Retail Originations Education Loans User Manual
Oracle Banking Digital Experience
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Retail Originations Education Loans User Manual

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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 22.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	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 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0
1	Education Loan Application Submission	✔	✘	✘

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3. Education Loan Application

An education loan is a loan that is provided to students to help them cover the cost of their education and associated costs such as tuition, supplies, cost of living, etc.

The education loan application has been built so as to capture information of the loan and course being applied for as well as basic personal and parent/guardian information of the applicant. In cases where the applicant has identified that he/she is currently employed, the application form will also consist of sections in which the applicant can define his/her employment and financial information.

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, OCR support is available on the personal ID and financial documents (Salary Slip and Bank Account Statement) 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.

Liveness check can be available in two forms – assisted and unassisted.

If online KYC through assisted mode of 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 unassisted mode of liveness check is enabled for the product application, the applicant will be prompted to first upload images of an identity proof document, after which, the system will automatically click a picture (selfie) of the applicant. The third party identity verification system will verify whether the selfie matches the photograph on the ID proof document, and will then issue a success/failure response as the case may be.

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 all 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 can simply provide their online banking credentials to have the personal information section of the form prefilled with information as maintained with the bank.

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:

1) When the host is OFLO, it is mandatory for the student i.e. the applicant to be currently employed. The condition where in, if the student is not employed, details of the parent/guardian will be required, is not supported with OFLO as the host.

2) OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

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.

* **Disclaimer (Modal Window):** This modal window will contain the list of terms and conditions that need to be met in order to apply for the product selected. Additionally the option by which you can specify whether you are currently employed or not will also be provided on this window. The sections of the application form will be defined based on you selection i.e. if you identify that you are currently employed the application form will, in addition to other sections, also contain sections to capture your employment and financial information. This window will appear only for prospects (i.e. after the applicant selects the option **Continue as guest** on the kick off page) when the host is OFLO, and there will be no option to select whether the applicant is currently employed or not. Instead, a disclaimer stating that the applicant is currently employed will be displayed as part of the terms.

* **Kick Off**: This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. In case of education loans, a modal window containing disclaimers as well as an option for you to identify your current employment status, is displayed before the kick off page. The steps of the application form will be determined by the option selected on this modal window, i.e. if you have indicated that you are currently employed, the application form will, in addition to other sections, also contain the Employment and Financial Profile sections. 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 to have your information pre-populated in the application.

* **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.

* **Liveness 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. The liveness check that is enabled for the product category can be either assisted or un-assisted. If the mode of liveness check is assisted, 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 liveness 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 successful 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. In the case of unassisted liveness check, you will be required to first upload images of an ID

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proof document, following which the system will guide you to centre your face so as to be able to click a selfie using the device's camera. The third party identity verifying system (will verify, through the use of certain algorithms, whether the photograph on the ID document matches that of your selfie. A success/failure message will then be displayed depending on the outcome.

- **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 prepopulated 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. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.

- **Course & Loan Requirements**- In this section you are required to specify information pertaining to your course and loan requirements.

- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.

- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.

- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the disclaimer modal window.

- **Parent & Guardian Information** – In this section you can provide basic information about your parent/guardian. If your parent/guardian is an existing customer of the bank, you can specify your parent/guardian's customer ID. This section will not be part of the application form when the host is OFLO.

- **Review and Submit** – Once you have filled out all the information required in the education loan 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 education 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.

- **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

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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 > Product Offerings > Education Loan
OR
Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Education Loan

To apply for education loan:

1. Click on **Education loan** under the product offerings section in the Bank Portal page.

    A screen containing the education loan products available for online application will be displayed.

[Home](#)

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3.1 <u>Education loan – Product Listing</u>

This page is displayed once you select the Education loans category on the bank portal. All the education loan 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
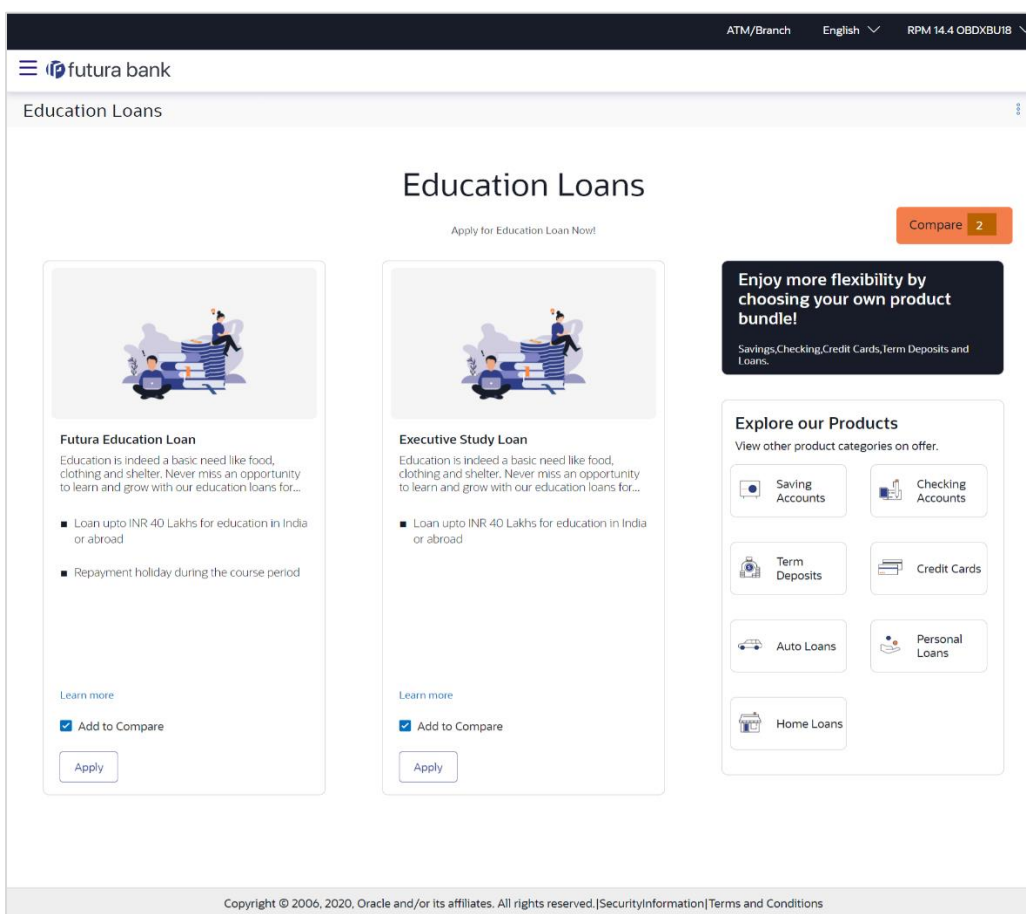
Field Description

Field Name	Description
The following information is displayed on each product card.	

Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.
Cross Sell cards	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.

2. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
OR
Click **Compare** against any (upto 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.

OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

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3.2 Education loan - Product Details

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

Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

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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.

   OR
   Under the kebab menu –

   - Click the **View Other Products** option to navigate to the Product Offerings page.
     OR
   Click the **Track/Complete an application** option to navigate to the Application Tracker.

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3.3 Education loan – 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
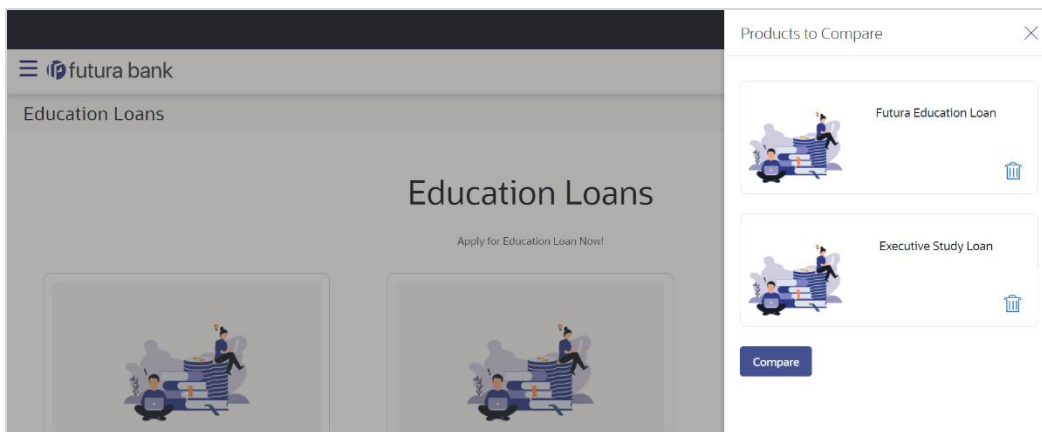
4. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
    OR

    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

Compare Products

Compare Products

Compare and choose a product which suits you best.

Futura Education Loan	**Executive Study Loan**

Eligibility Criteria

No Security upto INR 4 Lakhs Students must have secured an admission to the instituition	No Security upto INR 4 Lakhs

Special Features

Funding	
Loan upto INR 40 Lakhs for education in India or abroad	Loan upto INR 40 Lakhs for education in India or abroad
Repayment Holiday	
Repayment holiday during the course period	-

Fees and Bank Charges

Pre-Payment Charges	
No Pre-payment charges after 1 year of servicing	No Pre-payment charges after 1 year of servicing
Processing Fees	
No Processing fee upto INR 4 Lakhs	-
Apply	Apply

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Field Description

Field Name	Description

The following fields appear as parameters for comparison under each product.

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	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.
Option to replace a product for comparison	Click the 🖉 icon to replace the product with another product for comparison.

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

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.

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3.4 <u>Before your Proceed (Disclaimer)</u>

This modal window will be displayed once you click on Apply against any education loan product. Information pertaining to the terms and conditions that need to be met in order to apply for the product will be listed down on this window. This information will typically also contain a link by clicking on which you will be able to view the privacy policy of the bank. In addition to the terms and conditions, a field by which you will be able to specify whether or not you are currently employed will be provided.

Note:

1) This modal window will not appear when the host is OFLO.

2) The **Employment Information** and **Financial Profile** sections will be part of the application form, if you have selected option **Yes** under the **Are you currently employed?** field.

Disclaimer Modal Window

6. Click **Yes** under the **Are you currently employed?** field if you are currently employed.
   OR
   Click **No** under the **Are you currently employed?** field if you are not employed currently.

7. Click **Continue** to proceed with the application form. The Product Kick-off page is displayed with steps comprising of the application form listed. These steps will vary based on whether you have selected option **Yes** or **No** under the **Are you currently employed?** field. If you have selected option **Yes**, the steps **Employment Information** and **Financial Profile** will also be listed on the Product Kick-off page.

3.5 <u>Kick Off page</u>

This page displays the various steps involved in the education loan 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 have the primary information section prepopulated with your information as registered with the bank. 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 education loan 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.

- Terms and conditions that need to be met in order to apply for the product.

Kick Off page

8. 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. The **Mobile Verification** page will be displayed. If the host is OFLO, a disclaimer modal window will be displayed.

OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

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**.

3.5.1 Before your Proceed (Disclaimer)

This modal window will be displayed if the host system is OFLO, once you have selected the **Continue as guest** option on the kick-off page. Information pertaining to the terms and conditions that need to be met in order to apply for the product will be listed down on this window. 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
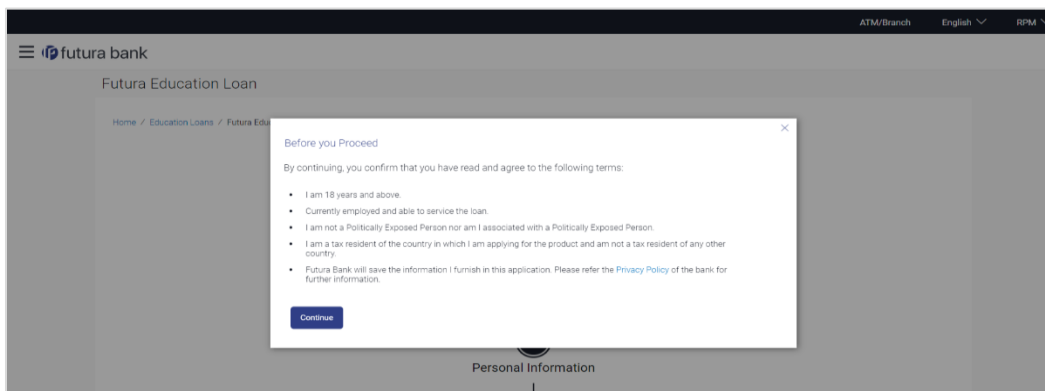
9. Click **Continue** to proceed with the application form.

