

Retail Originations Term Deposits User Manual  
Oracle Banking Digital Experience  
Release 20.1.0.0.0

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**ORACLE®**

Retail Originations Term Deposits User Manual  
May 2020

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# 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 Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 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.

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 20.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Onboarding 14.4.0.0.0
1	Term Deposits Application Submission	✓	×	×

[Home](#)

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## 3. Term Deposits Application

A term deposit is a fixed term investment held at a bank or a financial institute. It involves the investment of an amount at an agreed rate of interest for a fixed amount of time.

The Term Deposit application has been built so as to capture the information that is essential to open a term deposit for the applicant. Additionally, the applicant is also required to provide basic personal, employment and financial information required for the processing of the term deposit application.

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, only the personal information section gets prefilled with information fetched through OCR based on the document uploaded.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers.

If online KYC through liveness check is enabled for the product application, the applicant will be provided with the option to initiate a video call with a bank executive. The applicant will be required to first upload images of the identification document he/she wishes to submit for online KYC. The bank executive in turn, will verify, by means of the video call, that the photograph as per the ID provided is truly that of the applicant's.

If online KYC through ID verification is enabled, the prospect will be required to define his/her Identification number along with other basic personal information such as name and date of birth so as to enable the bank to conduct online KYC of the applicant.

In both cases, once the applicant's identity is verified successfully, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

Existing digital banking customers will be navigated to the **New Term Deposit** screen once they have specified their login credentials after having selected the **Login as a registered user** option provided on the Kickoff page.

Additional features that have been built into the application are enabling google map integration for capture of addresses, QR code scan enablement to continue applications on mobile devices, etc.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

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Note: The following is applicable for this release:

1) Only USA Driver's License is supported for OCR.

---

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.

- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials.

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**Note:** If you are an existing online banking customer, you will be navigated to the New Term Deposit screen once you have successfully logged in to the application after having selected the **Login as a registered user** option provided on the Kickoff page.

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- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Liveliness Check:** This step will be enabled if it is configured for the product category you have applied for and is applicable only to new/unregistered users. You will be provided with the option to initiate a video call with a bank executive who will verify your identity and will also undertake liveliness checks. In order to enable the bank executive to verify your identity, you will be required to first upload images of an ID document that contains your most recent photograph. On completion of this step, if the bank executive has successfully verified your identity and conducted other checks, you will be able to proceed with the application form. Your personal information will be prepopulated on the basis of the information defined in your ID document.
- **Upload Documents:** At this step, you will be required to upload the supporting documents that can serve as proof of identity, address proof, etc. If you are a new/unregistered user, you will be able to upload a document so as to have your personal information pre-populated on the basis of the information defined in this document.
- **ID Verification:** This step will be enabled if it is configured for the product category you have applied for and is applicable only to new/unregistered users. You can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against your ID. Your ID will be verified once you have entered the correct OTP in the provided field. Subsequently, your information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the personal information section.
- **Personal Information** – This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable.
- **Deposit Details** – In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Review and Submit** – Once you have filled out all the information required in the term deposit application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the home loan you are applying for. You can also add a digital

signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.

- **Fund your account:** This step will be part of the application form if it has been configured for Term Deposit applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to furnish information regarding mode of transfer from the payment gateway page.
- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

**How to reach here:**

*Bank Portal page > Our Product Offerings > Term Deposits*



**To apply for term deposit:**

1. Click on **Term Deposits** under the product offerings section in the Bank Portal page.  
A screen containing the term deposits products available for online application will be displayed.

### 3.1 Term Deposits – Product Listing

This page is displayed once you select the Term Deposits category on the bank portal. All the term deposits products of the bank that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

#### Product Categories

The screenshot displays the Futura Bank website's Term Deposits page. At the top, there's a navigation bar with 'ATM/Branch', 'English', and 'RPM'. The main heading is 'Term Deposits' with a sub-heading 'Open Term deposit Now!'. Below this, two product cards are shown:

- Normal Simple Fixed Deposit:** Described as a safe and convenient way to see savings grow. Features include attractive interest rates and a minimum investment requirement.
- Reinvestment Term Deposit:** Also described as a safe and convenient way to see savings grow. Features include attractive interest rates and a minimum investment requirement.

Each card has a 'Learn more' link, an 'Apply' button, and an 'Add to Compare' button. A 'Compare' button with a '2' indicator is positioned above the 'Explore our Products' section. This section lists various product categories: Saving Accounts, Checking Accounts, Auto Loans, Personal Loans, Home Loans, and Education Loans.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

## Field Description

Field Name	Description
The following information is displayed on each product card.	
<b>Product Name &amp; Image</b>	The name of the product along with an image that represents the product is displayed on each card.
<b>Product Description</b>	A short description of the product is displayed on each card.
<b>Features</b>	Features of the product are listed down on each card.
<b>Cross Sell cards</b>	Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page.  A card to navigate to the bundling application listing page along with a card to enable navigation to specific individual product listing pages are displayed.

- Identify the product for which you want to make an application and click **Apply** provided on the specific card.  
OR  
Click **Compare** against any (up to three) products to compare them with each other.  
OR  
Click the **Learn more** link displayed on any product card to view additional details of that product.

[Home](#)

## 3.2 Term Deposits - Product Details

This page is displayed if you select the Learn more option provided on the product cards on the product listing page.

The screenshot displays the 'Product Details' page for a 'Normal Simple Fixed Deposit' on the Futura Bank website. The page layout includes a header with the bank logo and navigation options, a breadcrumb trail, and a main content area with an image of a rising line graph and stacks of coins. The product name is prominently displayed, followed by a brief description. Below this, 'Key Highlights' are listed in two numbered circles: '1 Attractive interest rates' and '2 Minimum investment'. The 'Product Details' section includes 'Eligibility' criteria and 'Fees & Charges' information. At the bottom, there are buttons for 'Apply', 'Download Brochure', and 'Back'. An illustration of two people reviewing a checklist is also present.

### Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of each product.
<b>Key Highlights</b>	Displays the top three features of the selected product.

Field Name	Description
<b>Product Details</b>	Displays all the details of the product including features, eligibility and fees and charges.

3. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.  
OR  
Click on the **Download Brochure** link to view and download the product brochure.  
OR  
Click **Back** to navigate back to the previous page.

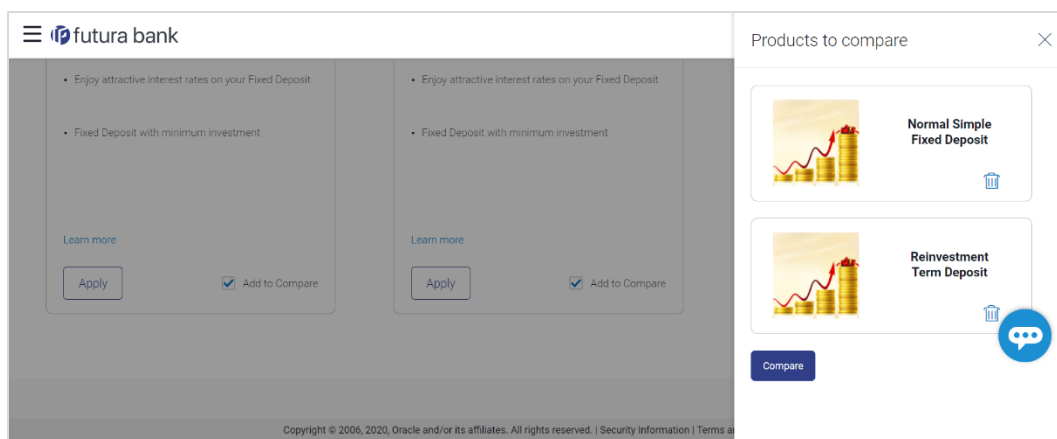
[Home](#)

### 3.3 Term Deposits – Product Comparison

You can compare the features of two or more (upto three) products of a specific product category by selecting the **Add to Compare** checkbox provided on each product card. As soon as you select the **Add to Compare** checkbox of any product, a floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. Once you have made your selection, you can click **Compare** provided on this button to view the selected products and to proceed to the comparison page.


The **Compare Products** page will list down the product features, fees and charges for easy comparison. You can click **Apply** on any product to proceed to the application form for that specific product.

#### Products to Compare




- Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.

OR

Click the  icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.

OR

Click the  icon to close the overlay layer.

## Compare Products

ATM/Branch
English
RPM

Compare Products

Home / Term Deposits / Compare Products

### Compare Products

Compare and choose a product which suits you best.

