Company Provided

Mailing Address

Employment Details

Back Cancel Share with co-applicant Share with peer Save Help Complete Submit Application Next

## Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate address of the applicant Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address

Field Name	Description
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the city of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
<b>State</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the state of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20] Enter the postal code of the area of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: <ul style="list-style-type: none"> <li>• Owned by self</li> <li>• Owned by Company</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 2

**Savings Accounts**  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1 **Applicant Details 2** Linked Account Details Customize Account Upload Documents Review

Personal Information Address Details

Residential Address Mailing Address

We shall send all the postal communication to you at this address.

Mailing Address\*  Same as that of Initial Applicant  Same as Residential Address  Other

Address\* 2, Tulsi Vihar,  
Paud Road, Near Dashab

City\* Pune

State\* Maharashtra

Country of Residence\* INDIA

Postal Code 452102

Employment Details

Back Cancel Share with co-applicant Share with peer Save Help Complete Submit Application Next

## Field Description

Field Name	Description
------------	-------------

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>Checkbox for same residential address</b>	<p>[Optional, Checkbox]</p> <p>Select the checkbox if mailing address is same as residential address of the applicant.</p> <p>If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.</p>
<p><b>Note:</b> If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.</p>	
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the address or it may appear automatically if you select Mailing Address as Same as Residential Address</p>
<b>City</b>	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address</p>
<b>State</b>	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the state of residence or it may appear automatically if you select Mailing Address as Same as Residential Address</p>
<b>Country of Residence</b>	<p>[Mandatory, Dropdown]</p> <p>Select the country of residence from the dropdown list.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>Enter the postal code of the area of residence or it may appear automatically if you select Mailing Address as Same as Residential Address.</p>

## Savings Account – Applicant Details 2

## Field Description

Field Name	Description
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Name of Business</b>	<p>[Conditional, Alphanumeric, 20]</p> <p>Enter the name of business.</p>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Enter the type of currency.</p> <p>The list is displayed as per system configuration.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the gross annual income of the applicant.</p>

9. Click **Next**. The *Linked Account Details* page is displayed.

### Privilege Savings Account – Linked Account Details

10. Enter the appropriate information in the following fields.

## Savings Accounts – Linked Account Details

Savings Accounts  
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1   Applicant Details 2   **Linked Account Details**   Customize Account   Upload Documents   Review

Account Number: PN2589  
Type of Code:  Swift  National Clearing Code  
National Clearing Code Type: CHAPS MAPS Network  
National Clearing Code:    
Name of the Bank:   
Bank Address:   
City:   
Country:

**Back**   **Cancel**   **Share with co-applicant**   **Share with peer**   **Save**   **Help Complete**   **Submit Application**   **Next**

## Field Description

Field Name	Description
<b>Linked Account Details</b>	
<b>Account Number</b>	[Mandatory, Alphanumeric, 20] Enter the appropriate account number
<b>Type of code</b>	[Radio Button, Mandatory] Select the type of code from the following: <ul style="list-style-type: none"> <li>• Swift</li> <li>• National Clearing Code</li> </ul>
<b>National Clearing code Type</b>	[Mandatory, Dropdown] Select the appropriate value from the following options.
<b>National Clearing Code</b>	[Mandatory, Alphanumeric, 20] Select the appropriate code or select the required code using the lookup icon present next to the input field.
<b>Name of the Bank</b>	[Alphanumeric, Input Box, 20] Enter the appropriate bank name.
<b>Bank Address</b>	[Alphanumeric, Input Box, 20] Enter the appropriate bank address.
<b>City</b>	[Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Country</b>	[Alphanumeric, Input Box, 20] Enter the appropriate country.

11. Click **Next**. The *Customize Account* page is displayed.

### Savings Account – Customize Account

12. Enter the appropriate information in the following fields.

## Savings Accounts – Customize Account

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

Applicant Details 1 Applicant Details 2 Linked Account Details **Customize Account** Upload Documents Review

**Branch Details**

City\* BANGALORE  
Branch\* Bank Futura-E06 BRANCH  
Address IFLEXPARK  
City BAGHMANE  
Country BANGALORE

► Account Features  
► Debit Card Option  
► Nomination Details

Back Cancel Share with co-applicant Share with peer Save Help Complete Submit Application Next

## Field Description

Field Name	Description
<b>Customize Account</b>	
<b>Branch Details</b>	
<b>City</b>	[Mandatory, Dropdown] Enter the appropriate city of the branch from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Enter the appropriate branch from the dropdown.
<b>Address</b>	[Alphanumeric, 40] Enter the address of the branch, or it may appear automatically as you select the branch.
<b>City</b>	[Alphanumeric, 20] Enter the appropriate city, or it may appear automatically as you select the branch.
<b>Country</b>	[Alphanumeric, 20] Enter the appropriate country, or it may appear automatically as you select the branch.

## Savings Accounts – Customize Account

## Field Description

Field Name	Description
<b>Customize Account</b>	
<b>Account Features</b>	
<b>Register for online Account statement</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Frequency of statement generation</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired value from the dropdown.</p> <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired month from the dropdown. The statement generation cycle will start from the selected month.</p>
<b>Cheque Book Required</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
------------	-------------

<b>Type of Cheque Book</b>	<p>[Mandatory, Dropdown list] Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>
----------------------------	--

### Savings Accounts – Customize Account

### Field Description

Field Name	Description
------------	-------------

<b>Customize Account</b>	
<b>Debit Card Option</b>	
<b>Debit Card Required</b>	<p>[Mandatory, Radio Button] Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Embossing Name</b>	<p>[Mandatory, Alphanumeric, 40] Appears automatically, or enter the desired text.</p>

### Savings Accounts – Customize Account

## Field Description

Field Name	Description
<b>Customize Account</b>	
<b>Nomination Details</b>	
<b>Nominee Required?</b>	<p>[Mandatory, Radio Button]  Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
13. Click <b>Next</b> . The <i>Linked Account Details</i> page is displayed.	

### Privilege Savings Account – Upload Documents

14. Enter the appropriate information in the following fields.

## Savings Accounts – Upload Documents

SI No	Document Type	Attach Document	Uploaded Document	
1	Electricity Bill	Browse Existing Documents	Electricity_Bill.pdf	- Remove
2	PAN Card	Browse Existing Documents	PAN_Card.pdf	- Remove

## Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	

Field Name	Description
<b>SI No</b>	[Display, Auto-generated, Column Heading]
	First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	<ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading]
	Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button]
	Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button]
	Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading]
	Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button]
	Click <b>Remove</b> to remove the uploaded document from the list.

Field Name	Description
<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> to upload more documents to the list.

15. Click **Next**. The **Review** page is displayed.

## Review

Once the user submits the application, the **Review** tab is displayed. The entire application is divided into the three sections, as mentioned below:

### Step 1 – Applicant Details

Step 1 - Applicant Details

Personal Details

Salutation\*: Dr  
First Name\*: Nisha  
Middle Name :  
Last Name\*: Mehta  
Date of Birth\*: 30-03-1970  
Gender\*: Female  
Marital Status: Married  
Mother's Maiden Name\*: Yashodaben

Contact Details

Mobile Number\*: 7755334862  
Phone Number :  
Email\*: nisham@yahoo.com  
Preferred mode of contact: Mobile  
Preferred date of contact\*: 20-08-2013  
Preferred time of contact\*: Between 09.00 AM & 10.00 AM

Identification Details

Identification\*: PAN  
ID Number\*: AS4568520  
Citizenship\*: INDIA

Residential Address

Address\*: A Hiranandani  
:Powai  
City\*: Mumbai  
State\*: Maharashtra  
Country of Residence\*: INDIA  
Postal Code: 400062  
Accommodation Type\*: Owned by Self

Mailing Address

Address\*: A Hiranandani  
:Powai  
City\*: Mumbai  
State\*: Maharashtra  
Country of Residence\*: INDIA  
Postal Code: 400062

Employment Details

Nature of Employment\*: Unemployed  
Currency\*: Indian Rupee  
Gross Annual income\*: 720000.00

16. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

### Step 2 – Upload Documents

Step 2 - Upload Documents

Identification Proof - PAN Card  
Address Proof - Passport

17. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

### Step 3 – Customise your Card

Step 3 - Customise Your Card

**Existing Card Details**  
Do you own a credit card?  Yes  No

**Club Membership Details**  
Are you currently a member of the Club program?  Yes  No

**Card Details**  
Do you wish to register for online card statement?  Yes  No  
Name embossed as on card: **Nisha Mehta**  
Do you require Photo on card?  Yes  No

**Supplementary Card**  
Relationship with family member: **Parent**  
Name as on add-on card: **Yashodaben Patel**  
Date of birth: **15-06-1950**  
Gender: **Female**  
Limit on Supplementary Card: **50**

**Card Receiving Option**  
How should We deliver the Credit Card to You?  Courier to Mailing Address

**Protection Plus Insurance Scheme**  
Do you wish to avail the card protection plan?  Yes  No

**Back** **Open**

18. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

19. Click the desired option from the following:

### Back

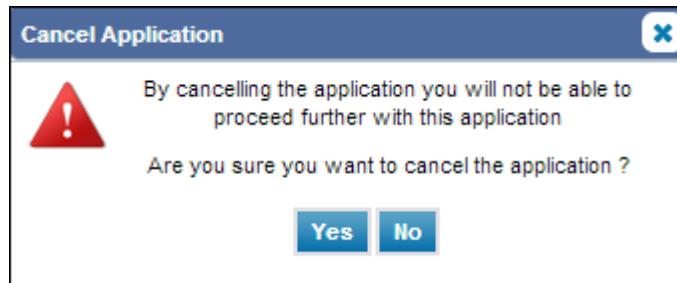
Click **Back** to go back to the previous tab.

### Next

Click **Next** to proceed with the next tab.

### Cancel Application

Click **Cancel** Application to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.



- Click **Yes** to remove the application permanently.
- Click **No** to proceed with the same application.

### Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

### Download

Click **Download** to download the application.

### Print

Click **Print** to print the application.

### Help Complete

Click **Help Complete** to complete the application with the help of *System Admin*. The *System Admin* helps to complete the pending fields and submits the form on behalf of the applicant.

### Share with co-applicant

1. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
2. Enter the Co-Applicant's valid **Email ID**.

### Share Application with Co-Applicant

The screenshot shows a 'Share Application with Co-Applicant' dialog box. Inside the dialog, there is a text input field labeled 'To' containing the email address 'kul.sarita@gmail.com'. Below the input field are two buttons: 'Share' and 'Cancel'. The background of the dialog is white, and the text is black. The dialog is centered over a larger application window.

1. Click **Share**. The following pop-up window is displayed.

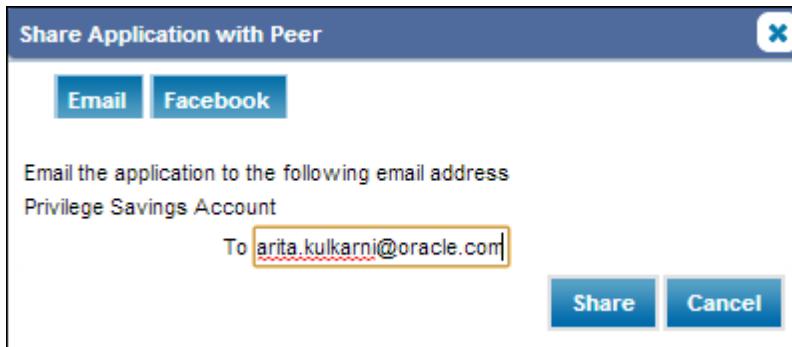
### Share Application with Co-Applicant

The screenshot shows a 'Share Application with Co-Applicant' dialog box. Inside the dialog, there is a message: 'Your application has been shared with kul.sarita@gmail.com'. Below the message, there is a note: 'To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.' At the bottom of the dialog, there is a note: 'Please note the reference number 872865121097870 of the application.' and a text input field 'Code:' with the value 'InfawP'. At the bottom right of the dialog is an 'OK' button. The background of the dialog is white, and the text is black. The dialog is centered over a larger application window.

The co-applicant will verify the details and approve the same.

### Share with peer

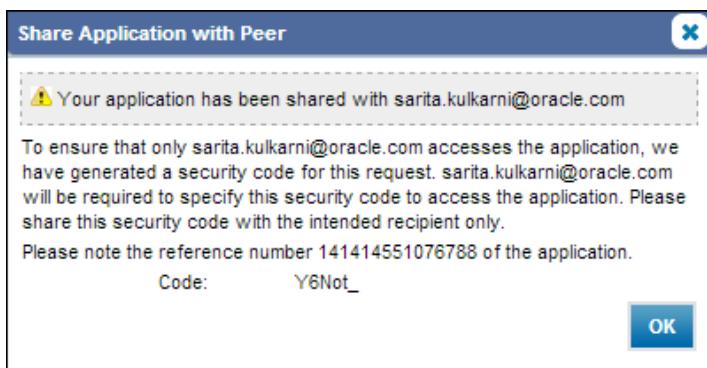
1. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



2. Click the desired option from the following:
- Email – By default it is selected. Enter the personal Email ID in the respective field.
- Facebook – Click Facebook to share the same application with peer through social media.



3. Click **fConnect** to select the desired **Facebook Friend** to share the application.
4. Click **Share**. The following page is displayed.



5. Click **OK**.

### Submit Application

Click **Submit Application** to submit the application.

## 18. Privilege Savings Account

The online application process for **Privilege Savings Account** enables prospects/existing customers to apply for a **Privilege Savings Account** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing the product information.

The online **Privilege Savings Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a **Customer** and **Privilege Savings Accounts** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

For all the types of users, the entire application process for the *Regular Savings Account* is same as that of **Savings Accounts**. Please refer to the *Savings Account*.

**Note:** This particular product may not be applicable for the *Corporate User*. Depending upon the *Bank Requirement* the respective *Savings Account* products are configured.

## 18.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the Online Banking. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

**Note:** For the **Already Registered User to Online Banking**, the entire application process for the *Privilege Savings Account* is similar to the process for **Already Registered to Online Banking of Savings Accounts**. Please refer to the *Savings Account*.

## 18.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process for the *Privilege Savings Account* is similar to the process for **New to Online Banking** of **Savings Accounts**. Please refer to the *Savings Account*.

### 18.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

**Note:** For the **Prospective Customer**, the entire application process for the *Privilege Savings Account* is similar to the process of **Prospective Customer** of *Savings Accounts*. Please refer to the *Savings Account*.

## 19. Regular Savings Account

The online application process for **Regular Savings Account** enables prospects/existing customers to apply for a **Regular Savings Account** from the online banking channels. This process is initiated once the user chooses to apply for the same product after viewing the product information.

The online **Regular Savings Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the user confirms the details, the **FCDB** system sends a request for the creation of a **Customer** and a **Regular Savings Account** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

## 19.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the Online Banking. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

**Note:** For the **Already Registered User to Online Banking**, the entire application process for the *Regular Savings Account* is similar to the process of **Already Registered User to Online Banking** of *Savings Accounts*. Please refer to the *Savings Account*.

## 19.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process for the *Regular Savings Account* is similar to the process of **New to Online Banking** of **Savings Accounts**. Please refer to the *Savings Account*.

### 19.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

**Note:** For the **Prospective Customer**, the entire application process for the *Regular Savings Account* is similar to the process of **Prospective Customer** of *Savings Accounts*. Please refer to the *Savings Account*.

## 20. Students Bank Account

The application process for **Student Bank Account** enables prospects/existing customers to apply for a **Student Bank Account** from the online banking channels. This process is initiated once the user chooses to apply for a **Student Bank Account** after viewing the product information.

The online **Student Bank Account** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the user confirms the details, the **FCDB** system sends a request for the creation of a **Customer** and a **Student Bank Account** in the host system. The opening request is processed by the bank (**Host/FCDB**) and the status is updated to the user at each step of the origination.