The **Mobile Verification** page is displayed.

OR

Click the ✕ icon to close this window and to return to the kickoff page

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3.6   <u>Mobile Verification</u>

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 of 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
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	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.

10. In the **Mobile Number** field, select the country code and enter your mobile number.

11. 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.

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OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
  OR
  Click the **Track/Complete an application** option to navigate to the Application Tracker.

Mobile Verification – Enter OTP

Field Description

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

12. 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
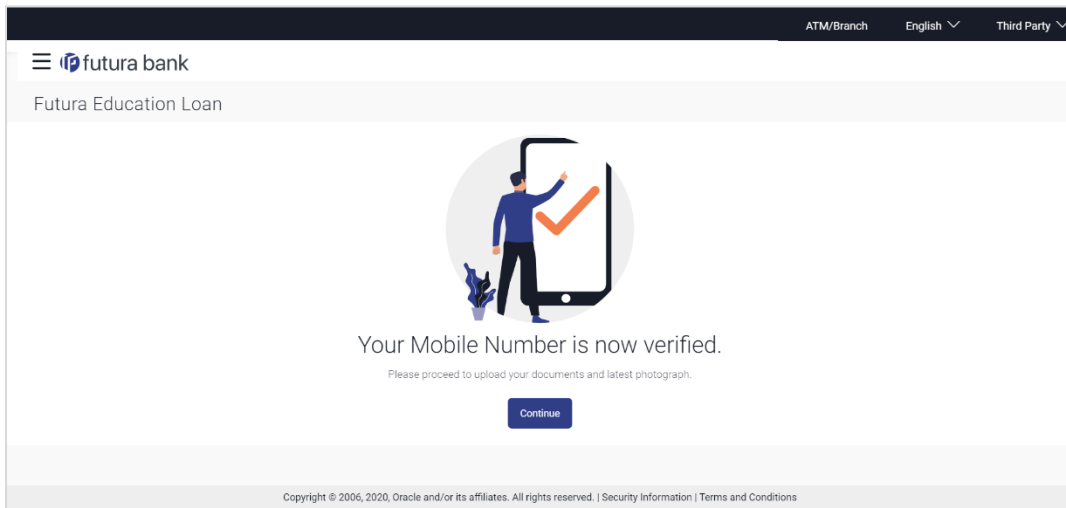Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.

13. The success message of mobile number verified appears.

Mobile Verification Success page

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

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3.7 <u>Liveness Check</u>

Liveness check can be available in two forms – assisted and unassisted.

If liveness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveness check. If you opt to go through with liveness check, you will be required to first upload images of an ID proof document.

Depending on the mode i.e. assisted or unassisted, once you have uploaded the ID proof images, you will either be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not or be guided into centering your face in line with the device's camera so that the system can click your photograph (selfie).

In case of assisted mode, the bank executive will also conduct other checks that comprise of liveness check and will proceed to provide either positive or negative feedback.

In case of unassisted mode, the third party ID verification system will complete the steps required to complete liveness check. If the system approves your liveness check, you will be able to proceed with the application form.

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

Liveness Check – Introductory Page

Assisted Mode

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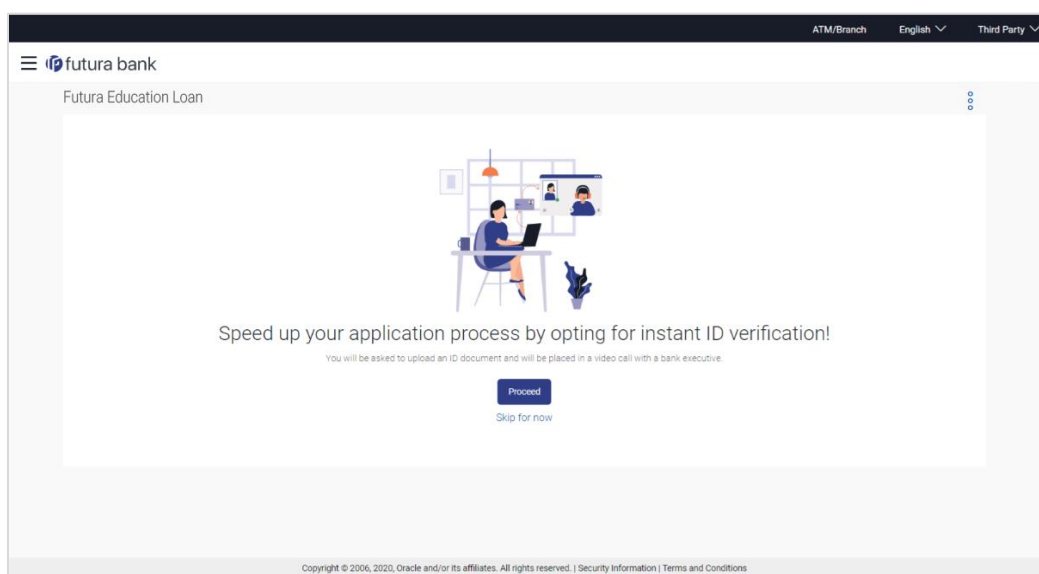
Unassisted Mode
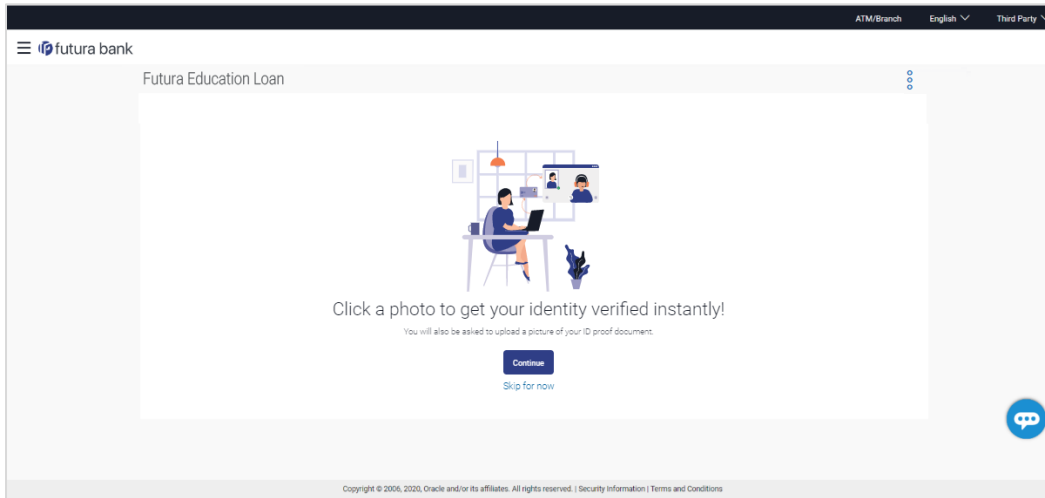
1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