**Normal Simple Fixed Deposit**

**Reinvestment Term Deposit**

**Eligibility Criteria**

Sole Proprietorship Firms are eligible for this product Applicant should be having Residents nationality	Applicant should be having Residents nationality
---	--

**Special Features**



Attractive interest rates	
Enjoy attractive interest rates on your Fixed Deposit	-
Minimum investment	
Fixed Deposit with minimum investment	-
Interest rate	
-	Enjoy attractive interest rates on your Fixed Deposit
Reinvestment	
-	Fixed Deposit with minimum investment

**Fees and Bank Charges**

Processing Charge	
Processing Charge to start a new Term deposit account	Processing Charge to start a new Term deposit account
<input type="button" value="Apply"/>	<input type="button" value="Apply"/>

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## Field Description

Field Name	Description
The following fields appear as parameters for comparison under each product.	
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	Click the  icon to remove the product from the list of products to be compared. This icon is provided against the product name and image.
<b>Option to replace a product for comparison</b>	Click the  icon to replace the product with another product for comparison.

### Note:

- 1) You can select a maximum of three products to compare with each other.
- 2) In order to compare products, selection of atleast two products of the same product category is required.

5. Click **Apply** against any product to apply for that product. The Kickoff page of that specific product is displayed.

[Home](#)

## 3.4 Kick Off page

This page displays the various steps involved in the term deposits application and provides the means by which you can proceed with the application. If you are an existing online banking customer of the bank, you can select the option to Login as a registered user so as to be navigated to the New Term Deposit screen. If you are new to the bank or are a prospect, you can select the option to Continue as guest.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be upload as part of Term Deposits application.
- Register for online banking if you are an existing customer of the bank but do not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.

### Kick Off page

The screenshot shows the 'Are you ready?' page for a 'Normal Simple Fixed Deposit' application on the Futura Bank website. The page includes a navigation bar with 'futura bank', 'ATM/Branch', 'English', and 'RPM'. Below the header, the breadcrumb trail is 'Home / Term Deposits / Product Details / Normal Simple Fixed Deposit'. The main heading is 'Are you ready?' with a sub-heading 'Take a few moments to view the steps you'll need to follow'. A vertical flowchart shows three steps: 1. Upload Documents (with a link to 'Click Here'), 2. Personal Information, and 3. Deposit Details. Below the flowchart, a note states that steps 1 and 2 are not mandatory for registered users and the application is auto-saved. At the bottom, there are two columns: 'Online Banking Customer?' with a 'Login as registered user' button, and 'New to Futura Bank?' with a 'Continue as guest' button. The footer contains copyright information for 2006, 2020, Oracle and/or its affiliates.



6. Click **Login as registered user** if you are an existing online banking customer of the bank. The **Login** page appears.  
For more information on the application of a registered user, view the Existing Online Banking Customer section.
- OR
- Click on the **Register for online banking access** link if you are an existing customer of the bank but do not have online banking access.
- OR
- Click **Continue as guest** if you are a new/unregistered user. A disclaimer will be displayed on a modal window. Once you click **Continue** on this modal window, the **Mobile Verification** page will be displayed.

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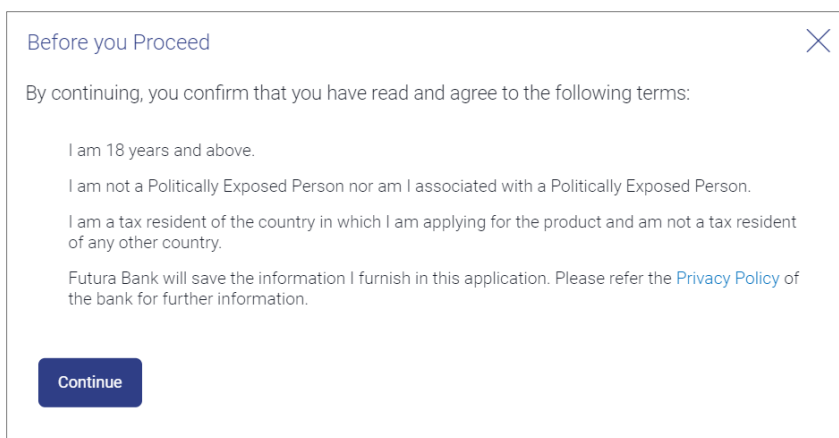
Note: If you are an existing customer but are not registered for Online Banking then you can register yourself for digital banking access and can then proceed to apply for the product as an existing digital banking customer. Click on the **Register for online banking access** link, the **Channel Onboarding - User Registration** screen appears. For more information, refer **User Manual Oracle Banking Digital Experience Retail Customer Services**.

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### 3.4.1 **Before your Proceed (Disclaimer)**

This modal window will be displayed if you have selected the option to **Continue as guest** on the kickoff page. This modal window will display information pertaining to the terms and conditions that need to be met by guests or prospects customers in order to apply for the product. This information will typically also contain a link by clicking on which you will be able to view the privacy policy of the bank.

#### **Disclaimer Modal Window**



Before you Proceed ✕

By continuing, you confirm that you have read and agree to the following terms:

I am 18 years and above.

I am not a Politically Exposed Person nor am I associated with a Politically Exposed Person.

I am a tax resident of the country in which I am applying for the product and am not a tax resident of any other country.

Futura Bank will save the information I furnish in this application. Please refer the [Privacy Policy](#) of the bank for further information.

**Continue**

7. Click **Continue** to proceed with the application form.  
The **Mobile Verification** page is displayed.
- OR
- Click the ✕ icon to close this window and to return to the kickoff page.

[Home](#)

## 3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears if you have selected the **Continue as guest** option on the Kick Off page. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

### Mobile Verification – Enter Mobile Number

### Field Description

Field Name	Description
<b>Mobile Number: Country Code</b>	Select the country code applicable to your mobile number.
<b>Mobile Number</b>	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

8. In the **Mobile Number** field, select the country code and enter your mobile number.
9. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.  
OR  
Click **Back** to navigate back to the previous page.

## Mobile Verification – Enter OTP

ATM/Branch English RPM

futura bank

Normal Simple Fixed Deposit

Enter OTP

We have sent you an OTP on your mobile number  
+1 1234567891

• • • •

Didn't receive the OTP?  
Resend  
Back

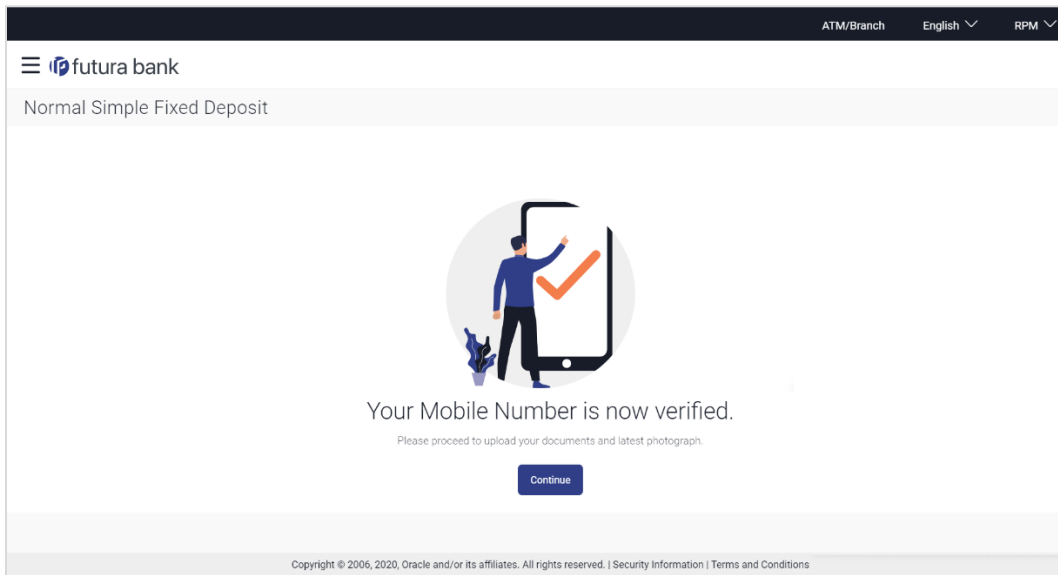
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### Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

- Enter the OTP (one time password). If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.  
OR  
Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.  
OR  
Click **Back** to navigate back to the previous page.
- The success message of mobile number verified appears.