**Note:** This particular product is not applicable for the **Corporate User**.

## 20.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01

Choose Theme : Contemporary

User Id: subit511

New to Online Banking? Register Now

Virtual Keyboard Standard Keyboard

Password: ..... [Forgot Password](#)

Sign In

Tools and Calculators

- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

Current Accounts

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Insurance

Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Loan

Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

Savings Accounts

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

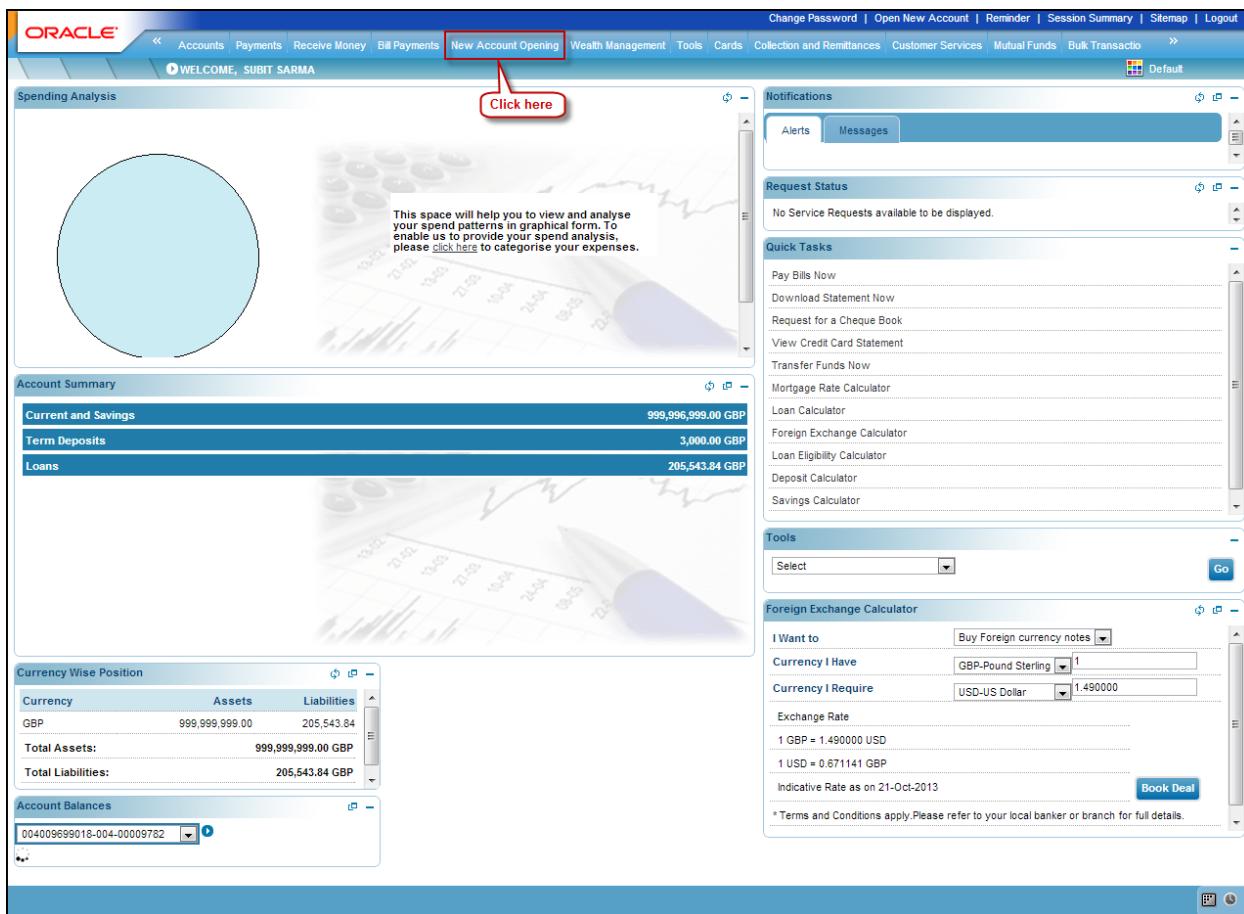
#### Field Description

Field Name	Description
<b>Login Window</b>	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the User ID entered.

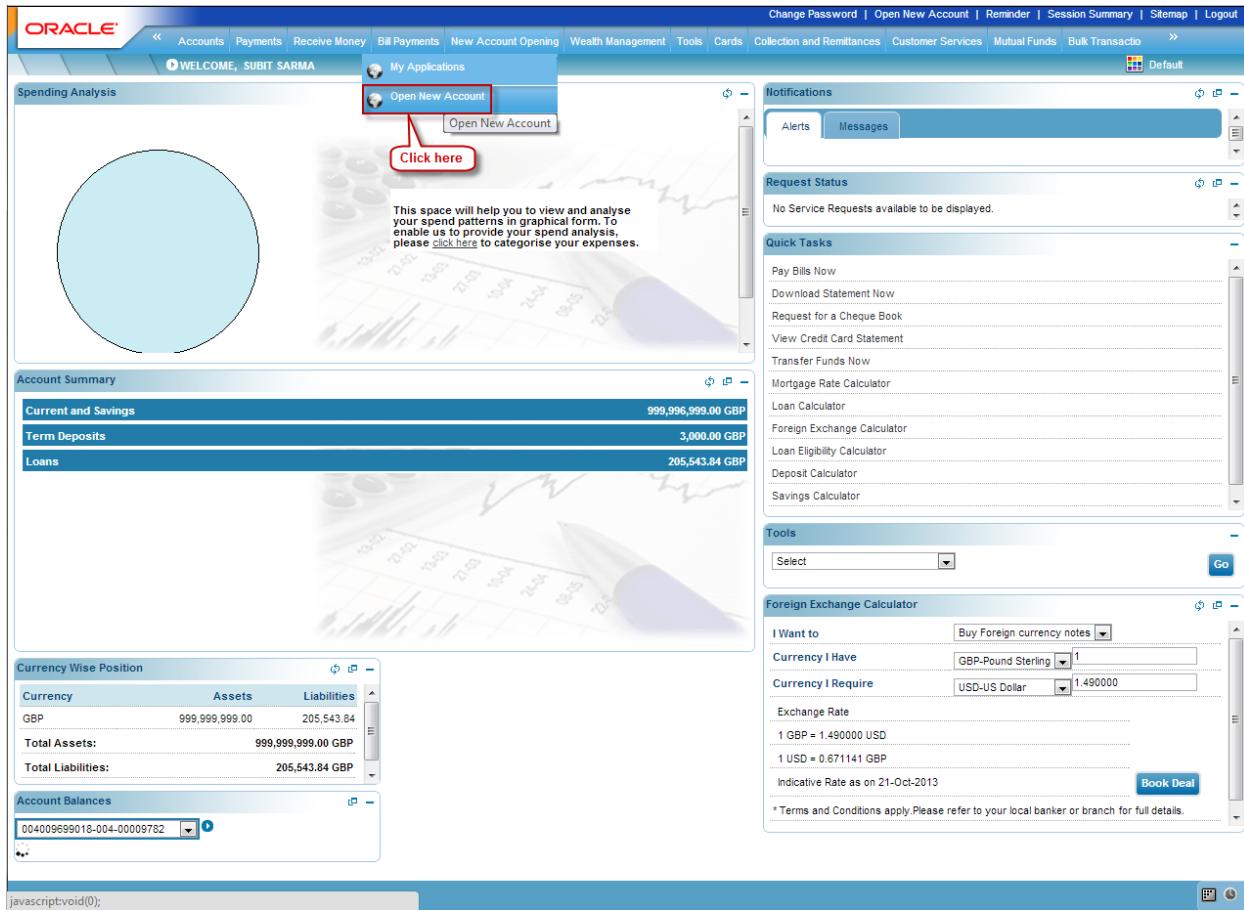
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



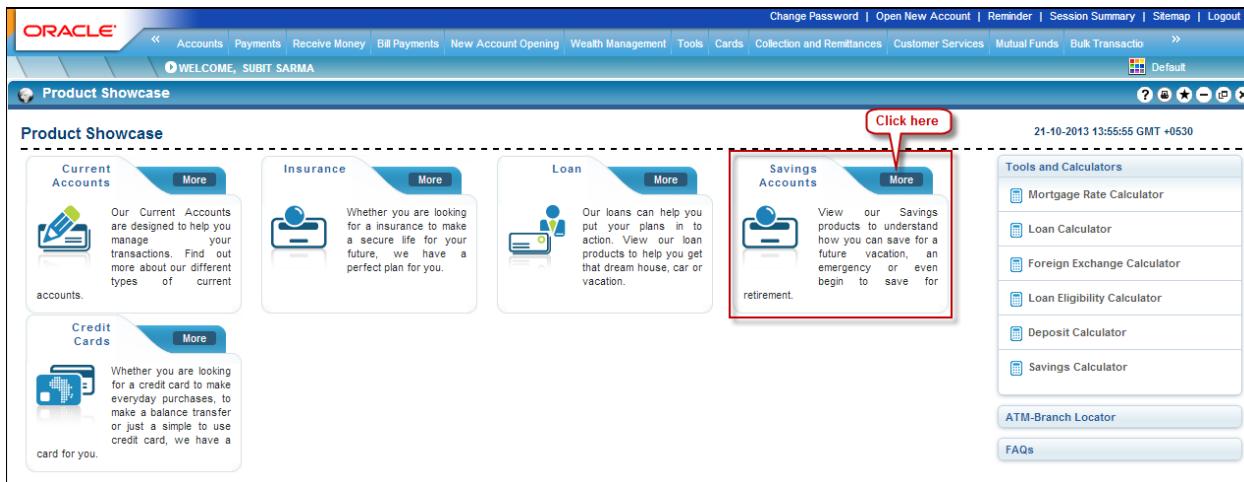
4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account



5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

### Product Group - Savings Accounts



6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

## Product – Students Bank Account

**Product Showcase**

**Privilege Savings Account**  
A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**  
Dedicated relationship manager  
Higher daily withdrawal limit  
Exclusive discounts at premier stores  
Free access to ATM Anywhere

**Apply Online**

**Savings Accounts**  
A savings account that gives you complete banking solutions.

**Features:**  
Zero balance corporate salary account  
Overdraft facility  
Preferential pricing  
Free access to ATM Anywhere

**Apply Online**

**Students Bank Account**  
An easy way to save and manage your finances while you earn your degree.

**Features:**  
Low minimum balance  
Online Banking Service  
Interest Rate - 3.25% p.a.  
Free access to ATM Anywhere

**Apply Online** **Click here**

**Regular Saving Account**  
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

**Features:**  
Interest calculated daily, paid monthly  
Interest rate - 3.75% p.a.  
No minimum balance  
Easy online account management

**View More**

The following page is displayed.

## Online Application Form – Students Bank Account

**Students Bank Account**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Application Details**

**Personal Details**

Selected Customer\*: Select  
Name\*:   
City\*:   
Mobile Number\*:   
Email Id\*:   
Preferred day of contact\*:   
Preferred time of contact\*:

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Upload Document**

**Terms & Conditions**

The LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE". IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE", AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

View Terms & Conditions  Download Terms & Conditions  
 I have read and am/we agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Feedback**

**Security Information**

This is a secure site  

- How can I be sure

**Need Help**

1.866.362.4536  
[Call](#) [Chat](#)

**Review details of product you are applying**

- Features
- Terms and Conditions

**Post your Feedback**

**Submit** **Cancel**

7. Enter the appropriate details in the respective sections.

## Online application Form – Students Bank Account

Students Bank Account  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

**Application Details**

**Personal Details**

Select Customer: 00009782

Name: Subit Sarma  
City: Mumbai  
Mobile Number: 9812365201  
Email Id: subit51@gmail.com  
Preferred day of contact: 08-11-2013  
Preferred time of contact: Any Time

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 BI

Upload Document

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND IBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE." AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Submit** **Cancel**

## Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	[mandatory, Dropdown] Select the appropriate customer from the dropdown list.
<b>Name</b>	[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.
<b>City</b>	[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.

Field Name	Description
Email ID	[Mandatory, Alphanumeric, 255] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.
Preferred Day of Contact	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
Preferred Time of Contact	[Mandatory, Dropdown] Select the desired time from the dropdown.

### Online application Form – Students Bank Account

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The main title is 'Students Bank Account'. The 'Application Details' section contains a 'Personal Details' tab and an 'Upload Document' tab. The 'Upload Document' tab is active, showing fields for 'SI No' (1), 'Document Type' (Passport), and a 'Browse' button for attaching a document. A list of uploaded documents shows 'Identification\_Proof.pdf'. The sidebar includes 'Security Information' (a lock icon), 'Need Help' (with a phone number 1.866.362.4536 and 'Call' and 'Chat' buttons), 'Review details of product you are applying' (with 'Features' and 'Terms and Conditions' links), and a 'Feedback' section. The 'Terms & Conditions' section contains legal text and checkboxes for accepting terms and conditions.

### Field Description

#### Upload Document

#### Mandatory Documents

##### SI No

[Display, Auto-generated, Column Heading]

First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values.
	<ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

### Terms & Conditions

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

## Field Description

### Terms & Conditions

#### Terms & Conditions

[Display]

Displays all the terms and conditions applicable for online processing.

#### View terms & Conditions

[Hyperlink, Optional]

A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.

#### Download Terms & Conditions

[Hyperlink, Optional]

A user can download the terms and conditions using this hyperlink.

#### Checkbox for accepting Terms & Conditions

[Checkbox, Mandatory]

A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit**. The following message is displayed on the page.

Change Password | Sitemap | Open New /

ORACLE < Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management Tools Cards Collection and Remittances Customer Services

WELCOME, SUBIT SARMA

01-11-2013 10:23:51 GMT +0530

**Students Bank Account**

Online Application Form

Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.

Your application has been submitted.

179453301102894

Please note down your reference number for future communication.

Our representatives will contact you within 3 working days.

## 20.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

**Note:** For the **New User to Online Banking**, the entire application process is similar to the process of **New to Online Banking** of *Savings Accounts*. Please refer to the *Savings Account*.