    OR

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

    OR

    Under the kebab menu –

    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

Liveness Check – Start Verification
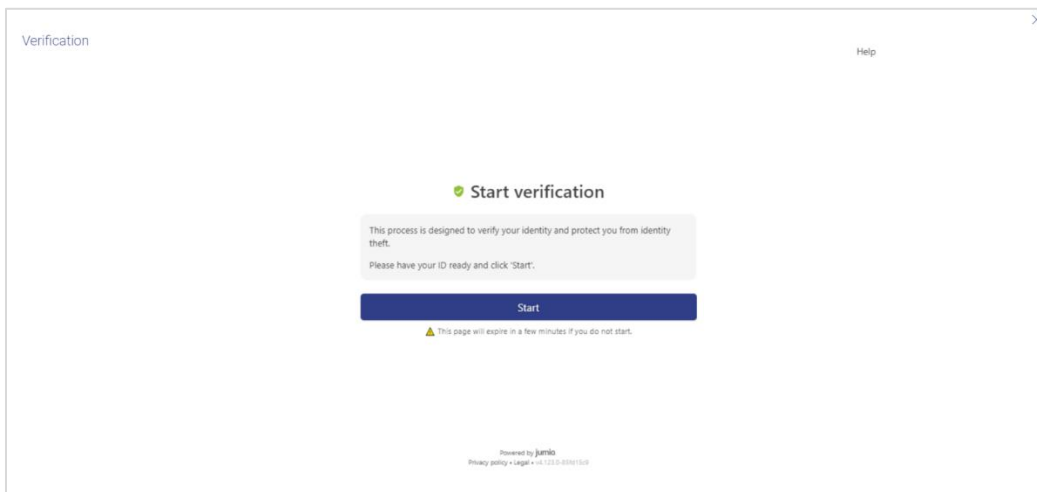
2. Click **Start** to start with the liveness check flow.

Liveness Check – Identity Proof Selection

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

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveness check.

4. From the **Select ID type** field, select the identification proof that you wish to provide. The next step of Liveness Check gets displayed.

Liveness Check – Option for document upload

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 select images of the front and back of the document you wish to provide.

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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 liveness check or you can scan the QR code on the device on which you wish to continue your liveness 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.