## Mobile Verification Success page



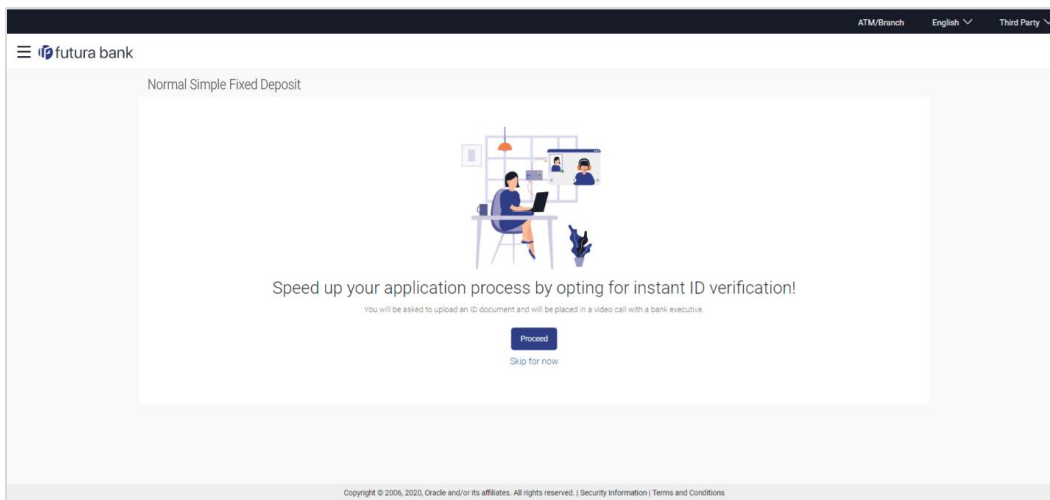
12. Click **Continue** to proceed to the next step in the application. The next step appears.

[Home](#)

## 3.6 Liveliness Check

If liveliness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveliness check. If you opt to go through with liveliness check, you will be required to first upload images of an ID proof document. Once you have uploaded these images, you will be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not. The bank executive will also conduct other checks that comprise of liveliness check and will proceed to provide either positive or negative feedback. If the bank executive has approved the liveliness check, you will be able to proceed with the application form and your personal information section will be prefilled with data as fetched from the ID proof that you have provided as part of this step. However, if the feedback is negative, you will be informed of the same and the bank will conduct your KYC check manually. You will still be allowed to proceed with the application form. However, your personal information section will not be prefilled with information and you will be required to enter all information manually.

### Liveliness Check – Introductory Page



1. Click **Continue** to proceed with Liveliness Check. The first page of liveliness check will be displayed.

OR

Click **Skip for now** if you do not wish to go through with liveliness check. The **Upload Documents** page will be displayed.

## Liveliness Check – Start Verification

The screenshot shows a 'Verification' window with a 'Help' link in the top right corner. The main heading is 'Start verification' with a green checkmark icon. Below this, a text box explains: 'This process is designed to verify your identity and protect you from identity theft. Please have your ID ready and click "Start".' A prominent blue 'Start' button is centered below the text. A warning icon and text state: 'This page will expire in a few minutes if you do not start.' At the bottom, it says 'Powered by jumio' with links for 'Privacy policy' and 'Legal'.

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

## Liveliness Check – Identity Proof Selection

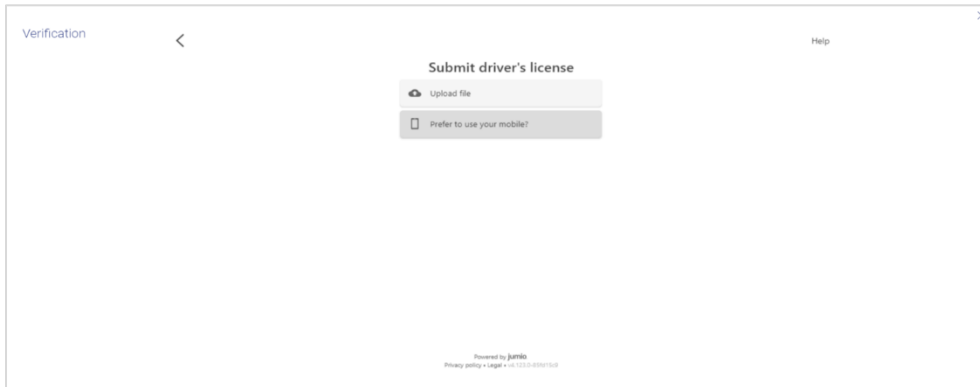
In this step, you will be required to choose an identification document that you would like to provide for liveliness check. Your liveliness check and identity verification will be conducted on the basis of this document. In the next step you will be required to upload images of the identity proof you have selected.

The screenshot shows a 'Verification' window with a back arrow and 'Help' link in the top right. The main heading is 'Choose issuing country/region' with a dropdown menu showing 'India'. Below this is the 'Select ID type' section with the instruction 'Use a valid government-issued photo ID.' and three radio button options: 'Passport', 'Driver's license', and 'Identity card'. At the bottom, it says 'Powered by jumio' with links for 'Privacy policy' and 'Legal'.

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveliness check.
4. From the **Select ID type** field, select the identification proof that you wish to provide. The next step of Liveliness Check gets displayed.

## Liveliness Check – Option for document upload

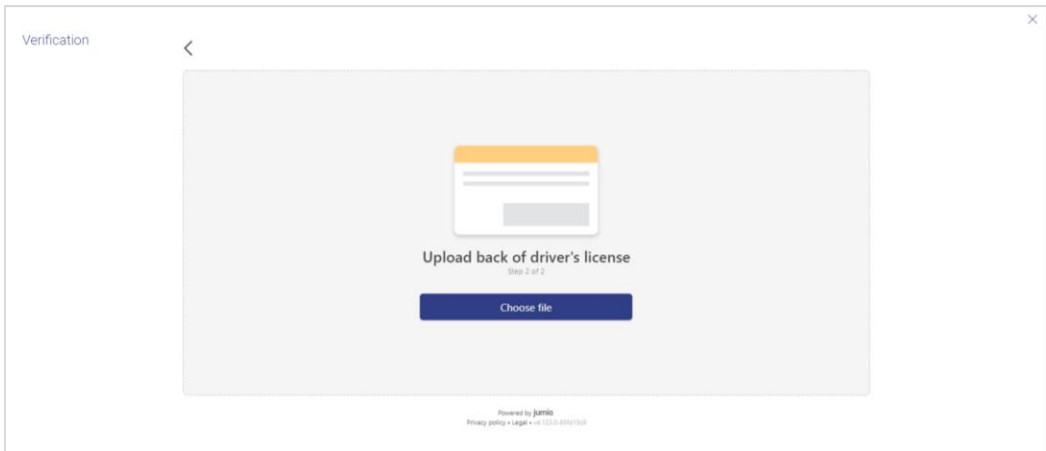
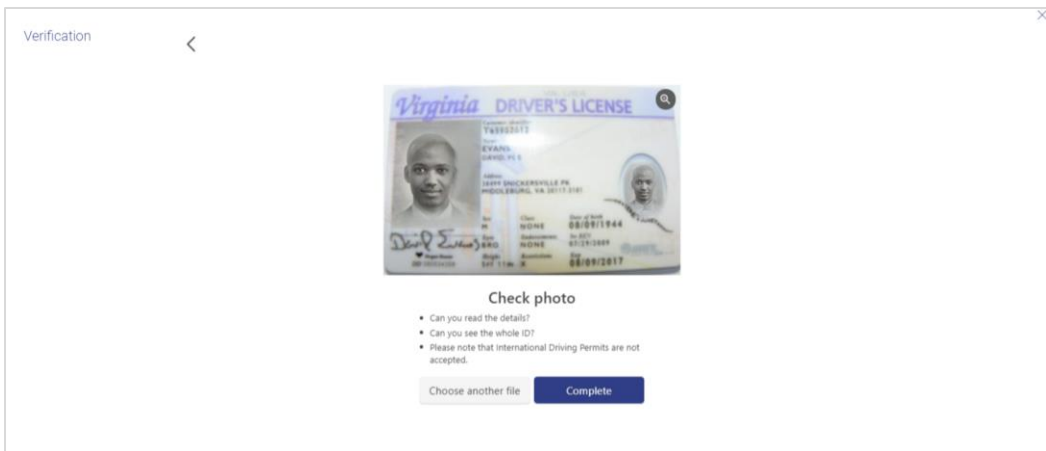
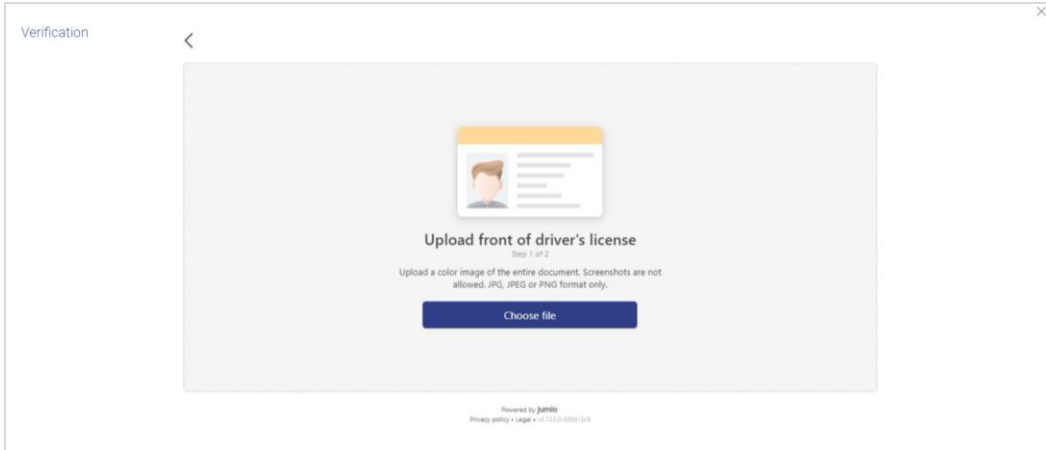
In this step, you can select the method through which you would like to upload images of the identity proof you have selected.