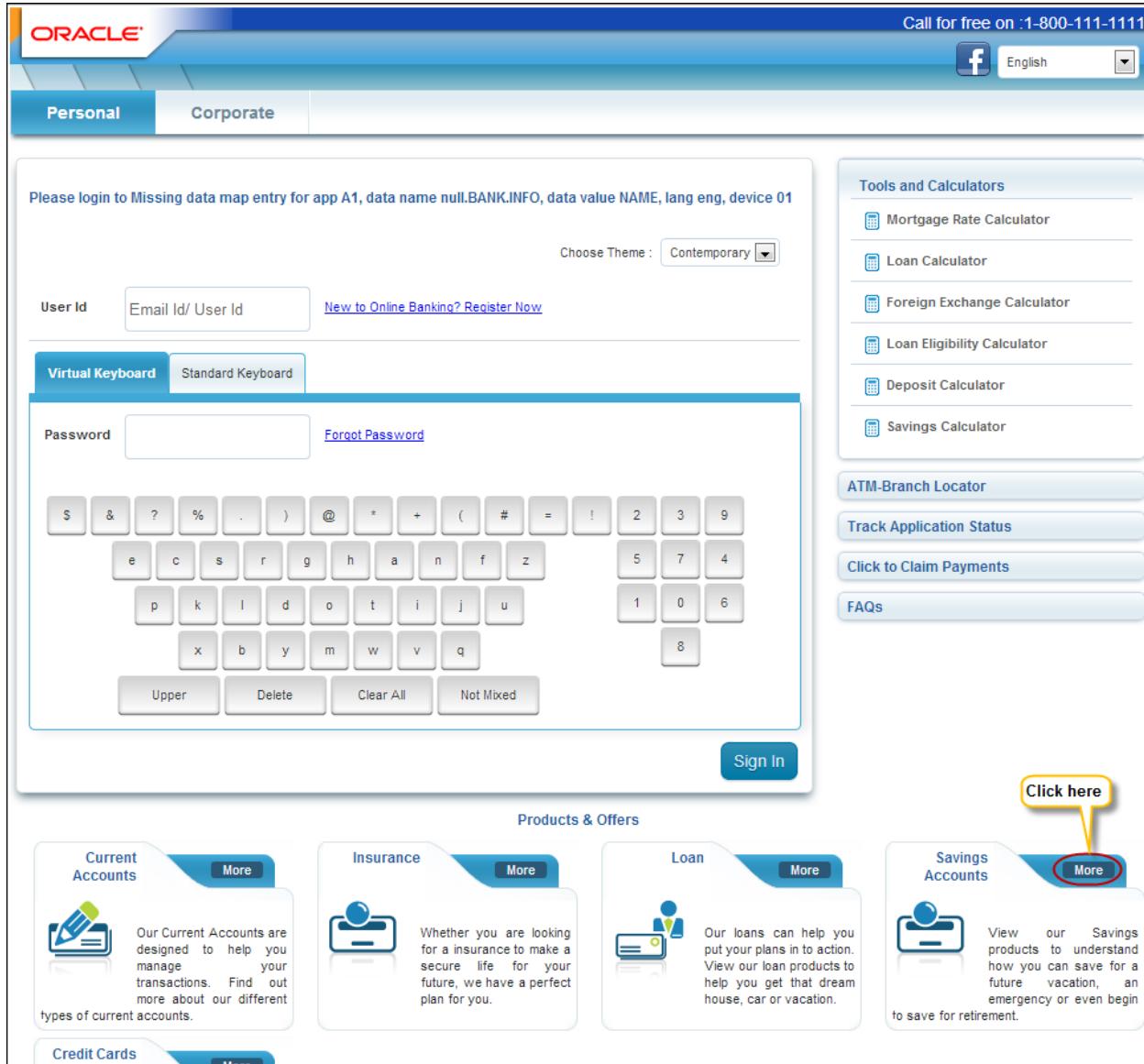
## 20.3. Prospective Customer

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id, account number etc. for self registration.

### For the New User to Online Banking:

1. If you are a **Prospective Customer**, click **More** available on the *Savings Accounts*, as shown in the following screenshot:

### Product Showcase



The screenshot shows the Oracle FLEXCUBE Direct Banking 12.0.2.0.0 Cross Channel Originations website. The top navigation bar includes the Oracle logo, a call-to-action 'Call for free on :1-800-111-1111', a Facebook icon, and language selection 'English'. The main menu has 'Personal' and 'Corporate' tabs. The login form asks for 'User Id' and 'Email Id/ User Id', with a link to 'New to Online Banking? Register Now'. Below the login is a 'Virtual Keyboard' and a standard keyboard layout. The right sidebar contains links for 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. The bottom section, 'Products & Offers', features four categories: 'Current Accounts' (with a 'More' link), 'Insurance' (with a 'More' link), 'Loan' (with a 'More' link), and 'Savings Accounts' (with a 'More' link). A yellow callout bubble points to the 'More' link in the 'Savings Accounts' box. The 'Savings Accounts' box also includes a note: 'View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.'

The following page is displayed.

## Product Group – Savings Accounts

**Product Showcase**



**Privilege Savings Account**  
A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**  
Dedicated relationship manager  
Higher daily withdrawal limit  
Exclusive discounts at premier stores  
Free access to ATM Anywhere

[Apply Online](#)



**Savings Accounts**  
A savings account that gives you complete banking solutions.

**Features:**  
Zero balance corporate salary account  
Overdraft facility  
Preferential pricing  
Free access to ATM Anywhere

[Apply Online](#)



**Students Bank Account**  
An easy way to save and manage your finances while you earn your degree.

**Features:**  
Low minimum balance  
Online Banking Service  
Interest Rate - 3.25% p.a.  
Free access to ATM Anywhere

[Apply Online](#) [Click here](#)



**Regular Saving Account**  
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

**Features:**  
Interest calculated daily, paid monthly  
Interest rate - 3.75% p.a.  
No minimum balance  
Easy online account management

[View More](#)

2. Click **Apply Online** button available on the *Students Bank Account*. The following page is displayed.

## Online Application Form

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle

Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name:

Last Name:

Date Of Birth:

City:

Mobile Number:

Email Id:

Preferred day of contact:

Preferred time of contact:

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK 'AGREE' IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK 'AGREE', AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account; iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

Security Code:

**Submit** **Cancel** **Click here to call**

### Are you an existing customer of Bank of Oracle?

Are you an existing customer of the bank?

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes, I am an existing customer of Bank of Oracle

Not yet, I am new to Bank of Oracle.

**Click here; only then following fields appear.**

Relationship Type:

Customer ID / Account Number:

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Are you an existing customer of the bank?</b>	<p>[Mandatory, radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes. I am an existing customer of <i>Bank of Oracle</i></li> <li>• Not yet. I am new to <i>Bank of Oracle</i></li> </ul>

Field Name	Description
<b>Relationship Type</b>	<p>[Conditional, Dropdown List]</p> <p>This field is available only when the logged in customer is an existing user.</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Saving Account Customer</li> <li>• Credit Card Customer</li> <li>• Only Deposits / Loans Customer</li> </ul>
<b>Customer ID / Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the option selected for Relationship Type is Saving Account Customer or Only Deposits / Loans Customer.</p> <p>Enter the appropriate <b>Customer ID/ Account Number</b> in the respective field.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Relationship Type is Credit Card Customer.</p> <p>Enter the appropriate Credit Card Number.</p>

### Application Details – Personal Details

Application Details

Personal Details

First Name\*: Kshipra

Last Name\*: Gokhale

Date Of Birth\*: 20-07-1987

City\*: Mumbai

Mobile Number\*: 2255881739

Email Id\*: kshipra.g@gmail.com

Preferred day of contact\*: 11-11-2013

Preferred time of contact\*: Any Time

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

Upload Document

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>First Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the customer is newly registered user.</p>

Field Name	Description
<b>Last Name</b>	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant.  This field is available only when the customer is newly registered user.
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker.  This field is available only when the customer is newly registered user.
<b>City</b>	[Mandatory, Alphanumeric, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[Mandatory, Date Picker] Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.
<b>Preferred Time of Contact</b>	Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Application Details – Upload Document

Application Details			
Personal Details Upload Document			
SI No 1	Document Type Passport	Attach Document Browse	Uploaded Document Identification_Proof.pdf
- Remove + Add More			

### Field Description

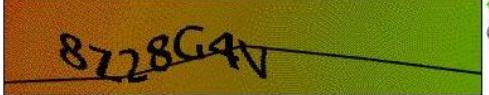
Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof               <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof               <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ PAN Card</li> </ul> </li> <li>• Employment Proof               <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>

Field Name	Description
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.
<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> to upload more documents to the list.

## Security Code

Security Code

Please enter this code below to help prevent unauthorized activity which may slow our service to you.



Security Code

## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.
	[icon, Optional] A refresh icon allows user to refresh the security code.
	<b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.
	[icon, Optional] A user can hear the security code using this icon.

Field Name	Description
Security Code	[Text field, Mandatory, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

3. Click **Submit**. The following message window is displayed on the screen.

### Success Message

**Students Bank Account**  
Online Application Form  
Fill in below details. Our representatives will get back to you to understand your requirement.

Thank you for showing interest in our product.  
Your application has been submitted.  
756678131102898  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

## 21. Credit Cards Gold

The online application process for **Credit Card Gold** enables prospects/existing customer to apply for a **Credit Card Gold** from the Online Banking Channels. This process is initiated once the user chooses to apply for the same product after viewing the product information.

The online **Credit Card Gold** application requires the user to submit basic personal and contact information, user identification and employment details for the bank to be able to process the online application. Once the users confirm the details, the **FCDB** system sends a request for the creation of a customer and a **Credit Card Gold** in the host system. The opening request is processed by the bank (Host/FCDB) and the status shall be updated to the user at each step of the origination.

**Note:** This particular product is not applicable for the **Corporate User**.

## 21.1. Already Registered to Online Banking

This process is applicable for the user who is already registered to the *Online Banking*. Once logged in, a user needs to select the desired product and provide additional required details for the product selected.

### For an Already Registered User to Online Banking:

1. Enter the appropriate login credentials, as shown in the following screenshot:

#### Login Page

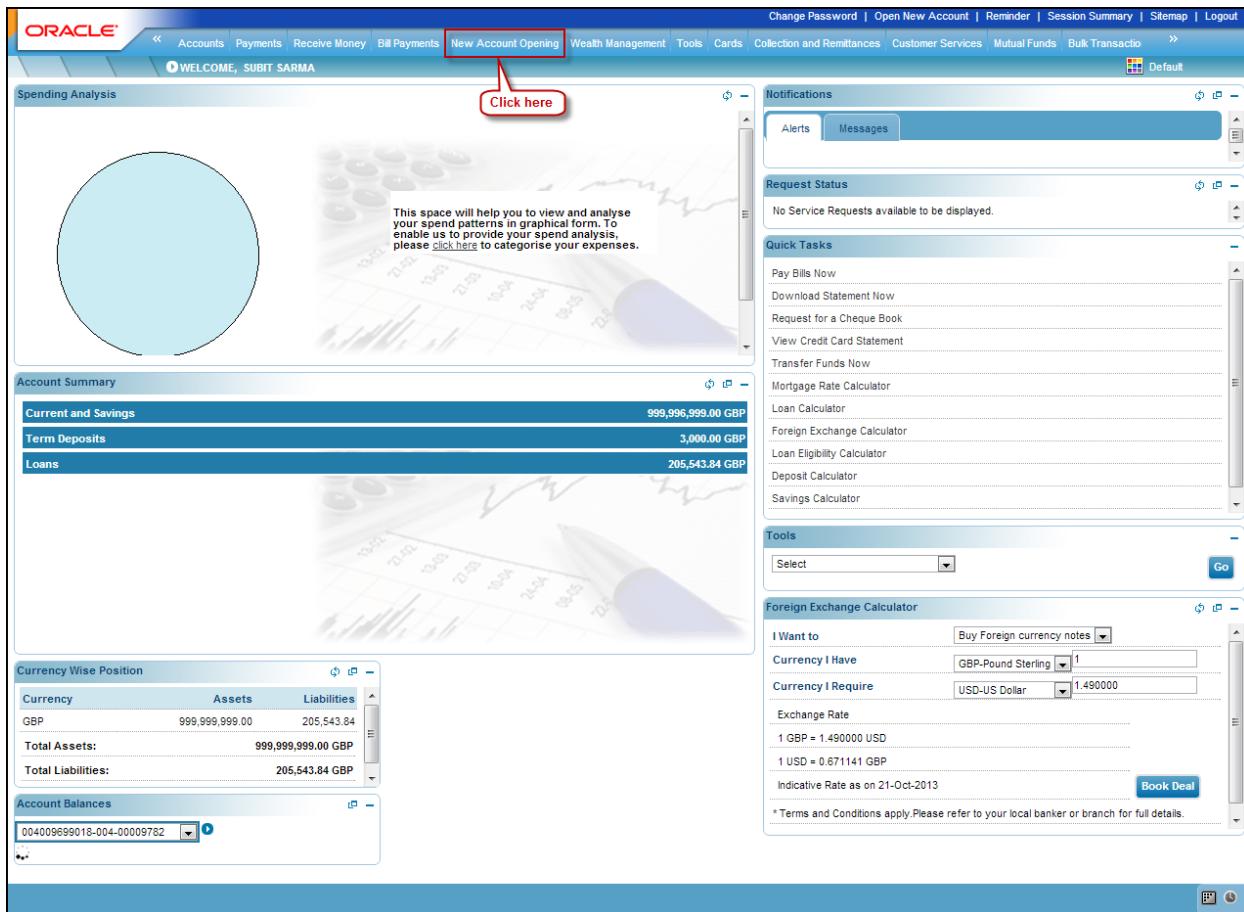
#### Field Description

Field Name	Description
Login Window	

Field Name	Description
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the User ID entered.

2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account

Spending Analysis

Open New Account

Click here

This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.

Account Summary

Current and Savings	999,996,999.00 GBP
Term Deposits	3,000.00 GBP
Loans	205,543.84 GBP

Currency Wise Position

Currency	Assets	Liabilities
GBP	999,999,999.00	205,543.84
Total Assets:	999,999,999.00 GBP	
Total Liabilities:	205,543.84 GBP	

Account Balances

004009699018-004-00009782

Notifications

Request Status

Quick Tasks

Tools

Foreign Exchange Calculator

I Want to: Buy Foreign currency notes

Currency I Have: GBP-Pound Sterling 1

Currency I Require: USD-US Dollar 1.490000

Exchange Rate: 1 GBP = 1.490000 USD

1 USD = 0.671141 GBP

Indicative Rate as on 21-Oct-2013

Book Deal

\* Terms and Conditions apply. Please refer to your local banker or branch for full details.

5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

### Product Group – Credit Cards

Product Showcase

Product Showcase

Current Accounts	More
Insurance	More
Loan	More
Savings Accounts	More
Credit Cards	More

Click here

Tools and Calculators

- Mortgage Rate Calculator
- Loan Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator
- Savings Calculator

ATM-Branch Locator

FAQs

The following page is displayed.

### Product Showcase

**Credit Card Gold**  
Fees And charges - 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).

**Features:**

- Golf Benefits
- Deals on Movie
- Airport lounge Access
- Wellness Benefits
- Accelerated Rewards
- 5% Savings on Dining
- 5X rewards on all other spends
- 5X rewards on hotels and fuel
- 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

**Apply Online** **Click here**

The following page is displayed.

**Credit Card Gold**

**Terms & Conditions**  
THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**  
The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks; payments through your PayPal account; iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#)  [Download Terms & Conditions](#)

[I We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.](#)

**1. Click here** **2. Click here** **Continue**

The following page is displayed.

### Online Application Form – Credit Card Gold

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. At the top, there are navigation links: Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. A welcome message for 'SUBIT SARMA' is displayed. The main content area is titled 'Credit Card Gold' and 'Online Application Form'. A success message says: 'Your application with reference number 199303571102830 has been saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number and submit for opening of the account.' Below this, the application reference number is 199303571102830. The application form has tabs: 'Applicant Details' (highlighted in orange), 'Customise Your Card', 'Upload Documents', and 'Review'. The 'Applicant Details' tab shows a dropdown menu for 'Preferred mode of contact' with options: 'Please Select', 'Email', and 'Mobile'. Buttons at the bottom of this section include: 'Cancel Application', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'. To the right, there are sections for 'Security Information' (with a lock icon and a green checkmark), 'Need Help' (with a phone number 1.866.362.4536 and links for Call, Chat, and Mail), 'Review details of product you are applying' (with links for Features, Terms and Conditions, and View), and 'View Previous Interactions'.

## Field Description

Field Name	Description
------------	-------------

### Online Application Form - Savings Accounts

#### Personal Information

##### Contact Details

##### Preferred mode of contact

[Optional, Dropdown]

Select the desired option from the following:

- Email
- Mobile

## Applicant Details - Email

ORACLE Change Password | Sitemap | Open New Account | Reminder | Session Summary | Logout

WELCOME, SUBIT SARMA Default

Online Application Form

Your application with reference number 199303571102830 has been saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number and submit for opening of the account.

Credit Card Gold Online Application Form Application Reference Number : 199303571102830

Applicant Details Customise Your Card Upload Documents Review

Personal Information

Contact Details

Preferred mode of contact: Email

Cancel Application Share with peer Save Help Complete Submit Application

Download Print

Next

Security Information: This is a secure site. How can I be sure?

Need Help: 1.866.362.4536 Call Chat Mail

Review details of product you are applying: Features, Terms and Conditions

View Previous Interactions: View

## Applicant Details – Mobile

ORACLE Change Password | Sitemap | Open New Account | Reminder | Session Summary | Logout

WELCOME, SUBIT SARMA Default

Online Application Form

Your application with reference number 199303571102830 has been saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number and submit for opening of the account.