Liveness Check – Upload Identity Proof Images

In this step, you can upload images of the front and back of the identity proof document you wish to provide for liveness check. Once you have added images, the system will undertake a check to ensure the quality of the document images you have uploaded is good and readable.
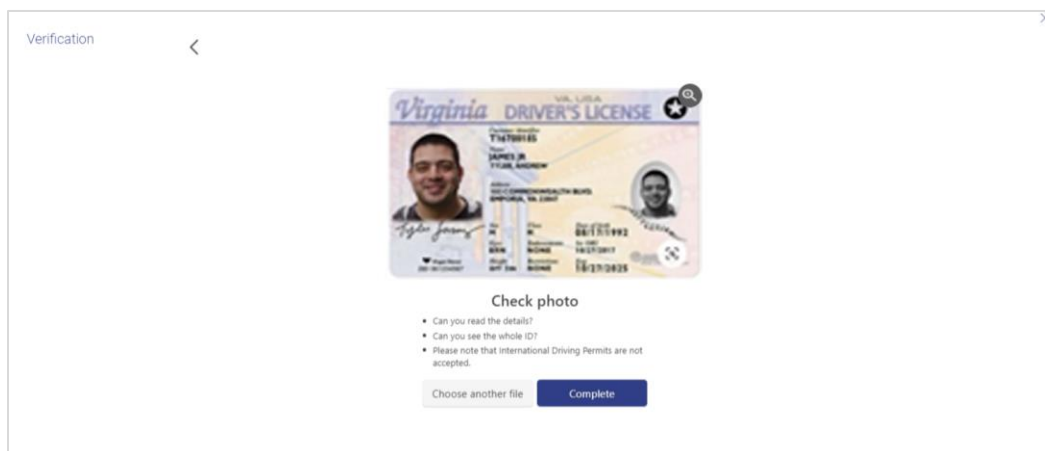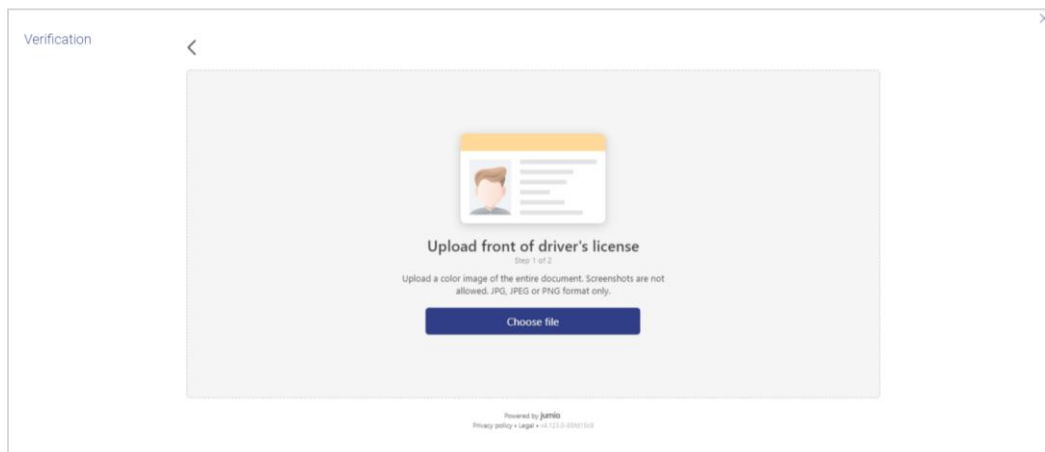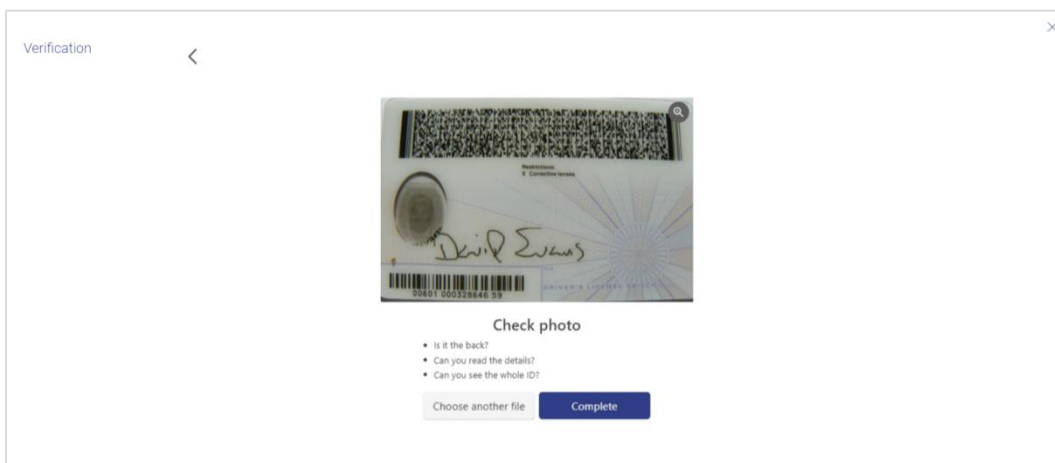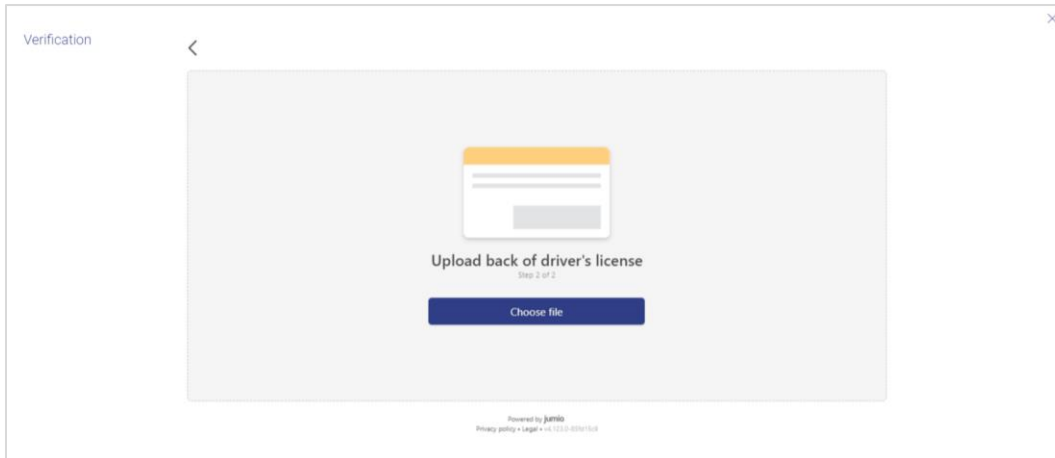
6. Click **Choose file** to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

    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.

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3.7.1 <u>Liveness Check – Assisted Mode</u>

The following steps are applicable when the assisted mode of liveness check is enabled for the product category.

Liveness 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.
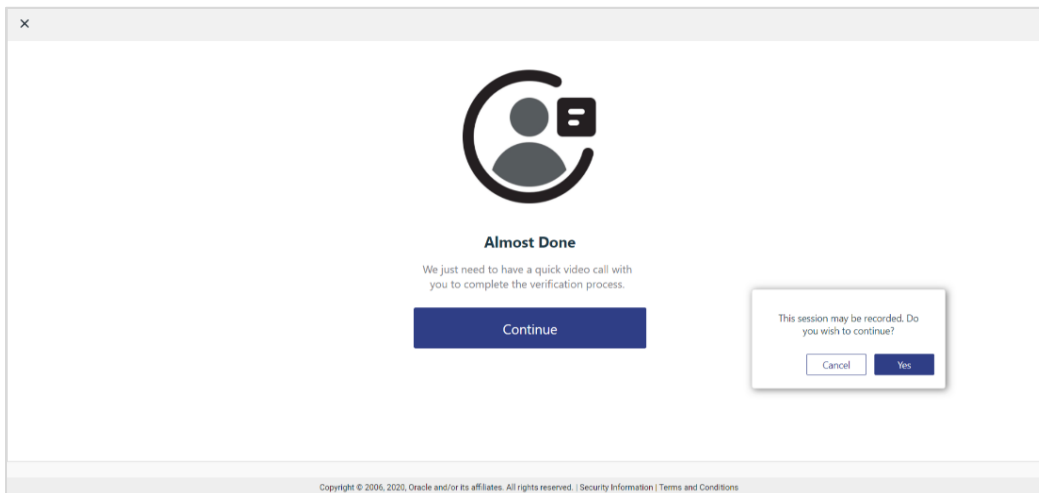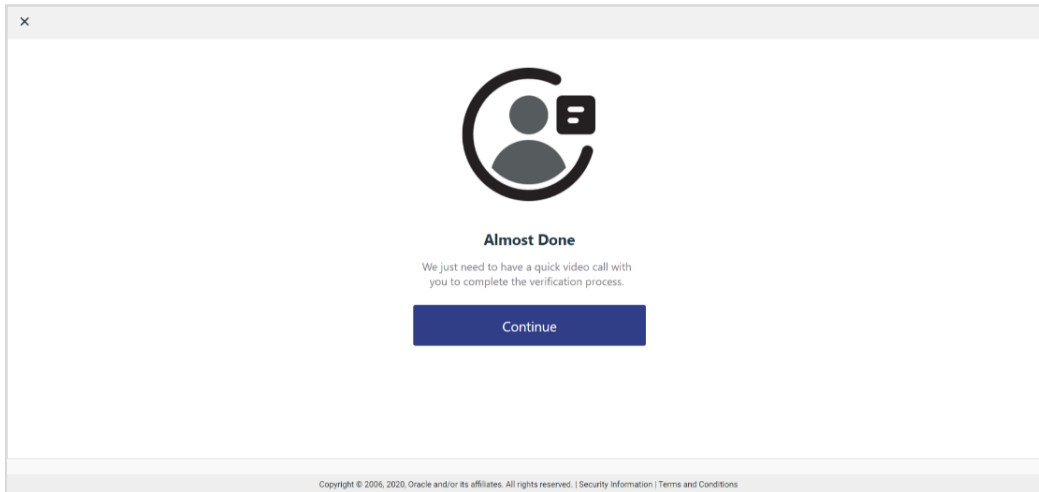
8. Click **Continue** if you agree to enter into a video call with a bank executive.