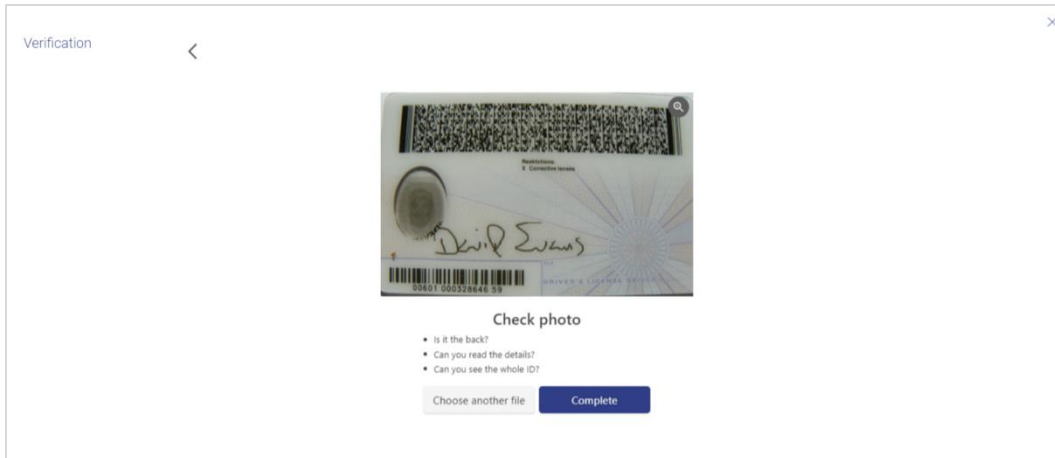
5. Select the option of choice.
  - a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able to select images of the front and back of the document you wish to provide.
  - b. If you selected the option **Prefer to use your mobile?** you will be displayed a screen containing a field in which you can enter your email address as well as a QR code you can scan. You will be able to enter your email address so as to have the link sent to your email address. In this case you can proceed to access your email on the device and select the link on which you wish to continue liveliness check or you can scan the QR code on the device on which you wish to continue your liveliness check.
  - c. If you are applying from a mobile device or a device that has a camera, the option to **Take photo** will appear. If you select this option, your device's camera will get enabled and you will be able to click pictures of the front and back of the document you wish to provide.

## Liveliness Check – Upload Identity Proof Images

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







6. Click Choose file to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

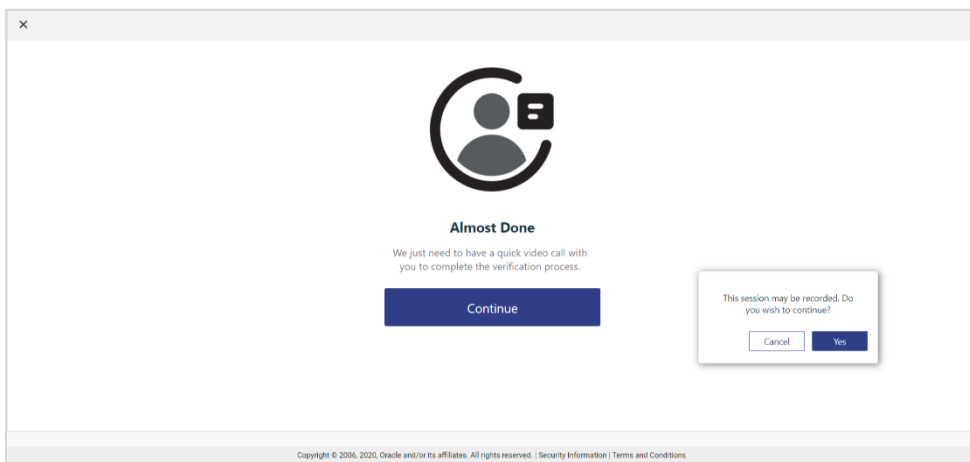
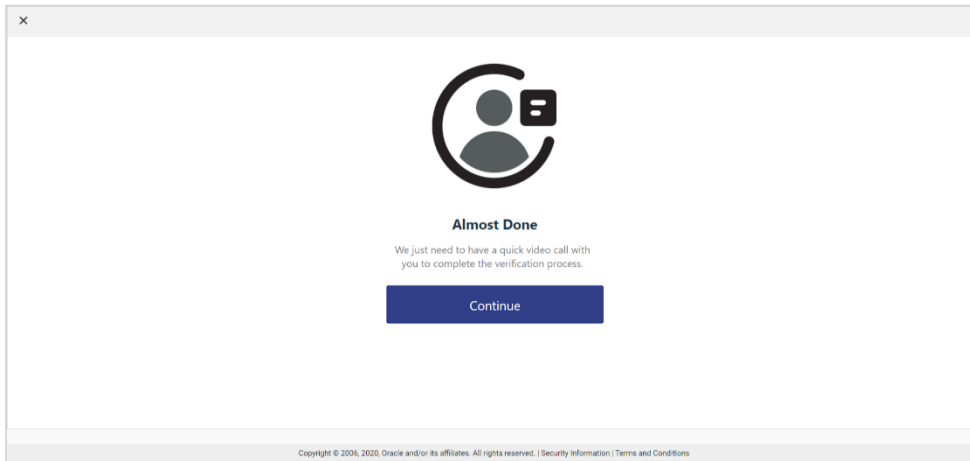
- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
  - b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document is displayed.
7. Click Choose file to upload the back image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
- b. If you select **Complete**, the image gets uploaded and the next step of the liveness check flow gets displayed.

## Liveliness Check – Video KYC Initiation

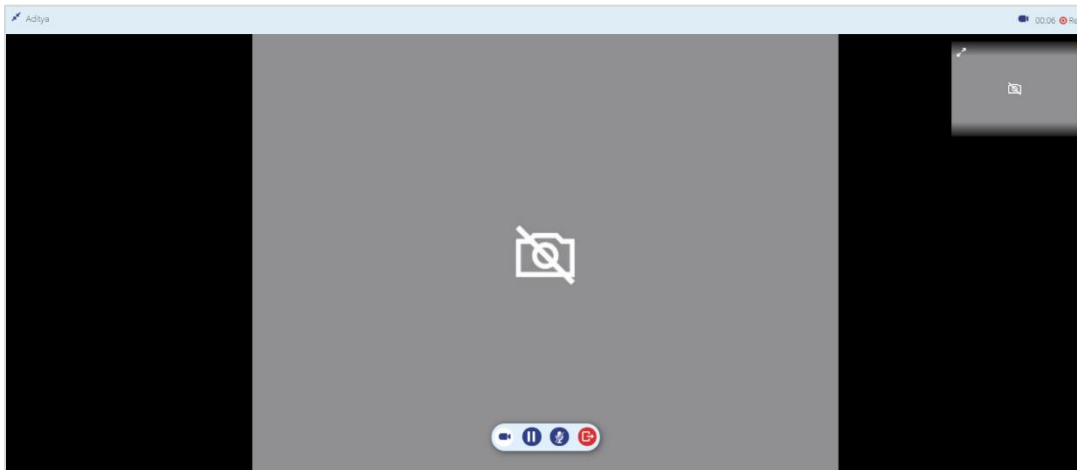
Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.



8. Click **Continue** if you agree to enter into a video call with a bank executive.  
A modal window is displayed informing you that the video call might be recorded.  
Click on **Yes** if you wish to continue with the video call.  
OR  
Click **Cancel** if you wish to cancel.
9. Click **Share** to share the images of the identity proof documents with a bank executive. You will be added into a video call with a bank executive.  
OR  
Click **Cancel** to cancel the process.