Credit Card Gold Online Application Form Application Reference Number : 199303571102830

Applicant Details Customise Your Card Upload Documents Review

Personal Information

Contact Details

Preferred mode of contact: Mobile

Preferred date of contact\*: 06-11-2013

Preferred time of contact\*: Any Time

Cancel Application Share with peer Save Help Complete Submit Application

Download Print

Next

Security Information: This is a secure site. How can I be sure?

Need Help: 1.866.362.4536 Call Chat Mail

Review details of product you are applying: Features, Terms and Conditions

View Previous Interactions: View

## Field Description

Field Name	Description
------------	-------------

**Online Application Form – Credit Card Gold – Applicant Details****Personal Information****Contact Details**

Field Name	Description
<b>Preferred mode of contact</b>	[Optional, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Email</li> <li>• Mobile</li> </ul>
<b>Preferred date of contact</b>	[Mandatory, Date-Picker] Select the desired date of contact from the Date-Picker.
<b>Preferred time of contact</b>	[Mandatory, Date-Picker] Select the desired value from the following: <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Customise Your Card – Existing Card Details

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface for an 'Online Application Form'. The main title is 'Credit Card Gold' and the sub-section is 'Existing Card Details'. The 'Customise Your Card' tab is currently selected. On the left, there is a sidebar with links to 'Club Membership Details', 'Card Details', 'Supplementary Card', 'Card Receiving Option', and 'Protection Plus Insurance Scheme'. At the bottom, there are buttons for 'Back', 'Cancel Application', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'. On the right, there are three panels: 'Security Information' (a secure site, how to be sure), 'Need Help' (1.866.362.4536, call, chat, mail), and 'View Previous Interactions' (features, terms and conditions, view).

## Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Existing Card Details</b>	
<b>Do you own a card?</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Enter the appropriate Credit Card Number.</p>

## Customize Your Card – Club Membership Details

## Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Club Membership Details</b>	
<b>Are you currently a member of the Club program?</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Enter the appropriate Credit Card Number.</p>

Field Name	Description
<b>Club Names</b>	[Conditional, Dropdown] This field is available only when the option selected for Do you own a card is Yes. Select the appropriate Club Name.
<b>Specify Club Name</b>	[Conditional, Dropdown] This field is available only when the option selected for Club Names is Other (Please Specify). Enter the appropriate Club Name.
<b>My Club Membership Number is</b>	[Conditional, Input Box, 20] Enter the appropriate Club Membership Number.

### Customize Your Card – Card Details

Online Application Form

Credit Card Gold  
Online Application Form

Application Reference Number : **616865421102906**

Applicant Details   **Customise Your Card**   Upload Documents   Review

Existing Card Details   Club Membership Details   Card Details

Do you wish to register for online card statement\*    Yes  No  
Name embossed as on card   Subit Sarma  
Do you require Photo on card    Yes  No

Supplementary Card   Card Receiving Option   Protection Plus Insurance Scheme

Back   Cancel Application   Share with peer   Save   Help Complete   Submit Application   Next

Download   Print

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Card Details</b>	

Field Name	Description
<b>Do you wish to register for Online Card Statement?</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>
<b>Name embossed as on card</b>	[Optional, Input Box, 35] Enter the appropriate name for embossing.
<b>Do you require photo on card?</b>	[Optional, Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>

### Customize Your Card – Supplementary Card

Online Application Form

Credit Card Gold  
Online Application Form

Application Reference Number : **616865421102906**

Applicant Details **Customise Your Card** Upload Documents Review

Existing Card Details Club Membership Details Card Details **Supplementary Card**

Please issue additional card to my following family member

**Supplementary Card 1**

Relationship with family member: Sibling  
Name as on add-on card: Amit Sarma  
Date of birth: 25-03-1987  
Gender: Male  
Limit on Supplementary Card: 50 %

1. Enter the appropriate details

3. You can remove supplementary card

Remove Card

Add More Card

2. You can add more cards

Card Receiving Option Protection Plus Insurance Scheme

Back Cancel Application Share with peer Save Help Complete Submit Application Next

Download Print

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Supplementary Card 1</b>	

Field Name	Description
<b>Relationship with family member</b>	[Optional, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Sibling</li> <li>• Child</li> <li>• Other</li> <li>• Parent</li> <li>• Spouse</li> </ul>
<b>Specify Relationship</b>	[Optional, Input Box, 20] This field is available only when the option selected for Relationship with family Member is Other. Enter the desired relationship.
<b>Name as on add-on card</b>	[Optional, Input Box, 20] Enter the desired name to be embossed on the add-on card.
<b>Date of birth</b>	[Optional, Date-Picker] Enter the birth-date of the family member.
<b>Gender</b>	[Optional, Radio Buttons] Select the appropriate option from the following: Male Female
<b>Limit on Supplementary Card</b>	[Optional, Input Box, 2] Enter the desired limit on Supplementary Card.

### Customize Your Card – Card Receiving Option

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	

Field Name	Description
<b>Card Receiving Option</b>	
<b>How should we deliver the Credit Card to you?</b>	<p>[Optional, Dropdown] Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Courier to Mailing Address</li> <li>• Personally collect from Branch</li> </ul>

### Customize Your Card – Protection Plus Insurance Scheme

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Protection Plus Insurance Scheme</b>	
<b>Do you wish to avail the card protection plan?</b>	<p>[Optional, Dropdown] Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Click **Back** to go back to the previous tab.

Or

Click **Next** to proceed further with the next tab.

Or

Click **Cancel** to cancel the application processing.

Or

Click **Share with peer** to share the same application with peers.

Or

Click **Save** to save the same application without submitting it.

Or

Click **Help Complete** to get help on completing the application.

Or

Click **Submit Application** to submit the application.

### Credit Card Gold - Review

Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

#### Step 1 – Review - Applicant Details

Your application was submitted successfully!

**Step 1 - Applicant Details**

**Personal Details**

- Salutation\*: Dr
- First Name\*: Nisha
- Middle Name :
- Last Name\*: Mehta
- Date of Birth\*: 30-03-1970
- Gender\*: Female
- Marital Status: Married
- Mother's Maiden Name\*: Yashodaben

**Contact Details**

- Mobile Number\*: 7755334862
- Phone Number :
- Email\*: nisham@yahoo.com
- Preferred mode of contact: Mobile
- Preferred date of contact\*: 20-08-2013
- Preferred time of contact\*: Between 09.00 AM & 10.00 AM

**Identification Details**

- Identification\*: PAN
- ID Number\*: AS4568520
- Citizenship\*: INDIA

**Residential Address**

- Address\*: A Hiranandani Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062
- Accommodation Type\*: Owned by Self

**Mailing Address**

- Address\*: A Hiranandani Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062

**Employment Details**

- Nature of Employment\*: Unemployed
- Currency\*: Indian Rupee
- Gross Annual Income\*: 720000.00

1. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

#### Step 2 – Review - Upload Documents

**Step 2 - Upload Documents**

Identification Proof: PAN Card  
Address Proof: Passport

2. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

#### Step 3 – Review - Customise your Card

Step 3 - Customise Your Card

Existing Card Details Do you own a credit card? <input checked="" type="radio"/> No	Club Membership Details Are you currently a member of the Club program? <input checked="" type="radio"/> No
Card Details Do you wish to register for online card statement? <input checked="" type="radio"/> Yes Name embossed as on card: Nisha Mehta Do you require Photo on card? <input checked="" type="radio"/> Yes	Supplementary Card Relationship with family member: Parent Name as on add-on card: Yashodaben Patel Date of birth: 15-06-1950 Gender: Female Limit on Supplementary Card: 50
Card Receiving Option How should We deliver the Credit Card to You? <input checked="" type="radio"/> Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan? <input checked="" type="radio"/> No

**Back** **Open**

Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

- Click **Back** to go back to back to the previous tab.

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

- Once the user makes all the required changes, click **Open** to open the application. The following page is displayed.

### Online Application Form - Review

WELCOME, NISHA MEHTA

Online Application Form

Citizenship: INDIA	City: Mumbai State: Maharashtra Country of Residence: INDIA Postal Code: 400062 Accommodation Type: Owned by Self
Mailing Address Address: A Hiranandani Powai City: Mumbai State: Maharashtra Country of Residence: INDIA Postal Code: 400062	Employment Details Nature of Employment: Unemployed Currency: Indian Rupee Gross Annual income: 720000.00
Step 2 - Upload Documents Identification Proof: PAN Card Address Proof: Passport	
Step 3 - Customise Your Card	
Existing Card Details Do you own a credit card? <input checked="" type="radio"/> No	Club Membership Details Are you currently a member of the Club program? <input checked="" type="radio"/> No
Card Details Do you wish to register for online card statement? <input checked="" type="radio"/> Yes Name embossed as on card: Nisha Mehta Do you require Photo on card? <input checked="" type="radio"/> Yes	Supplementary Card Relationship with family member: Parent Name as on add-on card: Yashodaben Patel Date of birth: 15-06-1950 Gender: Female Limit on Supplementary Card: 50
Card Receiving Option How should We deliver the Credit Card to You? <input checked="" type="radio"/> Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan? <input checked="" type="radio"/> No

**Download** **Print**

- Click **Download** to download the application.
- Click **Print** to print the application.
- Click **Logout** to logout from the application.

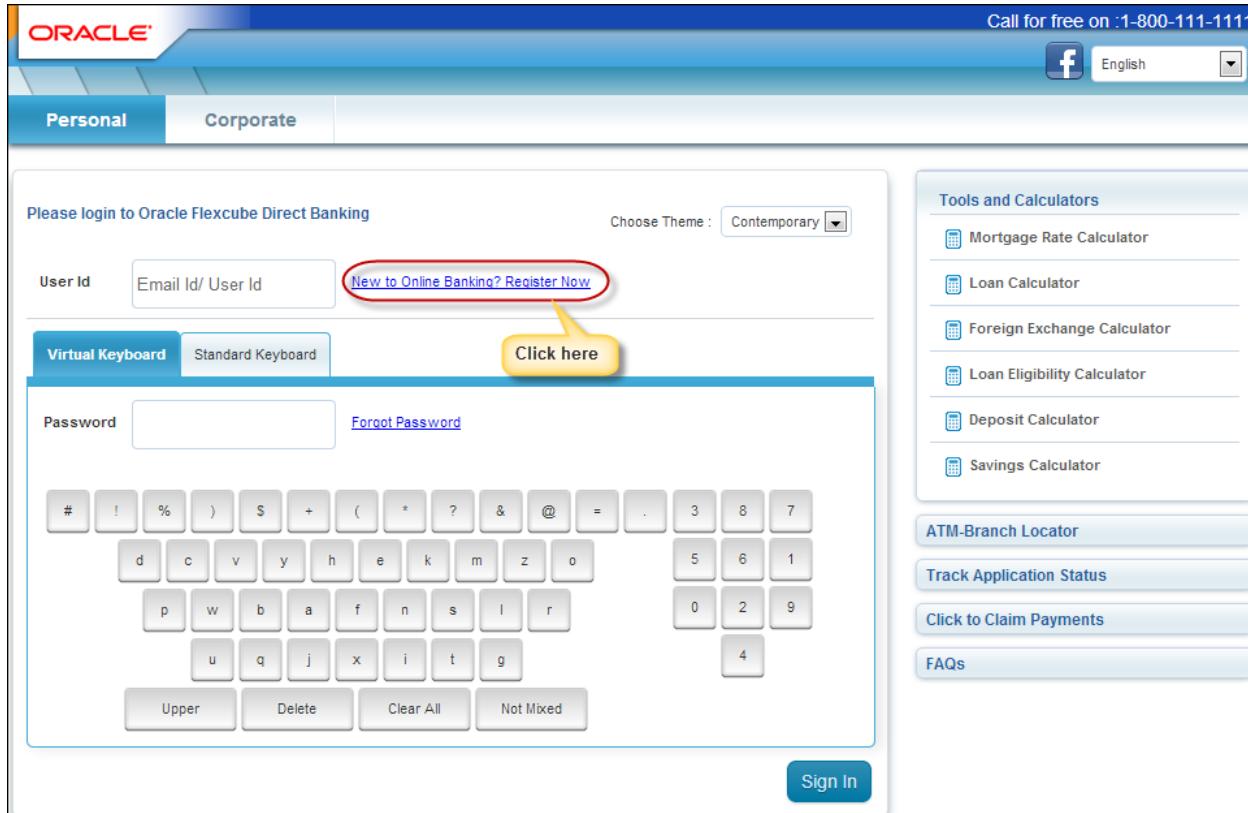
## 21.2. New to Online Banking

This option enables you to register yourself to the online banking to avail the services and offers. You will need to provide certain basic details such as customer id for self registration.

### For the New User to Online Banking:

1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

#### Login Page



The screenshot shows the Oracle Flexcube Direct Banking login page. At the top, there are 'Personal' and 'Corporate' tabs. Below the tabs, a message says 'Please login to Oracle Flexcube Direct Banking'. There are fields for 'User Id' and 'Email Id/ User Id'. A red box highlights the link 'New to Online Banking? Register Now'. A yellow arrow points from the text 'Click here' to this link. To the right, there is a 'Virtual Keyboard' and a 'Standard Keyboard' option. Below the keyboard are buttons for 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. To the right of the keyboard is a 'Forgot Password' link. On the right side of the page, there is a sidebar with 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'. At the bottom, there are sections for 'Products & Offers' including 'Current Accounts', 'Insurance', 'Loan', and 'Savings Accounts', each with a 'More' link. A 'Sign In' button is located at the bottom right of the main login area.

The following page is displayed.

## Register for Online Banking

### Relationship Type – Saving Account Customer

1. Click here

Are you an existing customer of the bank?

2. Enter the appropriate information in the respective fields.

Relationship Type\* Saving Account Customer

Customer Id\*

Account Number\*

First Name\*

Last Name\*

Email ID\*

Date of Birth\*

Debit Card Number\*

Debit Card Pin\*

3. Enter the appropriate Security Code as shown in the image.

Security Code

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

FL28C48

4. Click here

Cancel Next

### Field Description

Field Name	Description
------------	-------------

#### Register for Online Banking

##### Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

- Yes, I am an existing customer of Bank of Oracle.
- Not yet. I am new to Bank of Oracle.

**Note:** Since the user is an existing customer of the bank, select Yes. I am an existing customer of the Bank of Oracle.

#### Online Registration

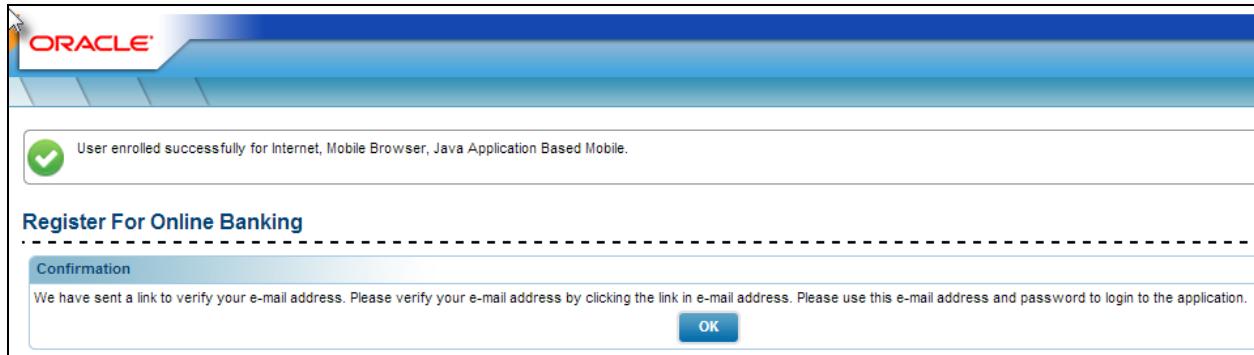
##### Relationship Type – Saving Account Customer

Field Name	Description
<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <b>Relationship Type</b> selected is Saving Account Customer <b>or</b> Deposits/Loans Customer. Enter the appropriate Customer ID.
<b>Account Number</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Account Number.
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the Relationship Type selected is Credit Card Customer.
<b>First Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate First Name.
<b>Last Name</b>	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Last Name.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
<b>Debit Card Number</b>	[Conditional, Numeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Number.
<b>Debit Card Pin</b>	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**.