   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.

Liveness 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 liveness. Once the bank executive has completed the verification checks, he/she will either approve or reject the liveness check and will end the video call.
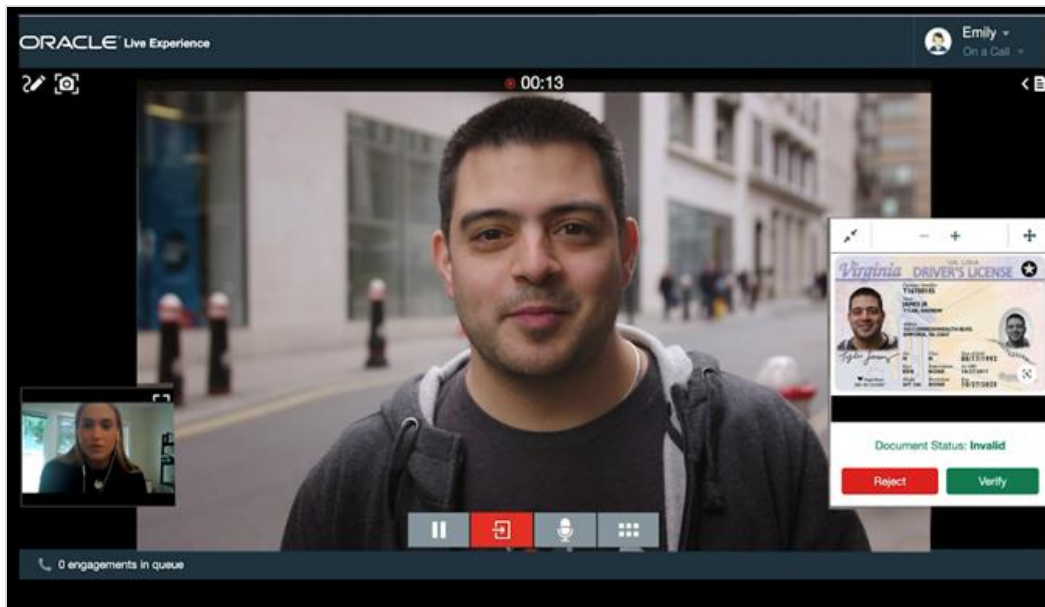
10. If the bank executive has approved the liveness check, you will be displayed a success message.

    OR

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

3.7.2 Liveness Check – Unassisted Mode

The following steps are applicable when the unassisted mode of liveness check is enabled for the product category.

Liveness Check – Selfie Capture

Once you have uploaded the images of your identity proof document, you will be guided to center your face so that it is within the frame of the device's camera. The system will then automatically click your photograph which will be used to complete your liveness check.
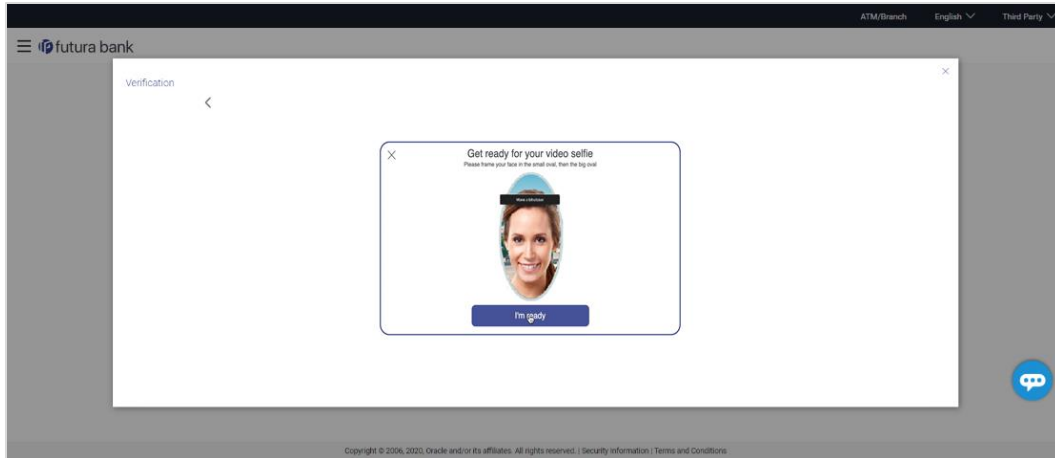
11. Click **Start** to begin face verification.
The device's camera will be switched on and the system will display commands guiding you to align your face to the device's camera.

Liveness Check – Image Quality Check Outcome

Once the selfie has been clicked and the system has successfully completed the image quality check, the following message will be displayed briefly to indicate the same, followed by the liveness check success message.