## Liveliness Check – Video KYC

On clicking **Yes**, a video call will be initiated between a bank executive and you. The bank executive will ask you a series of question and will verify your identity and liveliness. Once the bank executive has completed the verification checks, he/she will either approve or reject the liveliness check and will end the video call.



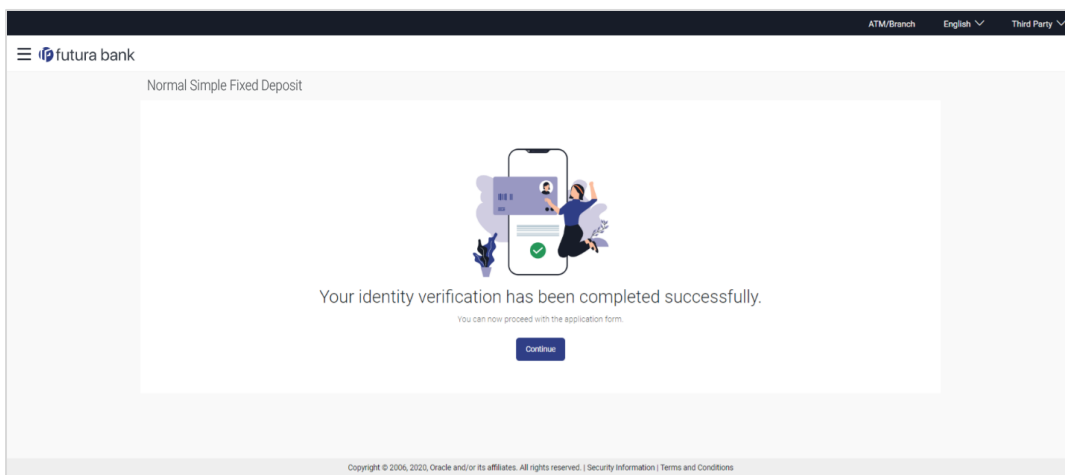
10. If the bank executive has approved the liveliness check, you will be displayed a success message.

OR

If the bank executive has rejected the liveliness check, you will be displayed a failure message.

## Liveliness Check Outcome – Success

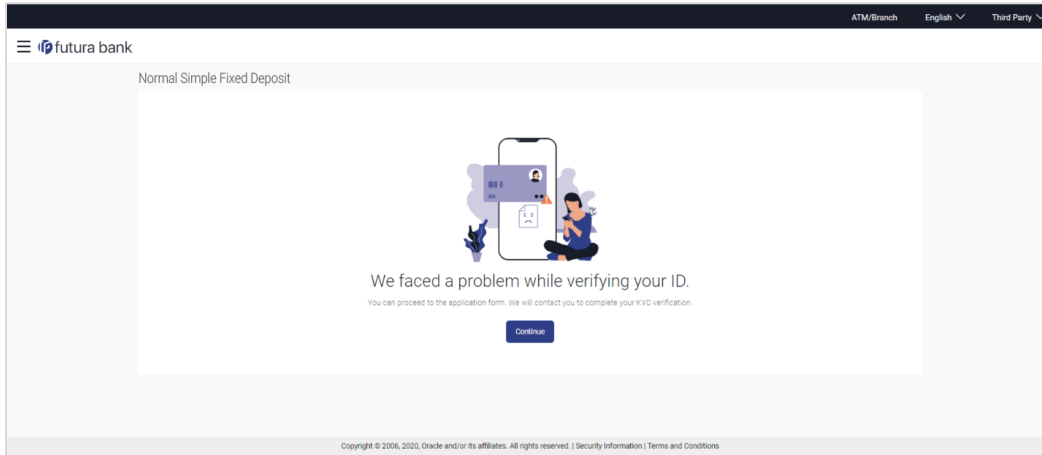
If the bank executive has approved the liveliness check, you will be displayed the following success message.



11. Click **Continue** to continue with the application form. The **Upload Documents** page will be displayed.

## Liveliness Check Outcome - Failure

If the bank executive has rejected the liveliness check, you will be displayed the following failure message.



12. Click **Continue** to continue with the application form. The **Upload Documents** page will be displayed.

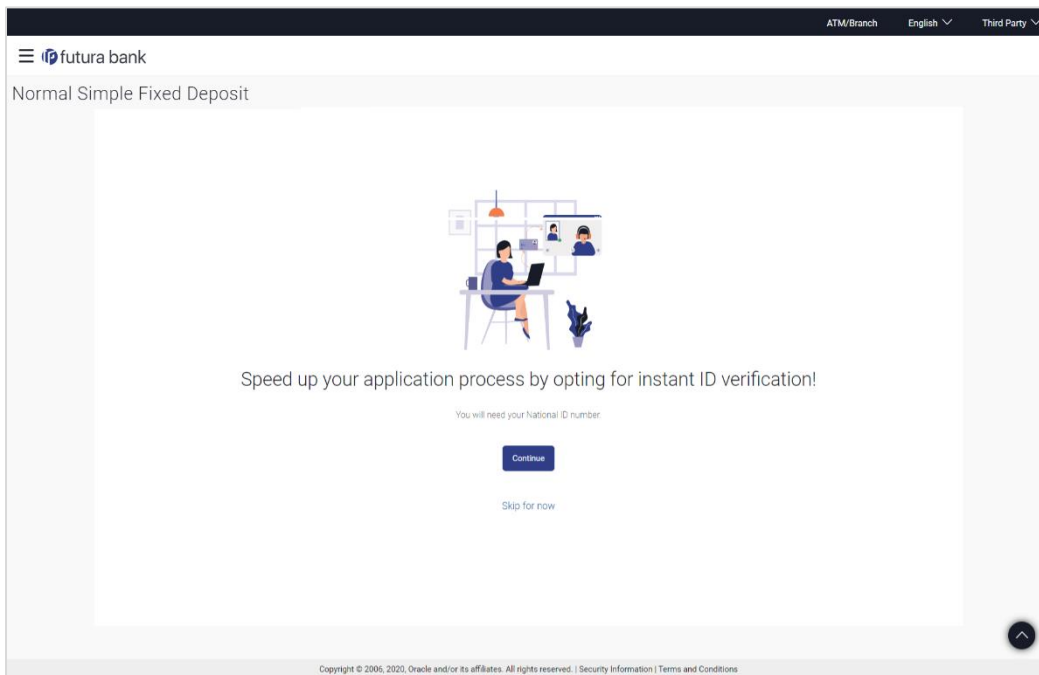
[Home](#)

## 3.7 ID Verification

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

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

### ID Verification – Introductory Page



13. Click **Continue** to proceed with national ID verification. The first page of national ID verification will be displayed.

OR

Click **Skip for now** if you do not wish to go through with national ID verification. The **Upload Documents** page will be displayed.

## ID Verification

ATM/Branch English RPM

futura bank

Normal Simple Fixed Deposit

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

Title: Other | Last Name: Smith

First Name: John | Middle Name: M

Date of Birth: 15 May 1990

Social Security Number: 2343213

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

Send OTP Back

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## Field Description

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

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

14. From the **Title** list, select the title that applies to you.
15. In the **Last Name** field, enter your last name.
16. In the **First Name** field, enter your first name.
17. In the **Middle Name** field, enter your middle name, if applicable.
18. From the **Date of Birth** date picker, select your date of birth of yours.
19. From the **Select ID** list, select the type of ID you would like to provide.
20. In the **ID Number** field, enter the national ID number.
21. Click **Continue**. An OTP alert is send to your mobile number. The Enter OTP screen appears.  
OR  
Click **Back** to navigate back to the previous page.