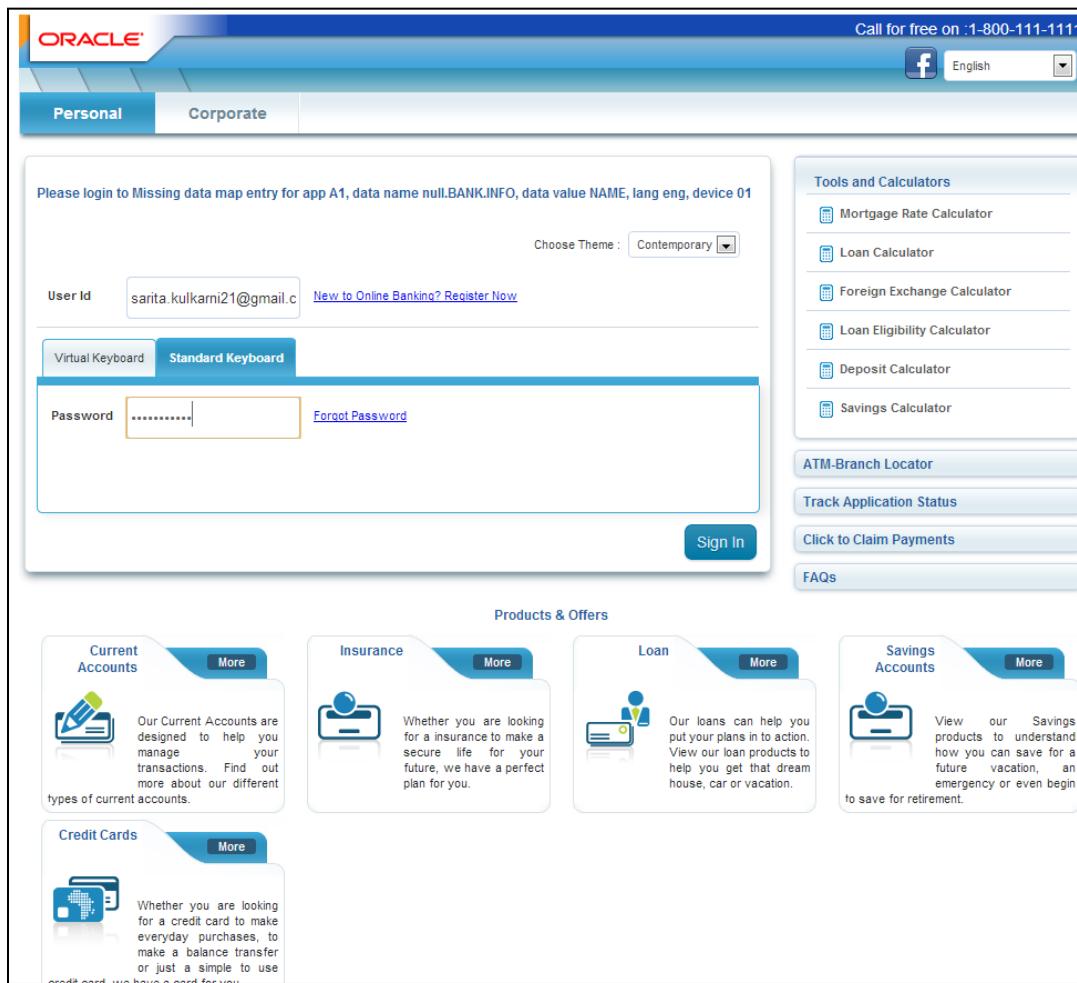
The following page is displayed.

## Success Message for Register Online Banking



5. Click **OK**.
6. Go to **Home** page and re-login using **Email ID** and respective password, used for the registration process.

## Re-Login using the Registered Email ID



## Field Description

Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

## Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

**Note:** If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

**OR**

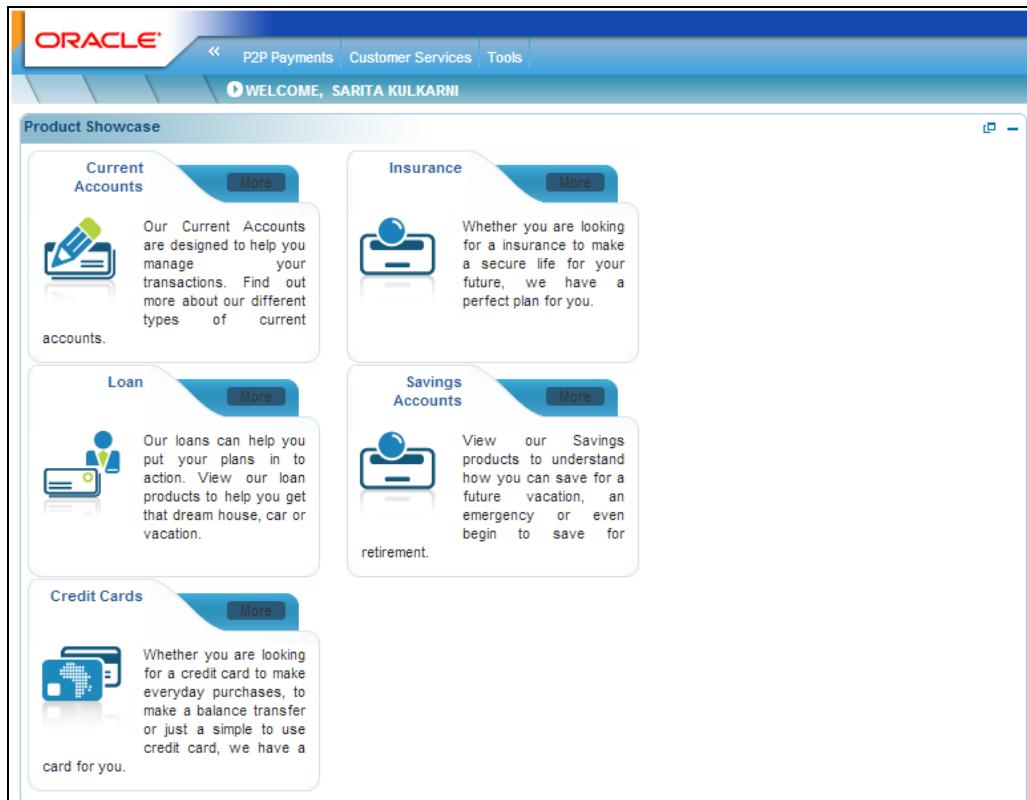
If the Email ID verification is done, then click **Email Address Verified**.

**OR**

8. Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

The following page is displayed.

## Product Showcase



The screenshot shows the Oracle Product Showcase interface. At the top, there is a navigation bar with links for P2P Payments, Customer Services, and Tools, and a welcome message for 'SARITA KULKARNI'. Below the navigation bar, the main content area is titled 'Product Showcase' and features several product categories:

- Current Accounts**: Described as designed to help manage transactions. Includes an icon of a document with a pen.
- Insurance**: Described as a plan for a secure life. Includes an icon of a briefcase.
- Loan**: Described as helping to put plans into action. Includes an icon of two people with a laptop.
- Savings Accounts**: Described as products for saving for the future. Includes an icon of a briefcase.
- Credit Cards**: Described as for everyday purchases. Includes an icon of a credit card with a globe.

Each category has a 'More' button. The 'Credit Cards' section is highlighted with a yellow box and a yellow arrow pointing to the 'More' button.

9. Click the **More** button, available on the Product Group – **Credit Cards**. The following page is displayed.

## Credit Cards



The screenshot shows the Oracle Credit Card Gold product page. At the top, there is a navigation bar with links for P2P Payments, New Account Opening, and a welcome message for 'DIPTI KELKAR'. Below the navigation bar, the main content area is titled 'Product Showcase' and features a large image of a family.

The product is identified as 'Credit Card Gold' with the following details:

- Fees And charges**: 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).
- Features**:
  - Golf Benefits
  - Deals on Movie
  - Airport lounge Access
  - Wellness Benefits
  - Accelerated Rewards
  - 5% Savings on Dining
  - 5% rewards on all other spends
  - 5% rewards on hotels and fuel
  - 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

At the bottom, there are two buttons: a blue 'Apply Online' button and a yellow 'Click here' button.

10. Click the **Apply Online** link available on the product – **Credit Cards**.

**Note:** The further application process for the **New User to Online Banking of Credit Cards** is similar to the process of **Already Registered User to Online Banking of Credit Cards**. Please refer the *Credit Cards Gold*.

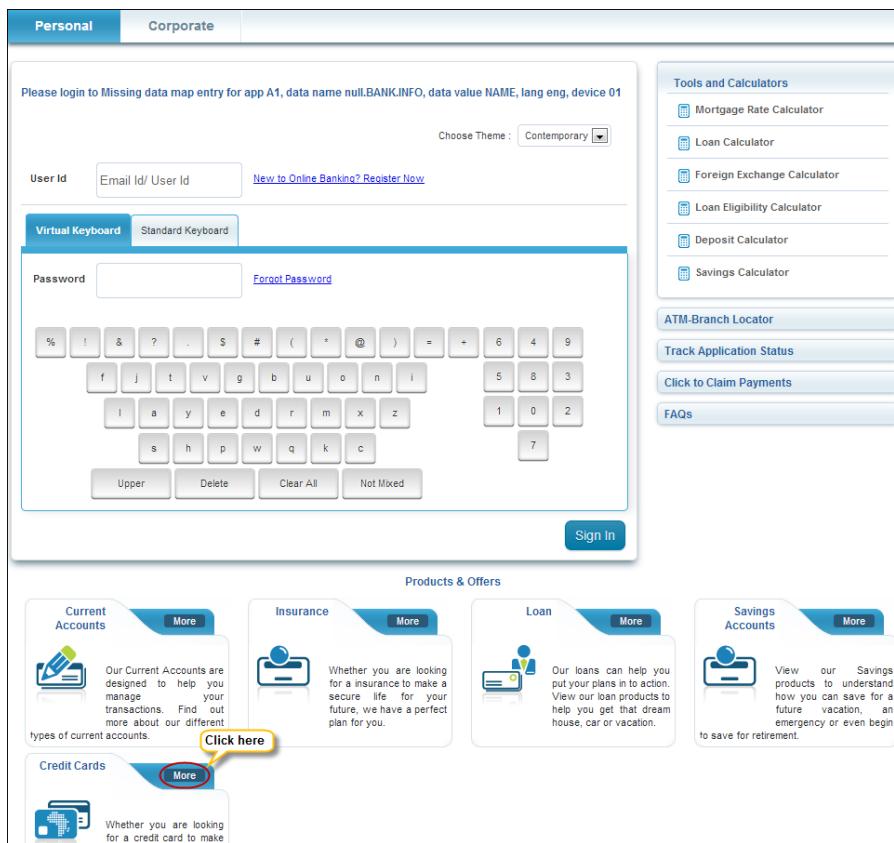
## 21.3. Prospective Customer

A user having no relationship with the bank is considered as the **Prospective Customer** for the bank. The *Prospective Customer* needs to follow the process below to create a new relationship with the bank for the selected product.

### For the Prospective Customer:

If you are a **Prospective Customer**, click **More** available on the *Credit Cards*, as shown in the following screenshot:

#### Product Showcase



The following page is displayed.

#### Product Group – Credit Cards

Call for free on :1-800-111-1111

[f](#) English

Personal Corporate

Home \ Credit Cards

Credit Cards



**Credit Card Gold**

Fees And charges - 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).

**Features:**

- Golf Benefits
- Deals on Movie
- Airport lounge Access
- Wellness Benefits
- Accelerated Rewards
- 5% Savings on Dining
- 5X rewards on all other spends
- 5X rewards on hotels and fuel
- 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

[Click here](#)

[Apply Online](#)

Tools and Calculators

- [Mortgage Rate Calculator](#)
- [Loan Calculator](#)
- [Foreign Exchange Calculator](#)
- [Loan Eligibility Calculator](#)
- [Deposit Calculator](#)
- [Savings Calculator](#)

ATM-Branch Locator

[Track Application Status](#)

[Click to Claim Payments](#)

FAQs

Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.

[About](#) | [Privacy](#) | [Sitemap](#) | [Careers](#) | [ShareHolders](#)

1. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the *Credit Cards*.

The following page is displayed.

## Online Application Form

### Credit Card Gold

**ORACLE**

**Online Application Form**

**Credit Card Gold**

**Are you an existing customer of the bank ?**

Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application

Yes I am Existing Customer/Registered Customer of the bank.  
 Not yet, I am new to bank.

**Not Registered with us ?**

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name   
Last Name   
Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password  Login Password Policy  
Very Weak

Confirm Password

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

Please enter this code below to help prevent unauthorized activity which may slow our service to you.

Security Code

**Continue**

2. Mention whether the user is an existing customer of the bank or not.

Click the desired option from the following:

- Yes. I am an existing customer of *Bank of Oracle*.
- Not yet. I am new to *Bank of Oracle*.

**Note:** If the user is an existing customer of the bank of Oracle, then multiple accounts may be available for the same user/ owned by the same user. The selected account number is used as a reference for further online application processing.

3. Click Not yet. I am new to bank.

4. Enter the required details in the following sections:

## Not registered with us?

**Not Registered with us ?**

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name	<input type="text" value="Nisha"/>
Last Name	<input type="text" value="Mehta"/>
Email	<input type="text" value="nisham@gmail.com"/>

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password	<input type="password" value="*****"/>	<span style="background-color: red; color: white; padding: 2px 5px;"> </span>	Better	<a href="#">Login Password Policy</a>
Confirm Password	<input type="password" value="*****"/>			

## Field Description

Field Name	Description
<b>Not Registered with us?</b>	
<b>First Name</b>	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant.
<b>Email</b>	[Optional, Alphanumeric, 255] Enter the valid Email ID.
<b>Password</b>	[Input Box, Mandatory, 20] Enter the desired password.
<b>Confirm Password</b>	[Input Box, Mandatory, 20] Repeat the above password to avoid any kind of typographical mistakes.

## Account Ownership

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me

## Terms & Conditions

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE." AND DO NOT USE THE SERVICES.

PAYMENTS, TAXES, AND REFUND POLICY

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I/We have read and agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View Terms &amp; Conditions</b>	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

## Security Code



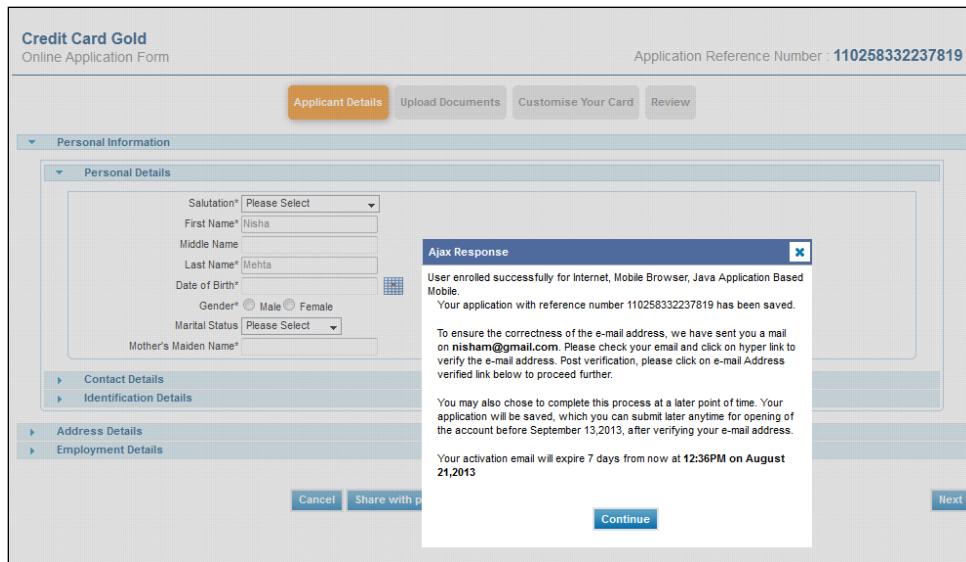
## Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[Display] Displays the security code to be entered in the respective text field.
	[icon, Optional] A refresh icon allows user to refresh the security code.
	<p><b>Note:</b> before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p>
	[icon, Optional] A user can hear the security code using this icon.