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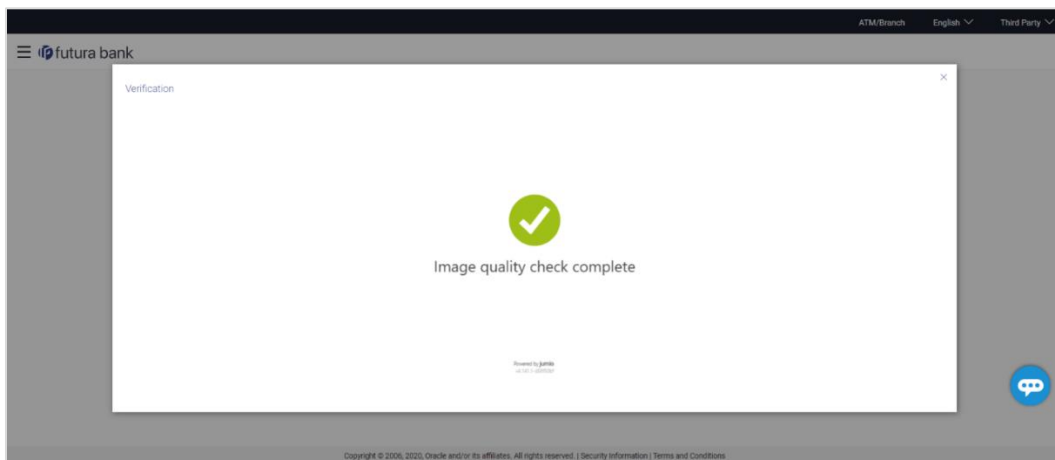
Liveness Check Outcome – Success

In both modes (assisted and unassisted) of liveness check, once your identity verification has been completed successfully, the following message will be displayed.
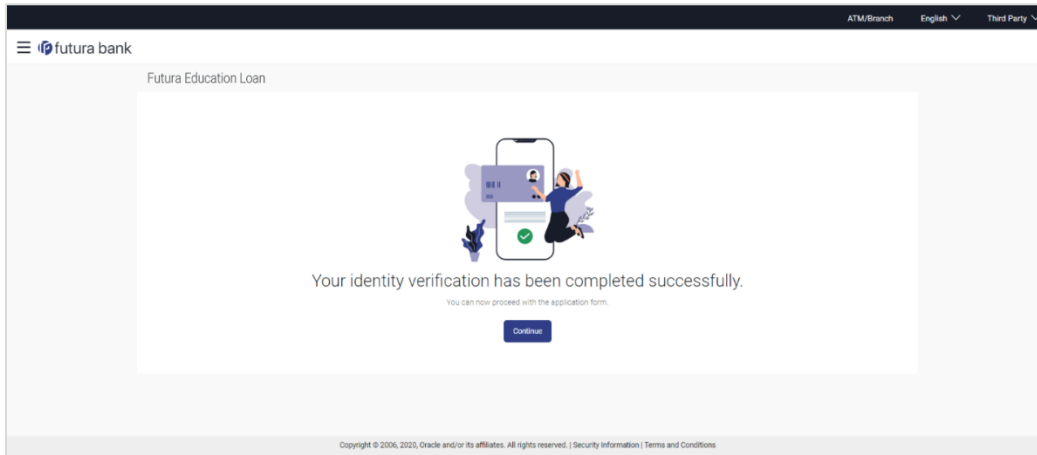
12. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

Liveness Check Outcome - Failure

If the liveness check has failed (applicable to both modes – assisted and unassisted), you will be displayed the following failure message.
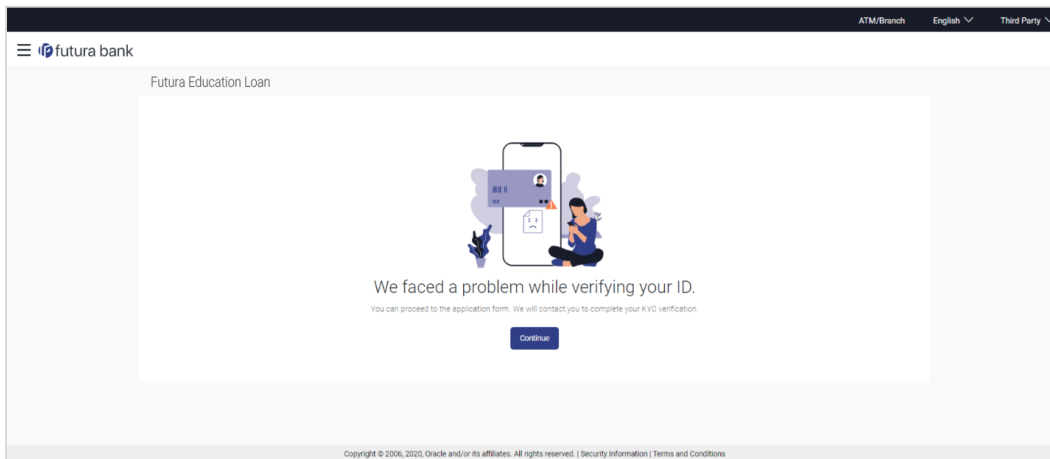
13. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

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3.8 <u>ID Verification</u>

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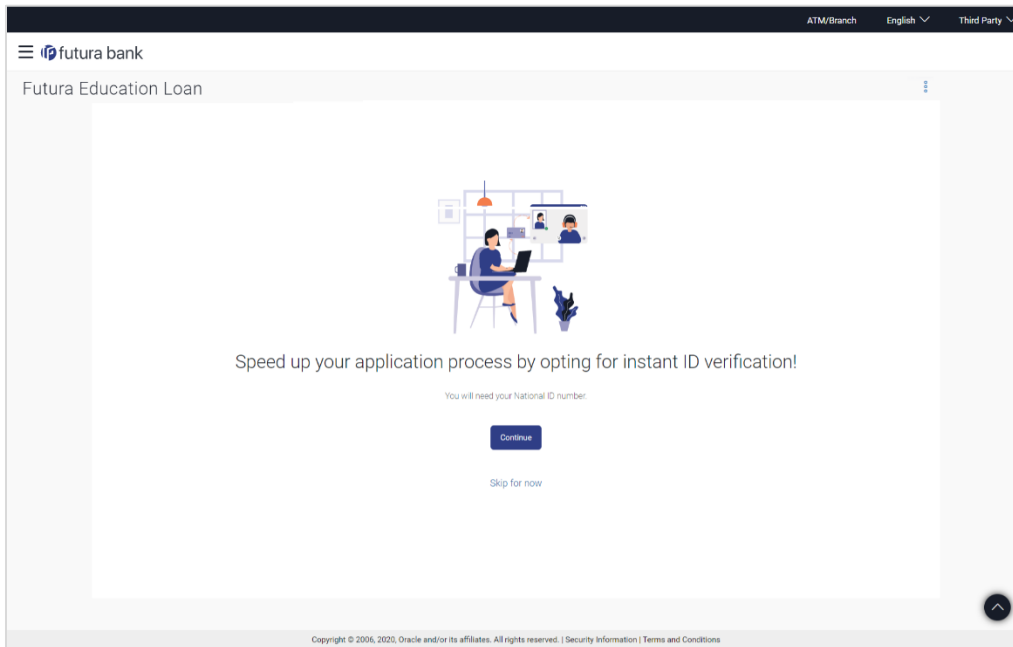
15. Click **Continue** to proceed with national ID verification. The first page of national ID verification will be displayed.