### Complete ID Verification

## Field Description

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

22. Enter the OTP (one time password) and click **Verify**. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

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

OR

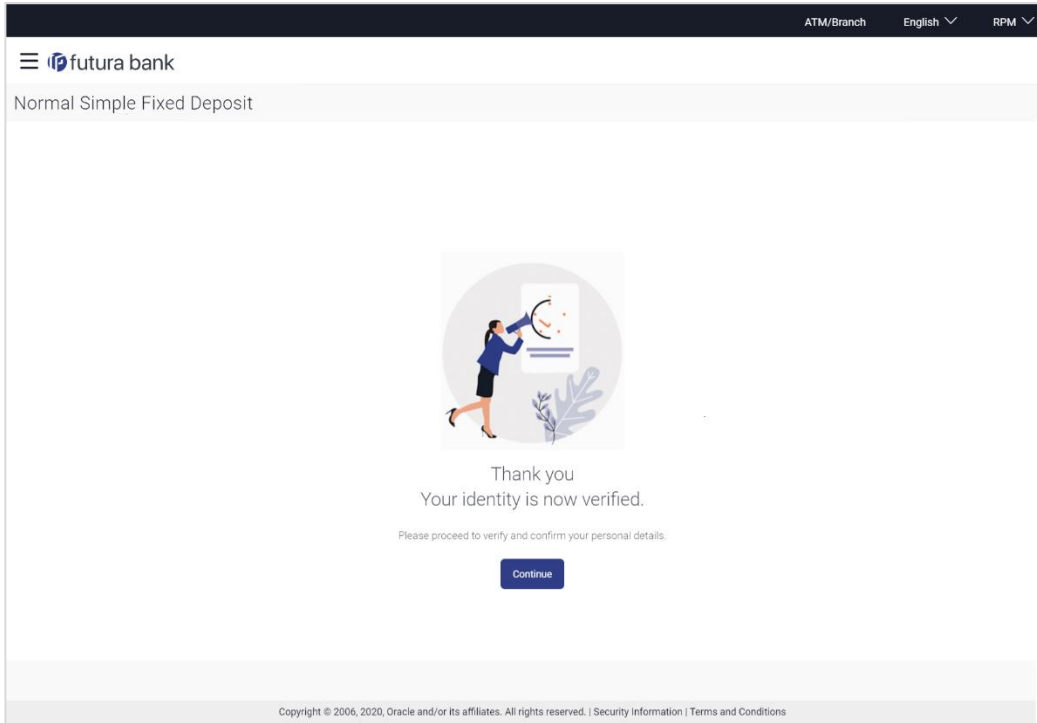
Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.

OR

Click **Back** to navigate back to the previous page.

## ID Verification Success page





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

[Home](#)

## 3.8 Upload Documents

You can upload documents required for the application to be processed in this step. You can upload single as well as multiple documents and photographs and can also map each document or photograph against a specific document proof category and type.

From this step onwards, you will be provided with the option to continue the application on a mobile or tablet device using the **Scan QR code** link. All you have to do is invoke the QR code by selecting the option provided at the bottom of each page. Once the QR code is displayed on the modal window, you can scan the same through any of your mobile or tablet devices. Once the QR code is successfully scanned, the bank application that is installed on the device will be invoked. You can login to the application with your online banking credentials if you are an existing customer of the bank or if you are a prospect you can login by defining your mobile number and subsequently entering the OTP sent to the mobile number. Once you have successfully logged in, your application form will be displayed. You can then complete and submit the application form from this device.

If the banking application is not installed on the device, the user will be navigated to the app. Store and will be guided to install the banking application.

---

Note:

1) Click on the **Refer the list of required** documents link to view the list of documents required for the processing of the application.

2) In case Liveliness Check is part of the application form and has been completed, the front image of the identity proof that you had uploaded as part of the liveliness check steps will displayed on this page as a link. You will be able to click on the link to download and view the image. You will not be able to delete this image.

---

24. The steps involved in uploading documents are as follows:

- a. Drag and drop or browse your device's folders to upload the required documents. The uploaded documents get listed one below the other.
- b. Select the document type under the Proof Category from the dropdown provided, to map each uploaded document to a specific proof category and document type.

---

Note:

1) The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG.

2) The maximum size allowed per document can be configured by the bank.

---


## Upload Documents

### Field Description

Field Name	Description
<b>Upload Document</b>	Drag and drop or click and browse the required documents in the device's folders.
The following fields appear for each document that you upload.	
<b>Document Name</b>	Displays the name of the uploaded document. Click on the link to view the document.
<b>Document Category &amp; Type</b>	The option to map the uploaded document to a document type belonging to a certain document category. This list is fetched from the host system and lists down all the permissible document types grouped by the document categories to which each document type belongs.

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

OR

Click the  icon against any uploaded document to delete it.

OR

Click on the **Skip this Step** link. This option will only be provided, if document upload is optional for the product for which the application is being made. The next step in the application will be displayed.

OR

Click **Back** to navigate back to the previous step.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

### 3.9 Personal Information

This section of the application form captures your personal information. In case you are applying as a prospect and if ID verification and/or Liveliness Check is enabled, your personal information will be fetched on the basis of the ID you provided and the personal information section will be prefilled with your information. The OCR feature is also enabled for prospect applicants to fetch information from the document uploaded (provided the document is OCR compliant) so as to prefill the personal information section.

If neither OCR nor ID verification or Liveliness Check are enabled, you will be required to enter information in this section manually.

---

**Note:** Any information that could not be fetched on the basis of ID verification, Liveliness check or OCR will be left blank and you will be able to enter this information manually. You will not be able to modify fields in which information has been populated on the basis of ID provided for ID verification or Liveliness check.

---

## Personal Information

ATM/Branch
English
RPM

Normal Simple Fixed Deposit

1
2
3

Upload Documents
**Personal Information**
Deposit Details

### Personal Information

Please take a moment to verify your personal information.

**Primary Details**

Title Last Name

Mr. smith

First Name Middle Name

John M

Date of Birth

23 Jan 1990 📅

Gender

Male ▼

Marital Status (Optional)

Married ▼

Citizenship

Birth ▼

Identification Type

Passport ▼

ID Number

xxxx4325

Valid Till

26 Feb 2030 📅

**Contact Details**

**Permanent Address** ✎

1233,Jangali Maharaj Road,Shivajinagar,Pune,Maharashtra,INDIA,411004

Is your mailing address the same as above?

Yes  No

Email Id

smith.john@example.com

Mobile Number

+1 1234567891

Alternate Number (Optional)

+1 ▼

Continue
Back

**Scan QR-code anytime to continue on mobile.**

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## Field Description

Field Name	Description
<b>Primary Details</b>	

<b>Field Name</b>	<b>Description</b>
<b>Title</b>	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
<b>Last name</b>	Your last name.
<b>First Name</b>	Your first name.
<b>Middle Name</b>	Your middle name, if applicable.
<b>Date of Birth</b>	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
<b>Gender</b>	The gender with which you identify. The options are: <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Transgender</li> <li>• Do not want to reveal</li> </ul>
<b>Marital Status</b>	Your marital status. The options are: <ul style="list-style-type: none"> <li>• Single</li> <li>• Married</li> <li>• Divorced</li> <li>• Remarried</li> <li>• Separated</li> </ul>
<b>Citizenship</b>	Select the country of which you are a legal citizen.
<b>Identification Type</b>	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> <li>• PAN Card</li> </ul>
<b>ID Number</b>	Your identity number of the proof of identity selected.

<b>Field Name</b>	<b>Description</b>
<b>Valid Till</b>	The date till which the identification document is valid.
<b>Contact Details</b>	
<b>Add Permanent Address</b>	Your permanent address.
<b>Permanent Address</b>	
Click on the <b>Add Permanent Address</b> card. The overlay window appears which contains fields in which you can provide your permanent address.	
<b>Your Location/Address</b>	Your address details including the area, city, state, country, etc
<b>Map</b>	Once you have selected a suggested address, the address will be displayed on the map.
	Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map.
The values in the following fields will be prepopulated based on what is selected on the map or in the <b>Location/Address</b> field. You can also opt to enter address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the ' <b>Location/Address</b> ' field.	
<b>House No.</b>	Your house or flat number.
<b>Building Name</b>	Enter the building name of your permanent address.
<b>Street</b>	Specify the street address of your permanent address.
<b>Locality</b>	Specify the locality in which your permanent address is located.
<b>Zip Code</b>	Enter the zip code of your permanent address.
<b>City</b>	The city in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>State</b>	The state in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Country</b>	The country in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.



Field Name	Description
<b>Is your mailing address the same as above?</b>	<p>Identify if your mailing address is the same as the permanent address entered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Add Mailing Address</b>	<p>Your mailing address.</p> <p>This option will appear only if you have selected option <b>No</b> under the <b>Is your mailing address the same as above?</b> field.</p>
<b>Mailing Address</b>	
<p>Click on the <b>Add Mailings Address</b> card. The overlay window appears which contains fields in which you can provide your permanent address.</p>	
<b>Location/Address</b>	Your address details including the area, city, state, country, etc
<b>Map</b>	<p>Once you have selected a suggested address, the address will be displayed on the map.</p> <hr/> <p>Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map.</p> <hr/>
<p>The values in the following fields will be prepopulated based on what is selected on the map or in the <b>Location/Address</b> field. You can also opt to enter address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the '<b>Location/Address</b>' field.</p>	
<b>House No.</b>	The house or flat number of your mailing address.
<b>Building Name</b>	Enter the building name of your mailing address.
<b>Street</b>	Specify the street address of your mailing address.
<b>Locality</b>	Specify the locality in which your mailing address is located.
<b>Zip Code</b>	Enter the zip code of your mailing address.
<b>City</b>	The city in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>State</b>	The state in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.