Field Name	Description
Security Code	[Text field, Mandatory, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

5. Click **Continue**. The following message window is displayed on the screen.

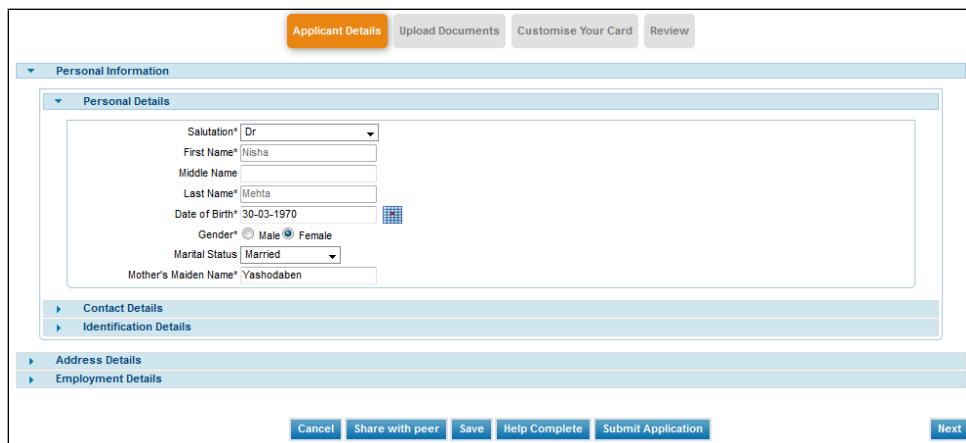
### Credit Card Gold – Applicant Details



The screenshot shows the 'Credit Card Gold - Applicant Details' page. The 'Personal Information' section is expanded, showing 'Personal Details' with fields for Salutation (Please Select), First Name (Nisha), Middle Name, Last Name (Mehta), Date of Birth, Gender (Male selected), Marital Status (Please Select), and Mother's Maiden Name. Below this are sections for 'Contact Details' and 'Identification Details'. A message box titled 'Ajax Response' displays: 'User enrolled successfully for Internet, Mobile Browser, Java Application Based Mobile. Your application with reference number 110258332237819 has been saved.' It also notes that an email has been sent to nisham@gmail.com for verification. At the bottom, there are 'Cancel', 'Share with peer', and 'Continue' buttons, along with a note about the application's expiration date.

6. Click **Continue**, present on the message window. It provides the Reference Number for the application submitted. The following page is displayed.

### Applicant Details



The screenshot shows the 'Credit Card Gold - Applicant Details' page with the 'Personal Information' section expanded. The 'Personal Details' form has been filled with the same data as the previous screenshot. The 'Save' button at the bottom of the page is highlighted in blue, indicating it is the next step. Other buttons at the bottom include 'Cancel', 'Share with peer', 'Help Complete', and 'Submit Application'.

### Credit Card Gold - Applicant Details

7. Enter the appropriate details in the respective fields.

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Personal Details</b>	
	If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.
<b>Salutation</b>	<p>[Dropdown, Mandatory]</p> <p>Enter the appropriate salutation term for applicant from the dropdown list.</p> <ul style="list-style-type: none"> <li>• Col</li> <li>• Dr</li> <li>• Mr</li> <li>• Mrs</li> <li>• Ms</li> <li>• Others (Please Specify)</li> </ul>
<b>If Others, please specify</b>	<p>[Conditional, Input Box, Input Box, 50]</p> <p>This field is available and Mandatory only when Salutation selected is “Others”.</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Middle Name</b>	<p>[Optional, Alphanumeric, 35]</p> <p>Enter the middle name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available only when the logged in customer is an existing customer.</p>

Field Name	Description
<b>Date of Birth</b>	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

## Applicant Details

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	

Field Name	Description
<b>Mobile Number</b>	[Mandatory, Numeric,10] Enter the appropriate mobile number of the applicant.
<b>Phone Number</b>	[Mandatory, Numeric,20] Enter the appropriate phone number of the applicant.
<b>Email</b>	[Mandatory, Alphanumeric, 255] Enter the appropriate Email address of the applicant.
<b>Preferred mode of contact</b>	[Optional, Dropdown] Enter the desired option from the following: <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred date of contact</b>	[Mandatory, Date Picker] Select the desired date from the date picker.
<b>Preferred time of contact</b>	[Mandatory, Dropdown] Select the desired time from the following options. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Applicant Details

The screenshot shows a web-based application for 'Applicant Details'. At the top, there are four buttons: 'Applicant Details' (highlighted in orange), 'Upload Documents', 'Customise Your Card', and 'Review'. Below this is a navigation bar with sections: 'Personal Information' (expanded), 'Personal Details', 'Contact Details', 'Identification Details' (expanded), 'Address Details', and 'Employment Details'. The 'Identification Details' section contains fields for 'Identification' (dropdown menu showing 'PAN'), 'ID Number' (text input showing 'AS456852D'), and 'Citizenship' (dropdown menu showing 'INDIA'). At the bottom of the form are buttons for 'Cancel', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and a large 'Next' button.

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Identification Details</b>	
<b>Identification</b>	[Mandatory, Dropdown] Select the desired identification type from the following options. <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> </ul>
<b>ID Number</b>	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

## Applicant Details

The screenshot shows a web-based application for 'Credit Cards Gold' with a focus on 'Applicant Details'. The 'Address Details' section is currently selected. It contains fields for residential and mailing addresses, and employment details. Action buttons at the bottom allow users to cancel, share, save, help, complete, or submit the application, with a 'Next' button indicating a sequential process.

## Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	[Mandatory, Alphanumeric, 35*2] Enter the appropriate address of the applicant.
<b>City</b>	[Mandatory, Alphanumeric, 35] Enter the city of residence.
<b>State</b>	[Mandatory, Alphanumeric, 35] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown List] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric, 20] Enter the postal code of the area of residence.
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: <ul style="list-style-type: none"> <li>• Owned by self</li> <li>• Company provided</li> <li>• Other</li> </ul>

## Applicant Details

The screenshot shows the 'Applicant Details' form with the 'Address Details' section expanded. The 'Residential Address' section is filled with the following data:

- Address: A - 1201, Hiranandani
- City: Powai
- State: Mumbai
- Country of Residence: INDIA
- Postal Code: 400062

Other sections visible include 'Personal Information' and 'Employment Details'. Action buttons at the bottom include 'Cancel', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'.

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>Checkbox for same residential address</b>	<p>[Optional, Checkbox]</p> <p>Select the checkbox if mailing address is same as residential address of the applicant.</p> <p>If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.</p>
<p><b>Note:</b> If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.</p>	
<b>City</b>	<p>[Mandatory, Alphanumeric,35]</p> <p>Enter the city of residence.</p>
<b>State</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the state of residence.</p>
<b>Country of Residence</b>	<p>[Mandatory, Dropdown]</p> <p>Select the country of residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, 20]</p> <p>Enter the postal code of the area of residence.</p>

## Applicant Details

Applicant Details

Personal Information

Address Details

Employment Details

Nature of Employment: Self Employed

Currency: Indian Rupee

Gross Annual Income: 720000

Cancel Share with peer Save Help Complete Submit Application Next

## Field Description

Field Name	Description
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Currency types vary as per the bank requirement and are system configured.</p> <p>Enter the desired type of currency.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the gross annual income of the applicant.</p>

## Upload Documents

SI No	Document Type	Attach Document	Uploaded Document	
1	PAN Card	Browse Existing Documents	PAN_Details.pdf	- Remove
2	Passport	Browse Existing Documents	Passport.pdf	- Remove

8. Enter the appropriate information in the respective fields.

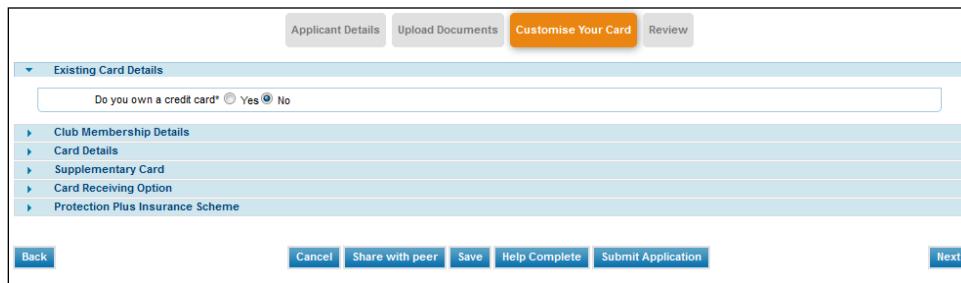
### Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[Display, Auto-generated, Column Heading]
	First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description
<b>Document Type</b>	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	<ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>◦ Driving License</li> <li>◦ Electricity Bill</li> <li>◦ Passport</li> <li>◦ PAN Card</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>◦ Employment Letter</li> <li>◦ Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading]
	Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button]
	Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button]
	Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading]
	Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button]
	Click <b>Remove</b> to remove the uploaded document from the list.
<b>+ Add More</b>	[Conditional, Action Button]
	Click <b>Add More</b> to upload more documents to the list.

## 9. Credit Card Gold - Customise Your Card

## Customize Your Card



The screenshot shows a web-based application for customizing a credit card. At the top, there are four tabs: 'Applicant Details', 'Upload Documents', 'Customise Your Card' (which is highlighted in orange), and 'Review'. Below the tabs, a section titled 'Existing Card Details' is expanded, showing a question 'Do you own a credit card?' with radio buttons for 'Yes' (selected) and 'No'. To the right of this question is a text input field. Below this section is a vertical list of expandable categories: 'Club Membership Details', 'Card Details', 'Supplementary Card', 'Card Receiving Option', and 'Protection Plus Insurance Scheme'. At the bottom of the page are several buttons: 'Back' (disabled), 'Cancel', 'Share with peer', 'Save', 'Help Complete', and 'Submit Application' (disabled).

### Existing Card Details

- Do you own a credit card?

10. Select the appropriate option from the following:

- Yes
- No

## Customize Your Card

Applicant Details Upload Documents **Customise Your Card** Review

Existing Card Details  
Club Membership Details

Are you currently a member of the Club program?  Yes  No

Card Details  
Supplementary Card  
Card Receiving Option  
Protection Plus Insurance Scheme

Back Cancel Share with peer Save Help Complete Submit Application Next

### Club Membership Details

- Are you currently a member of the Club program?

11. Select the appropriate option from the following:

- Yes
- No

## Customize Your Card

Applicant Details Upload Documents **Customise Your Card** Review

Existing Card Details  
Club Membership Details  
Card Details

Do you wish to register for online card statement?  Yes  No  
Name embossed as on card Nisha Mehta  
Do you require Photo on card  Yes  No

Supplementary Card  
Card Receiving Option  
Protection Plus Insurance Scheme

Back Cancel Share with peer Save Help Complete Submit Application Next

### Card Details

- Do you wish to register for online card statement?

12. Select the desired option from the following:

- Yes
- No

- Name embossed as on card?

13. Enter the appropriate name to be embossed on the card.

- Do you require photo on card?

14. Select the required option from the following:

- Yes
- No

## Customize Your Card

Existing Card Details  
Club Membership Details  
Card Details  
Supplementary Card

Please issue additional card to my following family member

**Supplementary Card 1**

Relationship with family member: Parent  
Name as on add-on card: Yashodaben Patel  
Date of birth: 15-06-1950  
Gender: Male  
Limit on Supplementary Card: %

Remove Card  
Add More Card

### Supplementary Card

- Relationship with family member

- Enter the appropriate relationship of the applicant with the family member.
  - Name as on add-on card
- Enter the desired name to be embossed on the add-on card.
  - Date of birth
- Enter the birth date of the respective family member.
  - Gender
- Select the appropriate gender.
  - Limit on Supplementary Card
- Enter the desired credit limit for the add-on card in percentage.

## Customize Your Card

Existing Card Details  
Club Membership Details  
Card Details  
Supplementary Card  
Card Receiving Option

How should We deliver the Credit Card to You? Courier to Mailing Address

Protection Plus Insurance Scheme

Back Cancel Share with peer Save Help Complete Submit Application Next

### Card receiving Option

- How should we deliver the Credit Card to you?

- Select the desired option from the following, to receive the credit card delivery.
  - Courier to Mailing Address
  - Courier to Residential Address

## Customize Your Card

### Protection Plus Insurance Scheme

- Do you wish to avail the card protection plan?

21. Select the desired option from the following for the security purpose.

- Yes
- No

22. Click **Back** to go back to the previous tab.

Or

Click **Next** to proceed further with the next tab.

Or

Click **Cancel** to cancel the application processing.

Or

Click **Share with peer** to share the same application with peers.

Or

Click **Save** to save the same application without submitting it.

Or

Click **Help Complete** to get help on completing the application.

Or

Click **Submit Application** to submit the application.

## Credit Card Gold - Review

Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

## Step 1 – Applicant Details

Step 1 - Applicant Details

Personal Details

Salutation\*: Dr  
First Name\*: Nisha  
Middle Name :  
Last Name\*: Mehta  
Date of Birth\*: 30-03-1970  
Gender\*: Female  
Marital Status: Married  
Mother's Maiden Name\*: Yashodaben

Contact Details

Mobile Number\*: 7755334862  
Phone Number :  
Email\*: nisham@yahoo.com  
Preferred mode of contact: Mobile  
Preferred date of contact\*: 20-08-2013  
Preferred time of contact\*: Between 09.00 AM – 10.00 AM

Identification Details

Identification\*: PAN  
ID Number\*: A\$4568520  
Citizenship\*: INDIA

Residential Address

Address\*: A Hiranandani  
Powai  
City\*: Mumbai  
State\*: Maharashtra  
Country of Residence\*: INDIA  
Postal Code: 400062

Mailing Address

Address\*: A Hiranandani  
Powai  
City\*: Mumbai  
State\*: Maharashtra  
Country of Residence\*: INDIA  
Postal Code: 400062

Employment Details

Nature of Employment\*: Unemployed  
Currency\*: Indian Rupee  
Gross Annual income\*: 720000.00

23. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

## Step 2 – Upload Documents

Step 2 - Upload Documents

Identification Proof: PAN Card  
Address Proof: Passport

24. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

## Step 3 – Customise your Card

Step 3 - Customise Your Card

**Existing Card Details**  
Do you own a credit card?  No

**Club Membership Details**  
Are you currently a member of the Club program?  No

**Card Details**  
Do you wish to register for online card statement?  Yes  
Name embossed as on card: Nisha Mehta  
Do you require Photo on card?  Yes

**Supplementary Card**  
Relationship with family member: Parent  
Name as on add-on card: Yashodaben Patel  
Date of birth: 15-06-1950  
Gender: Female  
Limit on Supplementary Card: 50

**Card Receiving Option**  
How should We deliver the Credit Card to You?  Courier to Mailing Address

**Protection Plus Insurance Scheme**  
Do you wish to avail the card protection plan?  No

**Back** **Open**

Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

25. Click **Back** to go back to back to the previous tab.

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

26. Once the user makes all the required changes, click **Open** to open the application. The following page is displayed.

### Online Application Form - Review

**WELCOME, NISHA MEHTA**

**Online Application Form**

**Citizenship:** INDIA

**Mailing Address**  
Address\*: A Hiranandani Powai Mumbai Maharashtra  
Country of Residence\*: INDIA  
Postal Code: 400062

**Employment Details**  
Nature of Employment\*: Unemployed  
Currency\*: Indian Rupee  
Gross Annual income\*: 720000.00

**Step 2 - Upload Documents**  
Identification Proof: PAN Card  
Address Proof: Passport

**Step 3 - Customise Your Card**

**Existing Card Details**  
Do you own a credit card?  No

**Club Membership Details**  
Are you currently a member of the Club program?  No

**Card Details**  
Do you wish to register for online card statement?  Yes  
Name embossed as on card: Nisha Mehta  
Do you require Photo on card?  Yes

**Supplementary Card**  
Relationship with family member: Parent  
Name as on add-on card: Yashodaben Patel  
Date of birth: 15-06-1950  
Gender: Female  
Limit on Supplementary Card: 50

**Card Receiving Option**  
How should We deliver the Credit Card to You?  Courier to Mailing Address

**Protection Plus Insurance Scheme**  
Do you wish to avail the card protection plan?  No

**Download** **Print**

27. Click **Download** to download the application.

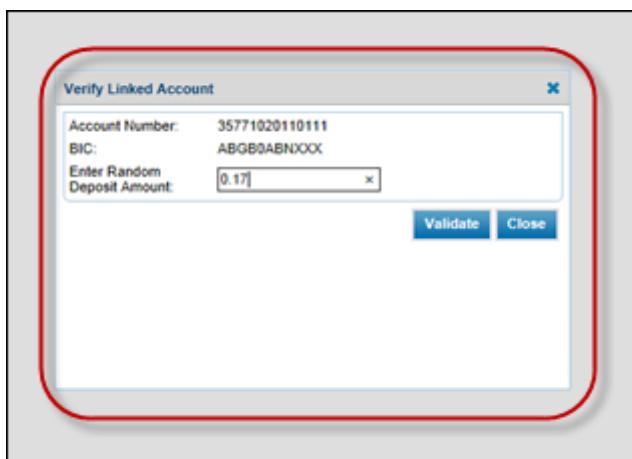
28. Click **Print** to print the application.

29. Click **Logout** to logout from the application.

## 22. Validate Penny Credit

1. Click New Account Opening.
2. Click **My Applications**. The list of applications to be validated is displayed.
3. On submitting the form, the status of the above application becomes **Verify Linked Account**.
4. Click **Verify Linked Account** status link. The following pop-up is displayed.

### Verify Linked Account



5. Verify and enter appropriate details.
6. Click **Validate**.

A confirmation page appears saying validation is successful.

## Validation Successful



The screenshot shows a web-based banking application interface. At the top, there is a navigation bar with links for 'Change Password', 'ATM and Branch Locators', and 'Logout'. Below the navigation bar, a 'WELCOME, SUBIT S' message is displayed. The main content area is titled 'My Applications' and contains a table with one row of data. The table columns are 'Product Type', 'Application Submitted On', 'Last Updated On', 'User Reference', 'Status', and 'Remarks'. The data in the table is as follows:

Product Type	Application Submitted On	Last Updated On	User Reference	Status	Remarks
Savings Accounts	23-09-2013	23-09-2013	174501000781230	New Account Opened	The New Account has been opened successfully. Account Number: <a href="#">0000000000000000</a>

Below the table, a message states: 'Want to review an application in which you are added as a Co-Applicant or Received an application from a friend for review ?' At the bottom right of the page, there are buttons for 'Retrieve shared applications' and 'Download'.

## 23. Customer Services

The right pane of the screen displays all the security and notification related information, as shown in the following screenshot.

**Customer Services**

10-10-2013 14:27:43

**Students Bank Account**  
Online Application Form  
Fill in below details Our representatives will get back to you to understand your requirement.

Are you an existing customer of the bank?  
Please let us know if you already hold an account with us. The information provided by you earlier can speed up this application  
 Yes, I am an existing customer of Bank of Oracle  
 Not yet, I am new to Bank of Oracle.

**Application Details**

**Personal Details**

First Name\*:   
Last Name\*:   
Date Of Birth\*:    
City\*:    
Mobile Number\*:   
Email Id\*:   
Preferred day of contact\*:    
Preferred time of contact\*:

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 BI

**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE." AND DO NOT USE THE SERVICES.

**PAYMENTS, TAXES, AND REFUND POLICY**

The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.

[View Terms & Conditions](#) [Download Terms & Conditions](#)

I have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

**Security Code**

**Click here for assistance**

**Click here to call**

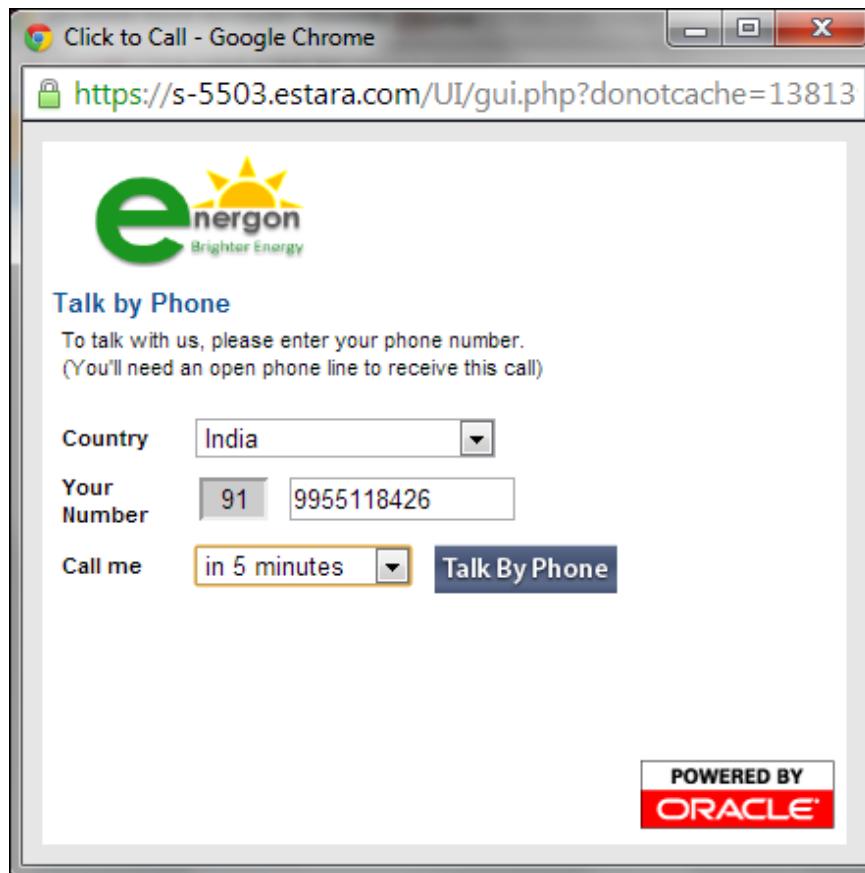
- **Security Information**

- **Need Help**

The **Help** provides the following two options:

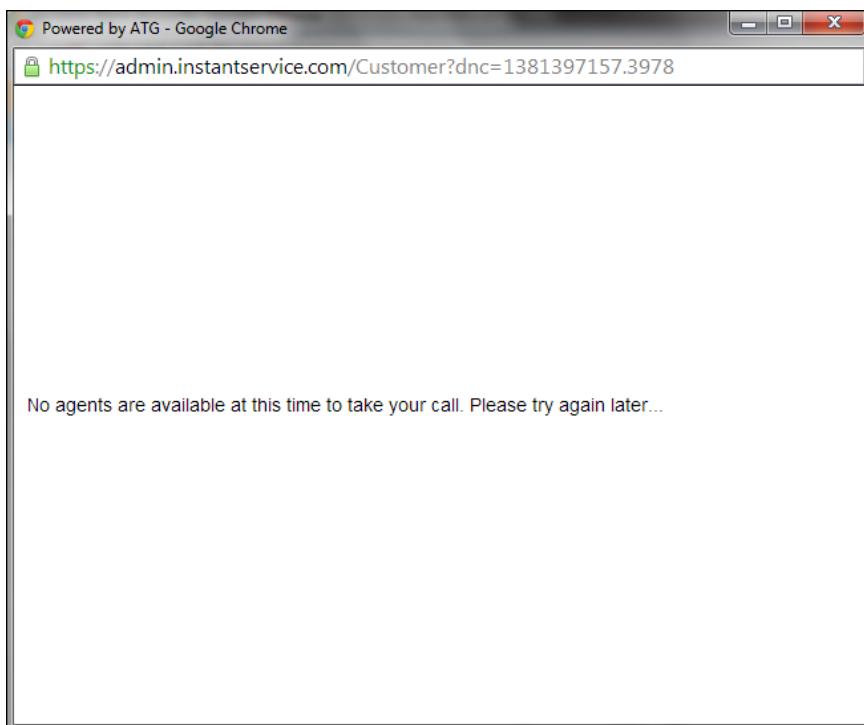
- **Call**

## Call



- o **Chat**

**Chat**



- **Review details of product you are applying**

The **Review Details** provides you the following options:

- **Features** – This link displays the features of the selected product.

### Features

**Features**



**Students Bank Account**

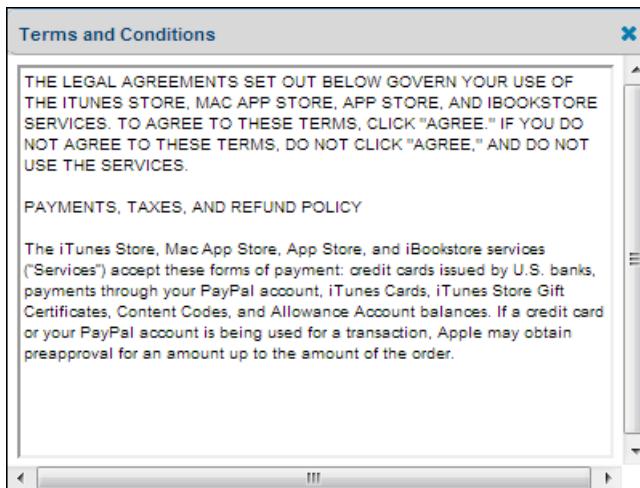
An easy way to save and manage your finances while you earn your degree.

**Features:**

- Low minimum balance
- Online Banking Service
- Interest Rate - 3.25% p.a.
- Free access to ATM Anywhere

- **Terms & Conditions** – This link displays the Terms & Conditions to be agreed while applying for the selected product.

## Terms and Conditions



- **Feedback**

The Feedback provides you the following option:

**Put Your Feedback** – This link allows you to enter the feedback or suggestions for the future enhancement of the selected product.

## Feedback

First Name\*: Shlok

Last Name\*: Agnihotri

Email\*: shlok.a@gmail.com

Mobile Number\*: 9955118426

Please provide more descriptive features for Students Bank Account

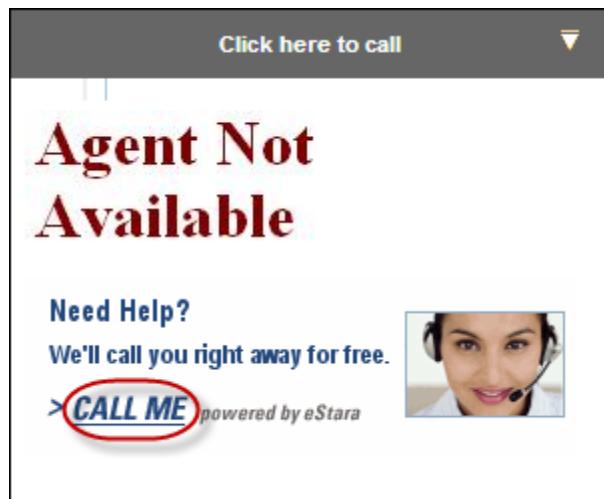
Feedback:

**Close** **Submit**

- **Click here to call**

1. Click the collapsed window available at the bottom of the screen. It displays the following window:

[Click here to call](#)



2. Click the link **CALL ME** to speak with the assistant.

## 24. Track Application Status

This feature helps you to track the status of your application.

1. Click **Track Application Status**, present on the *Home* page, as shown in the following screenshot.

## Track Application Status

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

User Id Email Id/ User Id [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Forgot Password

Sign In

Products & Offers

Current Accounts More

Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Insurance More

Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Loan More

Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

Savings Accounts More

View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

2. The following page is displayed. Enter the required **Application Reference Number**.
3. Enter the respective **Email ID**.

Track Application Status

14-10-2013 11:54:14

Please mention below required details to know your application status.

Reference Number: 141414551076788

Email ID: aastha.K@gmail.com

\* Indicates mandatory fields.

\*\* Indicates mandatory if particular option is enabled.

Submit Close

4. Click **Submit**.

## 25. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the foreign exchange rates and calculate their eligibility for loans.

Calulators are available to existing logged in customers & prospects for the bank.

Note: Non logged in users can use calculators from login page. To use calculators Go to Tools and Calculators Panel in login page.

## 25.1. Mortgage Rate Calculators

This option allows you to inquire the installment amount for the mortgage, on the basis of Rate of interest you are willing to pay for the loan amount and the period for which you want the mortgage loan.

You can get an indicative estimate of the total interest payable and monthly instalment for a mortgage of specific amount, interest rate and period.

A repayment schedule shall also be generated on the basis of the details provided by you and a repayment schedule shall display the interest and principal component and the due date of each installment.

### To User Mortgage Calculator:

Navigate through **Tools > Mortgage Calculator**. The system displays the **Mortgage Calculator** screen.

#### Mortgage Calculator

**Mortgage Calculator** 16-07-2013 16:30:10

Loan Amount\*:  GBP

Rate of Interest:

Term in Years:

**Reset** **Calculate**

\* Indicates mandatory fields.

#### Field Description

Field Name	Description
<b>Loan Amount</b>	[Mandatory, Numeric,18,2] Type the principal amount to be taken as Loan.
<b>Term in years</b>	[Mandatory, Dropdown] Select the term for which the mortgage loan is required from the dropdown list.
<b>Rate of Interest</b>	[Mandatory, Dropdown] Select the rate of interest for the mortgage loan from the dropdown list.

Click the **Calculate** button, the system displays the loan schedule details screen.

OR

Click **Reset** button to clear the data.

#### Mortgage Rate Calculator

The screenshot shows a 'Mortgage Calculator' application interface. At the top, there are input fields for 'Loan Amount' (100000), 'Rate of Interest' (15), and 'Term in Years' (5). Below the input fields are buttons for 'Reset' and 'Calculate'. The main area displays 'Projected Details' including 'Total Interest paid: 42,001.65', 'Total Payment Paid: 142,001.65', and 'Monthly installment: 2,406.81'. A table below shows the monthly breakdown of payments for 59 months. The table has columns: Month, Loan Amount, Monthly Payments, Interest, Principal, and Balance Outstanding. At the bottom, a note states: 'Indicates mandatory fields. This information is provided for illustration purposes only. It does not constitute a quote. The figures are estimates and do not account for amounts being rounded.'