Field Name	Description
<b>Country</b>	The country in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Email ID</b>	Your email ID.
<b>Mobile Number</b>	Displays the mobile number that you had entered on the mobile verification page.
<b>Alternate Number</b>	Enter an alternate number through which the bank can contact you. This field is optional.

If ID verification or Liveliness Check is enabled, you will not be required to provide the information in this section. Instead you can verify that the information is as required to be submitted in the application. You will be able to enter values in fields that have not been populated on the basis of ID verification, Liveliness check or OCR.

If OCR is enabled you will be able to edit the information prefilled in fields via OCR.

25. From the **Title** list, select the title that applies to you.
26. In the **Last Name** field, enter your last name.
27. In the **First Name** field, enter your first name.
28. In the **Middle Name** field, enter your middle name, if applicable.
29. From the **Date of Birth** date picker, select your date of birth of yours.
30. From the **Gender** list, select your gender.
31. From the **Marital Status** list, select your marital status.
32. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
33. In the **ID Number** field, enter the identity number of the proof of identity selected.
34. From the **Valid till** date picker, select the date till which the identification document is valid.
35. Click on the **Add Permanent Address** card to invoke the Permanent Address overlay layer.
  - a. In the **Location/Address** field, enter your address.
  - b. In the **House No.** field, enter your house or flat number.
  - c. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
  - d. In the **Street** field, enter the name of the street on which your permanent address is located.
  - e. In the **Locality** field, enter the locality in which your permanent address is located.
  - f. In the **Zip Code** field, enter the zip code of your permanent address.
  - g. In the **City** field, enter the name of the city in which your permanent address is located.
  - h. In the **State** field, enter the name of the state in which your permanent address is located.

- i. In the **Country** field, enter the name of the country in which your permanent address is located.
- j. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

---

Note: If you opt to edit the address, the button which was initially labelled 'Add' on the **Permanent Address** overlay layer will be labelled as 'Update'.

---

36. In the **Is your mailing address the same as above?** field, select the option of choice;
- a. If you select **No**;
    - i. The **Add Mailings Address** card appears. Click on the **Add Mailings Address** card to invoke the **Mailing Address** overlay layer.
    - ii. In the **Location/Address** field, enter your address.
    - iii. In the **House No.** field, enter the house or flat number of your mailing address, if applicable.
    - iv. In the **Building Name** field, enter the name of the building/house, if applicable.
    - v. In the **Street** field, enter the name of the street on which your mailing address is located.
    - vi. In the **Locality** field, enter the locality in which your mailing address is located.
    - vii. In the **Zip Code** field, enter the zip code of your mailing address.
    - viii. In the **City** field, enter the name of the city in which your mailing address is located.
    - ix. In the **State** field, enter the name of the state in which your mailing address is located.
    - x. In the **Country** field, enter the name of the country in which your mailing address is located.
    - xi. Click **Add** to add the address details. The Personal Information page displays the newly added address.

---

Note: If you opt to edit the address, the button which was initially labelled 'Add' on the **Mailing Address** overlay layer will be labelled as 'Update'.

---

- b. If you select **Yes**, your permanent address will be considered as your mailing address.
37. In the **Email ID** field, enter your email ID.
38. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.
39. Click **Continue** to proceed to the next step in the application.
- OR
- Click **Back** to navigate back to the previous page.
- OR
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

## 3.10 Deposit Details

In this step, you will be required to specify details pertaining to the deposit you wish to open with the bank. These details will include the amount for which you wish to open the deposit, the deposit tenure and maturity instructions.

### Deposit Details

ATM/Branch English RPM

futura bank

Normal Simple Fixed Deposit

Upload Documents Personal Information **Deposit Details**

### Deposit Details

Provide your deposit details to proceed.

**Deposit Details**

Deposit Amount  
GBP   
Amount Range - GBP100.00 to GBP10,000,000.00

Deposit Tenure  
Years Months Days  
5    
Term Range - 1 days to 10 years.

[Calculate Maturity](#)

Interest Rate Interest Amount  
3.5% GBP1,000.00

Your Maturity Amount is  
GBP14,458.17

**Maturity Instructions**

Action on Maturity  
Renew Principal Only

Payment Mode

Account Name  
Smith Johnson

Account Number  
\*\*\*\*\*

Confirm Account Number  
213455

Bank Details  
HDFC Bank  
HDFC0000101  
Address Line 1  
Mumbai  
[Reset BIC Code](#)

[Back](#)

[Scan QR-code anytime to continue on mobile.](#)

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Deposit Amount</b>	Specify the deposit amount and currency in which the term deposit is to be opened.
<b>Amount Range</b>	The allowed amount range within which the deposit can be opened.
<b>Deposit Tenure</b>	Specify the period in years, months or days for which the term deposit is to be opened.
<b>Term Range</b>	The allowed term range for the selected deposit product.
<b>Calculate Maturity</b>	Click on the <b>Calculate Maturity</b> link to view the estimated maturity amount of the deposit along with the specific interest amount that will be accrued at the specific interest rate.
<b>Interest Rate</b>	The interest rate applicable on the deposit account based on the deposit product.
<b>Interest Amount</b>	The interest amount calculated based on the interest rate of the deposit product.
<b>Maturity Amount</b>	The system will calculate and display the estimated maturity amount based on the parameters defined by the customer.
<b>Maturity Instructions</b>	
<b>Action on Maturity</b>	<p>The option to identify what should be done of the maturity proceeds once the deposit matures.</p> <p>The options can be:</p> <ul style="list-style-type: none"> <li>• Close on Maturity</li> <li>• Renew Principal and Interest</li> <li>• Renew Principal only</li> </ul>
<b>Payment Mode</b>	<p>The mode through which the maturity amount should be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transfer to Account</li> <li>• Issue Draft</li> </ul> <p>This field will be displayed only if you have selected the <b>Close on Maturity</b> or <b>Renew Principal only</b> option in the <b>Payment Mode</b> field.</p>

The following fields will be displayed if the applicant has selected the option **Transfer to Account** in the **Payment Mode** field.

Field Name	Description
<b>Account Holder Name</b>	The name of the account holder.
<b>Account Number</b>	The account number to which the maturity amount is to be transferred once the term deposit matures
<b>Confirm Account Number</b>	Re-enter the account number so as to confirm that it is correct.
<b>BIC Code</b>	The payment network code through which the transfer is to be made.
<b>Verify</b>	Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.

#### Lookup BIC Code

The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the **Lookup BIC Code** link is selected.

<b>BIC Code</b>	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the BIC code based on the bank name.
<b>City</b>	The facility to search for the BIC code based on the city name.
<b>Search Results</b>	Based on search criteria or Bank Code (BIC), fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

40. In the **Deposit Amount** field, enter the amount for which the deposit is to be opened along with the currency.
41. In the **Deposit Tenure** field, specify the period for which the term deposit is to be opened in Years, Months and/or Days.
42. Click the **Calculate Maturity** link to view the deposit maturity amount and interest rate chargeable,
43. From the **Action on Maturity** list, select the maturity instructions for the deposit account.
44. If you have selected the option **Close on Maturity** or **Renew Principal only** from the **Action on Maturity** list, in the **Payment Mode** field, select the mode through which the maturity amount is to be transferred.
45. If you select the **Transfer to Account** option in the **Payment Mode** field;

- i. In the **Account Holder Name** field, enter the name of the account holder to whose account the matured amount is to be transferred.
- ii. In the **Account Number** field, enter the account number to which the maturity amount is to be transferred.
- iii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
- iv. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
- v. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).  
OR  
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.

OR

Select the **Issue Draft** option in the **Payment Mode** field to issue draft.

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

OR

Click **Back** to navigate back to the previous page.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

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## 3.11 Review and Submit

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

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

### Review and Submit

ATM/Branch
English
RPM

Normal Simple Fixed Deposit

### Your Application Summary

**Personal Information**
✎

**MR John smith**  
Born on: 23 Jan 1990

**Marital Status**  
Married

**Citizenship**  
Birth

**Identification Type**  
Passport

**ID Number**  
AS34325

**Valid Till**  
26 Feb 2030

**Permanent Address**  
1233, Jangali Maharaj Road, Shivajinagar, Pune, Maharashtra, INDIA, 411004

**Mailing Address**  
1233, Jangali Maharaj Road, Shivajinagar, Pune, Maharashtra, INDIA, 411004

**Email ID**  
smith.john@example.com

**Mobile Number**  
+1-1234567891

**Additional Number**  
--

**Deposit Details**
✎

**Particulars**

<b>Deposit Amount</b> GBP12,000.00	<b>Deposit Tenure</b> 5 years 4 months 0 days
<b>Interest Rate</b> 3.5%	<b>Interest Amount</b> GBP1,000.00
<b>Maturity Amount</b> GBP14,458.17	

**Maturity Instructions**

<b>Payment Frequency</b> Renew Principal Only	<b>Payment Mode</b> Transfer to Account
<b>Account Name</b> Smith Johnson	<b>Account Number</b> 213455
<b>Network Code</b> HDFC0000101	<b>Bank Details</b> Address Line 1, Mumbai, India

**Documents**
✎

**ID\_Proof - PAN Card** [pancard.png](#)


Confirm
Back

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47. Review the application details and click **Confirm**, to proceed with application submission.  
The **Terms of Service** page appears.