Month	Loan Amount	Monthly Payments	Interest	Principal	Balance Outstanding
1	GBP 98,826.07	GBP 2,406.81	GBP 1,232.88	GBP 1,173.83	GBP 98,826.07
2	GBP 97,678.28	GBP 2,406.81	GBP 1,259.02	GBP 1,147.79	GBP 97,678.28
3	GBP 96,515.88	GBP 2,406.81	GBP 1,244.39	GBP 1,162.42	GBP 96,515.88
4	GBP 95,329.97	GBP 2,406.81	GBP 1,189.92	GBP 1,216.89	GBP 95,298.97
5	GBP 94,106.24	GBP 2,406.81	GBP 1,214.08	GBP 1,192.73	GBP 94,106.24
6	GBP 92,859.64	GBP 2,406.81	GBP 1,160.21	GBP 1,246.60	GBP 92,859.64
7	GBP 91,635.84	GBP 2,406.81	GBP 1,183.01	GBP 1,223.80	GBP 91,635.84
8	GBP 90,396.45	GBP 2,406.81	GBP 1,167.42	GBP 1,230.39	GBP 90,396.45
9	GBP 89,029.82	GBP 2,406.81	GBP 1,140.18	GBP 1,369.63	GBP 89,029.82
10	GBP 87,757.23	GBP 2,406.81	GBP 1,134.22	GBP 1,272.59	GBP 87,757.23

## Column Description

Field Name	Description
<b>Month</b>	[Display] This column displays the month number for installment.
<b>Loan Amount</b>	[Display] This column displays the Loan amount with the currency.
<b>Monthly Payment</b>	[Display] This column displays the amount to be paid for the month and the currency.
<b>Interest</b>	[Display] This column displays the amount of interest to be paid for the month and the currency.
<b>Principal</b>	[Display] This column displays the amount of principal paid in the EMI and the currency.
<b>Balance Outstanding</b>	[Display] This column displays the amount of balance outstanding and the currency.
<b>Total Interest Paid</b>	[Display] This field displays the total amount of interest that will be applicable for the specified principal and period.
<b>Total Payment Paid</b>	[Display] This field displays the total amount that will have to be repaid by the customer.

Click the **Download**  button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.

OR

Click the **Optimize Data**  button to reorder the columns or select the columns that appear in the list.

OR

Click the **Print**  button to print the data.

OR

Click the **Edit**  button to edit the number of column..

### Download Mortgage Rate Calculator

**Mortgage Rate Calculator** 23-08-2010 03:46:20 GMT -1000

---

Download Type

File Format

>>
<<

### Field Description

Field Name	Description
<b>Download Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate report type from the drop-down list. The available choices are:</p> <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>

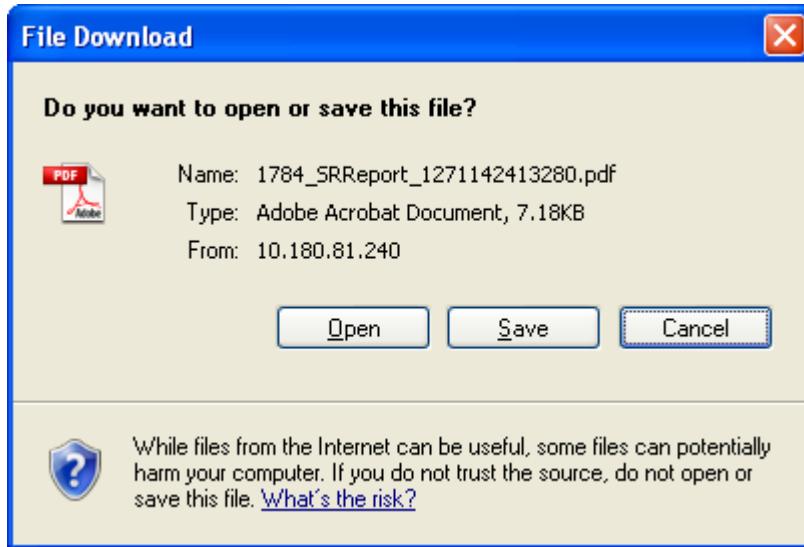
Field Name	Description
<b>File Format</b>	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list.</p> <p>The options available are</p> <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>

Select the download type and file format from the drop-down list.

Click the >> button to exclude the options for downloading.

Click the << button to include the options for downloading.

## Download

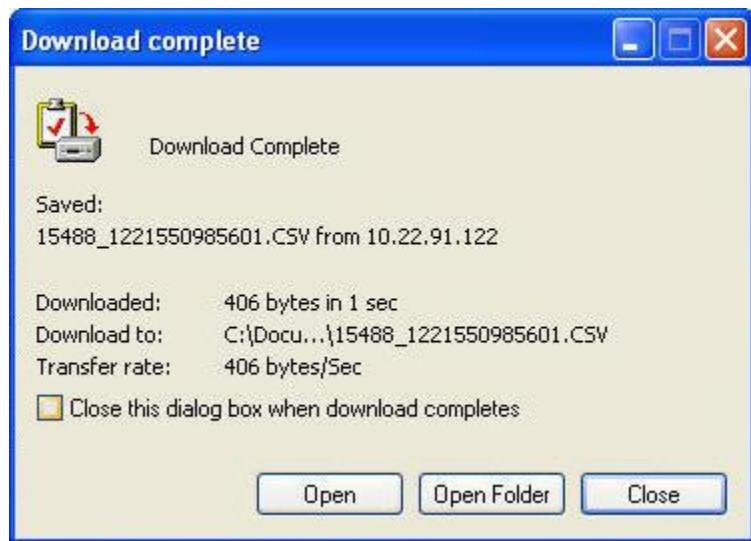


Click the **Open** button to open the file.

OR

Click the **Save** to download and save. The system will save the file at the specified location.

## Download Complete



Click the **Open** button to open the file

OR

Click the **Open Folder** button to open the folder in which the file is saved

OR

Click the **Close** button to close the Download projected details dialog box.

## 25.2. Loan Calculator

This option allows you to inquire the installment amount, on the basis of Rate of interest and the installment amount you are willing to pay for the loan amount and the period for which you want the loan.

### To view Loan Calculator:

5. Navigate through **Tools > Loan Calculator**. The system displays the Loan calculator screen.

#### Loan calculator

#### Description

Field

Field Name	Description
<b>Amount I need to borrow</b>	[Mandatory, Numeric,18,2] Type the principal amount to be taken as loan.
<b>Interest rate</b>	[Mandatory, Numeric,13,2] Type the interest rate at which the amount will be calculated..
<b>Loan Start Date</b>	[Mandatory, Pick list] Select the date on which the loan disbursement is to be done.
<b>Date of First Instalment Payment</b>	[Mandatory, Pick list] Select the date on which the first loan installment will be paid to the bank
<b>No of installments</b>	[Mandatory, Numeric] Type the number of installments for the loan.

6. Click the **Calculate** button. The system displays the **Loan calculator** with projected details screen.

#### Loan Calculator

The screenshot shows a web-based loan calculator. At the top, there are input fields for 'Amount I need to Borrow' (250000 GBP), 'Loan Date' (26-06-2013), 'Interest Rate' (5), and 'No Of Installments' (36). Below these are buttons for 'Reset' and 'Calculate'. The 'Projected Details' section displays 'Total Interest paid by me: 19,721.95', 'Total Amount paid by me: 269,721.95', 'Monthly Installment: 7,492.28', and 'Last Payment date: 26-06-2015'. A table below shows the breakdown of each monthly payment, including Date, Amount to be Paid, Interest Paid, Principal Paid, Remaining Principal Amount, and Remaining Amount to be Paid. The table spans 36 rows. A note at the bottom states: 'This information is provided for illustration purposes only it does not constitute a quote. The figures are estimates and do not account for amounts being rounded off.'

## Column Description

Column Name	Description
<b>Total Interest paid by me</b>	[Display] Total amount of interest that will be applicable for the specified principal and period.
<b>Total Amount paid by me</b>	[Display] Total amount that will have to be repaid by the customer. This amount will include principal and interest components.
<b>Monthly Installment</b>	[Display] Amount to be paid as EMI (Equated Monthly Installment)
<b>Last payment date</b>	[Display] Date on which the final repayment shall be made. After this date, the loan account shall have no outstanding balance.
<b>Date of Each Payment</b>	[Display] This column displays the date of first installment.
<b>Amount To Be Paid</b>	[Display] This column displays the installment amount and the currency.
<b>Interest Paid</b>	[Display] This column displays the amount of interest paid in the installment and the currency.
<b>Principal Paid</b>	[Display] This column displays the amount of principal paid in the installment and the currency.

**Remaining Principal Amount**

[Display]

This column displays the amount of principal balance and the currency.

**Remaining Amount To Be Paid**

[Display]

This column displays the amount of total balance and the currency.

7. Click the **Download**  button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.

OR

Click the **Reorder**  button to reorder the columns or select the columns that appear in the list.

OR

Click the **Print**  button to print the data.

OR

Click the **Edit**  button to edit the number of columns.

**Loan Calculator – Download**

**Loan Calculator** 23-08-2010 03:41:50 GMT -1000

---

Download Type

File Format

23-08-2010 03:41:50 GMT -1000

>>
<<

Date  
Payment  
Interest  
Principal  
Principal Balance  
Balance

**Field Description**

Field Name	Description

Field Name	Description
<b>Download Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate report type from the drop-down list.</p> <p>The options available are:</p> <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>
<b>File Format</b>	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list.</p> <p>The options available are</p> <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>

8. Click the **Open** button to open the file.

**OR**

Click the **Open Folder** button to open the folder in which the file is saved

**OR**

Click the **Close** button to close the download transaction.

You can inquire the summary of the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKCASA".

You can know the balance of accounts that are mapped to you.

9. The balance which will be received as a response will be the available balance in the specified account as of that day & time.

10. Incase if the SMS code is provided by the customer the appropriate error message will be sent to the customer as a response.

### **Message\_Format**

BNKCASA <PIN>

### **Sample Request**

BNKCASA 9823897881

### **Sample Response**

Your CASA Account Summary Information are in following format Account No, Currency, Balance, as on Date:

- 00000005797, USD, 1,000.00, 26-04-2010
- 00000005884, USD, 0.00, 26-04-2010

## 25.3. Saving Calculator

Saving Calculator gives you an indication about the interest earned and total value of deposits at maturity for an amount deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

### To view Loan Calculator:

11. Navigate through **Tools > Savings Calculator**. The system displays the Savings calculator screen.

### Savings calculator

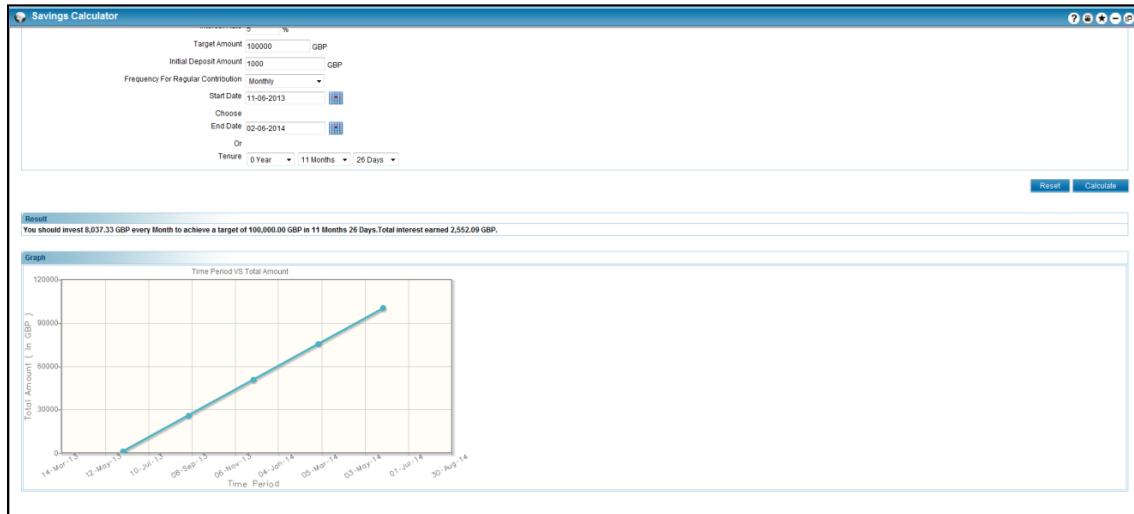
### Field Description

Field Name	Description
<b>I want To</b>	[Mandatory , Radio Button] Select the option to save for a target or to save a regular contribution to get a sum at the maturity. The values available are: <ul style="list-style-type: none"> <li>• Save to attain a target Goal</li> <li>• Save regularly and receive sum at maturity</li> </ul>
<b>Interest rate(%)</b>	[Input,(1-5),Mandatory] Interest rate for which the total amount is to calculated
<b>Target Amount</b>	[Input,15,Mandatory] Enter the target amount to save for a goal with defaulted currency
<b>Initial deposit amount</b>	[Input,20,Optional] Enter the initial amount deposited with defaulted currency.

Field Name	Description
<b>Frequency for regular Contributions</b>	[Mandatory, Dropdown] Select the Frequency at which deposit will be made. The values available are: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Annually</li> <li>• Only initial deposit amount.</li> </ul>
<b>Regular Contribution Amount</b>	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
<b>Start date</b>	[calendar] Select the date for starting the calculation for savings
<b>Choose Tenure or end date</b>	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

12. Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.  
OR  
Click **Reset** button to clear the data.

### Savings calculator



## 25.4. Loan Eligibility Calculator

The loan eligibility calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

### To view Loan Eligibility Calculator:

13. Navigate through **Tools > Loan Eligibility Calculator** The system displays the Loan calculator screen.

### Loan Eligibility Calculator

### Field Description

Field Name	Description
<b>Your Net Gross Monthly income</b>	[Input/slider, Numeric(1-15),mandatory] Enter Monthly income
<b>Ongoing Monthly Expenses</b>	[Input/slider, Numeric(1-15),Optional] Enter monthly EMI .
<b>Tenure of loan (in months)</b>	[Input/slider, Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
<b>Interest rate</b>	[Input/slider, Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

14. Click the **Calculate** button. The system will display loan amount you are eligible for.  
OR  
Click **Reset** button to clear the data.

### Loan Eligibility Calculator

## 25.5. Deposit Calculator

Term Deposit Maturity calculator gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The term deposit calculator allows a business user to inquire the total maturity amount for the principal deposited.

### To view Deposit Calculator:

15. Navigate through **Tools > Deposit Calculator** The system displays the Loan calculator screen.

### Deposit Calculator

### Field Description

Field Name	Description
<b>Amount I wish to Invest</b>	[Input, Numeric(1-15), Mandatory] Enter total Deposit principal amount with defaulted currency.
<b>Interest rate (%)</b>	[Input, Numeric(1-2), Mandatory] Interest rate for which the total amount is to be calculated
<b>Choose Investment Period</b>	
<b>Investment Period</b>	[Input in Year, Month and days, Mandatory] Enter tenure in days months year in respective boxes available for deposit.
<b>maturity date</b>	[Calendar, Mandatory] Select maturity date.

16. Click the **Calculate** button. The system will display Deposit value at maturity, Total interest earned and annual percentage yield along with line graph of Total period Vs. Total Amount.  
OR  
Click **Reset** button to clear the data.

### Deposit Calculator

Deposits Calculator

Deposits Calculator

Please enter the following

Amount I wish to Deposit\* 100000 GBP

Interest Rate\* 2

Choose Investment Period\* 1 Year 0 Month 6 Day

Or

Maturity Date\* 11-06-2014

Result

Deposit value at maturity is 102059.6678 GBP

Total interest earned is 2059.6678 GBP

Annual Percentage Yield is 2.0151 %

Graph

Time Period VS Total Amount

Reset Calculate

## 25.6. Foreign Exchange Calculator

The Foreign Exchange Rate calculator enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travelers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

### To view Foreign Exchange Calculator:

17. Navigate through **Tools > Foreign Exchange Calculator** The system displays the Loan calculator screen.

### Foreign Exchange Calculator

### Field Description

Field Name	Description
<b>I want to</b>	[Mandatory, Dropdown] Select the purpose for conversion is required. The values available are: <ul style="list-style-type: none"> <li>• Buy Foreign currency notes</li> <li>• Buy Traveler's cheque</li> <li>• Make Fund Transfer</li> </ul> Default value will be Buy Foreign currency notes
<b>Currency I Have</b>	[Dropdown, Optional] Select the Sell Currency for which the exchange rate is to be inquired.
<b>Amount</b>	[Input Box,20,Mandatory] Enter the amount which the user will get post conversion
<b>Currency I require</b>	[Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.

18. Click the **Book Deal** button. .The system will display Deal Booking transaction screen.