OR

Click the  icon against any section if you wish to update any information in the respective step.

OR

Click **Back** to navigate back to the previous step in the application.

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## 3.12 Terms of Service

In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

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


### Terms of Service

The screenshot displays the 'Terms of Service' page for a 'Normal Simple Fixed Deposit' on the Futura Bank website. The page includes a header with the bank's logo and navigation options (ATM/Branch, English, RPM). The main content area features the title 'Terms of Service' and a prompt to read the information carefully. Below this, there is a 'Terms and Conditions' section with a card for 'Normal Simple Fixed Deposit' and a link to 'Terms & Conditions'. A checkbox labeled 'I agree to the Terms and Conditions' is checked. The 'Signature (Optional)' section contains two buttons: 'Draw Signature' and 'Upload Signature'. A note below these buttons states: 'Please ensure that the uploaded signature matches the signature on your submitted Identify Proof.' A dashed box contains a handwritten signature, with a 'Clear Signature' link to its right. At the bottom of the form are 'Confirm' and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

48. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.
49. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
50. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.
  - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document. The uploaded signature image is listed.

---

Note:

- 1) Click the  icon to delete the uploaded signature document.
  - 2) The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
  - 3) The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
- 

OR

Click on the **Draw Signature** tab to draw signature.

---

Note:

- 1) Click on the **Clear Signature** link to reset the drawn signature.
  - 2) The **Draw Signature** option is enabled only if you are applying from a touchscreen device.
- 

51. Click **Confirm** to proceed with application submission. The **Fund your deposit** modal window appears in which you can specify your preference with regards to funding your new term deposit.

OR

Click **Back** to navigate back to the previous step in the application.

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### 3.13 Fund your deposit

Using this option you can opt to fund your term deposit by specifying details of your card or account to be debited. Alternately, you can also opt to fund your deposit later, in which case you will be required to fund your deposit once your application has been processed.

#### Fund your deposit

The screenshot shows a 'Terms of Service' page with a modal window titled 'Fund your deposit'. The modal displays a deposit amount of \$10,000.00 and two buttons: 'Fund Now' and 'Fund Later'. Below the modal, there is a signature upload area with a plus sign and a note: 'Upload your signature in JPG or JPEG format of size up to 5MB'. At the bottom of the modal, there are 'Confirm' and 'Back' buttons.

#### Field Description

Field Name	Description
<b>Deposit Amount</b>	Displays the deposit amount as specified on the <b>Deposit Details</b> page.
<b>Fund Now</b>	Click this button if you wish to fund the deposit right away.
<b>Fund Later</b>	Click this button if you do not wish to fund the deposit right away.

#### Payment gateway page

<b>Payment Modes</b>	Specify the payments modes through which you want to fund the term deposit. The options are: <ul style="list-style-type: none"> <li>• Debit Card</li> <li>• Internet Banking</li> <li>• QR</li> <li>• UPI</li> </ul>
----------------------	---

52. In the **Fund your deposit** modal window, specify whether you wish to fund the deposit right away or at a later time.

- a. If you have selected the **Fund Now** option, the payment gateway page will be opened on which you can select the mode through which you can fund the deposit.
- b. If you have selected the **Fund Later** option, your preference will be updated and your application will be submitted. You will then be displayed the **Confirmation** page.

### Payment Gateway

This page will appear if you have opted to fund your term deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

### Field Description

Field Name	Description
<b>Payment Modes</b>	<p>All the payment modes through which you can fund your account will be available for selection</p> <p>The options can be, and are not limited to:</p> <ul style="list-style-type: none"> <li>• Debit Card</li> <li>• Internet Banking</li> <li>• QR</li> <li>• UPI</li> </ul>
<b>Additional Payment Information</b>	<p>You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.</p>

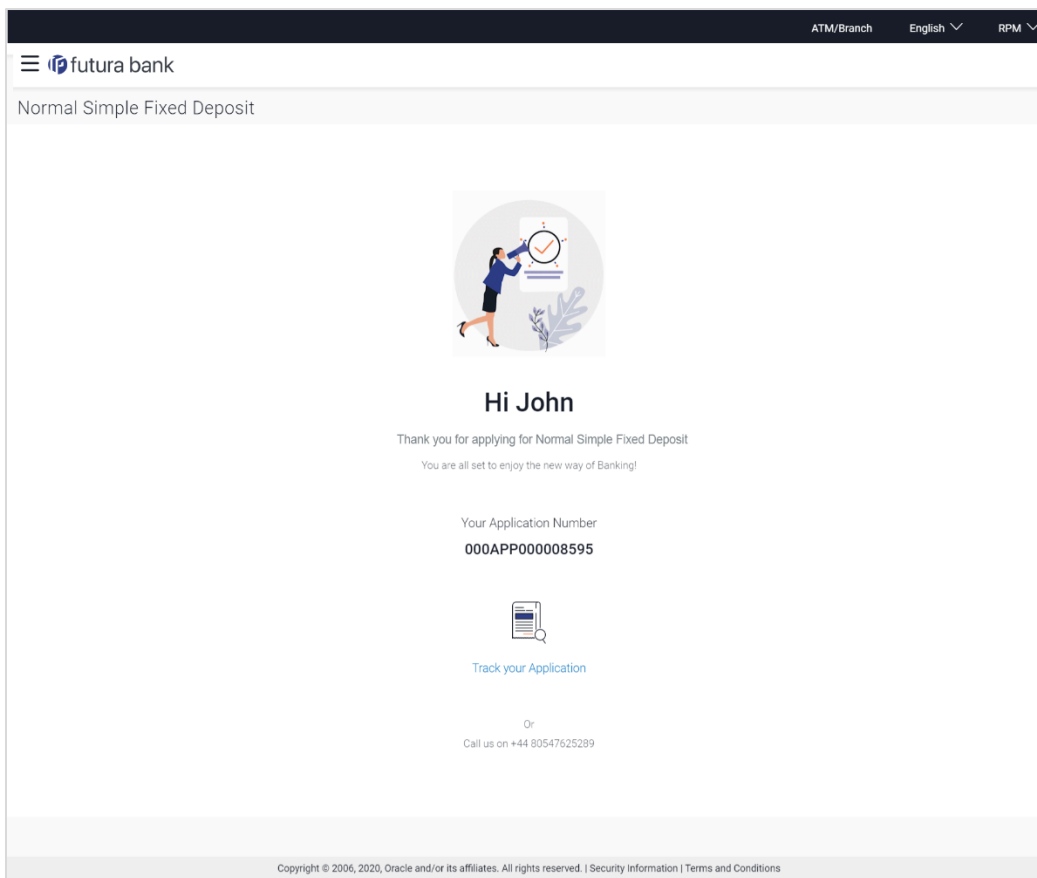
53. Select the mode through which you would like to fund your term deposit and proceed to enter card or account information in the subsequent fields as required to complete the transfer.
54. Once you have completed the fund transfer, you will be displayed the **Confirmation** page.

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## 3.14 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

### Confirmation



### Field Description

Field Name	Description
<b>Application Reference Number</b>	The reference number of the application will be generated and displayed once it has been successfully submitted.

55. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

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### 3.15 Existing User

Existing customers will be able to apply for term deposits by selecting the **New Term Deposit** option provided in the menu once the user has logged in to the online banking application.

If an existing customer has selected a term deposit product via the product showcase on the bank portal, once he/she logs in by selecting the provided option on the kickoff page, he/she will be navigated to the **New Term Deposit** screen.

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## **FAQ**

**1. Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed to apply for a term deposit from the New Term Deposit screen provided to online banking retail customers.

**2. Can I add a joint applicant while applying for any of the products?**

No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.

**3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**

Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.

**4. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.

**5. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

**6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

**7. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.



**8. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

**9. Can I view the offer provided by the bank against my application?**

As of now, this option is not available on the digital platform.

**10. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

**11. Can bank administrators define the sequence in the steps of the application forms?**

No, as of now there is no front end to enable bank administrators to configure the origination workflow from the OBDX platform.

**12. How does ID verification work?**

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

**13. How does OCR work?**

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

Currently, only driver's license of USA is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

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