OR

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

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

ID Verification

Field Description

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

Field Name	Description
Select ID	The type of national IDs supported. (as configured by the Bank)
	The options are:
	• Passport
	• Aadhaar
	• Social Security Number
	• Driving License
	Note : This field will be displayed only if multiple ID proof types are supported for the geography in which the application is being made.
ID Number	Enter the ID number of the ID that you have selected in the drop-down list.
Consent	The option to grant consent to the bank to fetch applicant information from the respective agency to auto complete the application form.

16. From the **Title** list, select the title that applies to you.

17. In the **Last Name** field, enter your last name.

18. In the **First Name** field, enter your first name.

19. In the **Middle Name** field, enter your middle name, if applicable.

20. From the **Date of Birth** date picker, select your date of birth of yours.

21. From the **Select ID** list, select the type of ID you would like to provide.

22. In the **ID Number** field, enter the national ID number.

23. 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.

OR

Under the kebab menu –

• Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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Complete ID Verification

Field Description

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

24. 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.
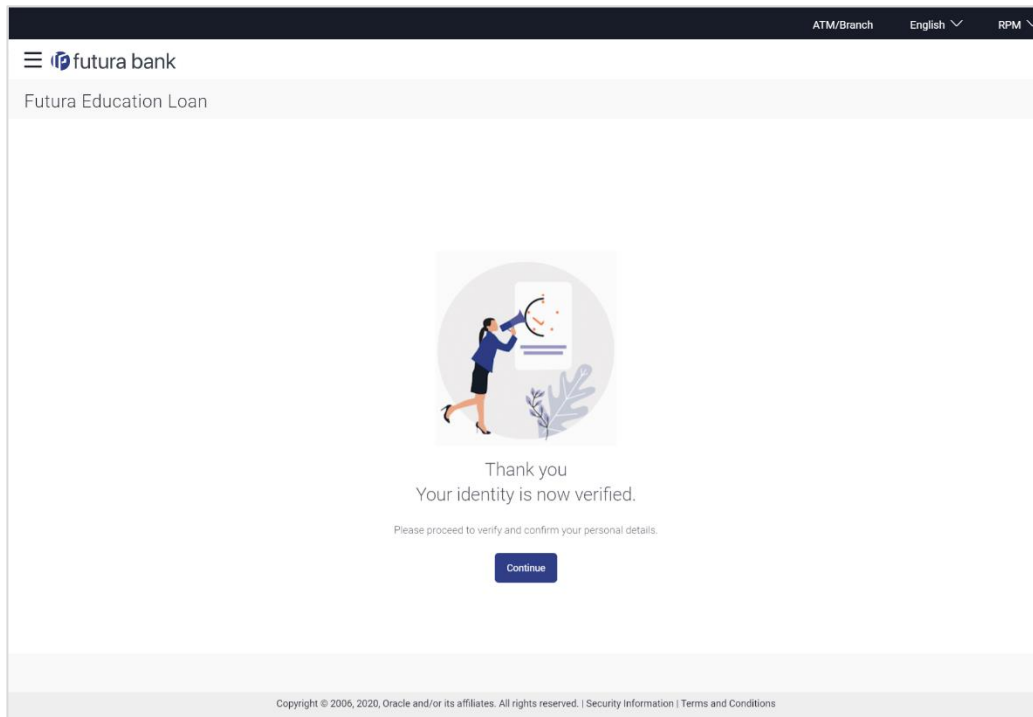   OR
   Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
   OR
   Click **Back** to navigate back to the previous page.

ID Verification Success page

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

3.9 <u>Upload Documents</u>

You can upload documents required for the application to be process 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 **<u>Refer the list of required documents</u>** 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.

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26. 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.

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Upload Documents

Field Description

Field Name	Description
Upload Document	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.

Field Name	Description
Document Name	Displays the name of the uploaded document. Click on the link to view the document.
Document Category & Type	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 on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

• Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.10 <u>Personal Information</u>

This section of the application form captures your personal information. You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Personal Information

Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last name	Your last name.
Date of Birth	Your date of birth.
	The 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.
Gender	The gender with which you identify.
	The options are:
	• Male
	• Female
	• Other
	• Do not wish to disclose
Marital Status	Your marital status.
	The options are:
	• Legally Separated
	• Married
	• Unmarried
	• Widow
Citizenship By	The country of which the applicant is a citizen.
	• Acquire
	• Birth
	• Others
	• Residence
Nationality	Your nationality.
Country of Birth	The country in which you were born.

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Field Name	Description
Current Location	Your current location.
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: • Passport • Driving License
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid.
Contact Details	
Permanent Address	Enter your address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Permanent Address Overlay

This overlay is displayed when you click on the **Click Here** link available under the **Permanent Address** field. On this overlay, you can enter your address line by line or even select it on the map that is provided.

House No.	Your house or flat number.
Building Name	Enter the building name of your permanent address.
Street	Specify the street address of your permanent address.
Locality	Specify the locality in which your permanent address is located.
Zip Code	Enter the zip code of your permanent address.
City	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.
State	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.
Country	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.

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Field Name	Description
You can alternatively use a map to mark the address - Click Here	Click on the link to mark your address on a 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.
Hide Map	Click on the link to hide the map.
Is your mailing address the same as above?	Identify if your mailing address is the same as the permanent address entered. The options are: • Yes • No
Add Mailing Address	Your mailing address. This option will appear only if you have selected option **No** under the **Is your mailing address the same as above?** field.
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Mailing Address Overlay

This overlay is displayed when you click on the **Click Here** link available under the **Mailing Address** field. On this overlay, you can enter your mailing address line by line or even select it on the map that is provided.

House No.	The house or flat number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
City	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.
State	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.

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Field Name	Description
Country	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.
You can alternatively use a map to mark the address - Click Here	Click on the link to mark your address on 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.
Hide Map	Click on the link to hide the map.
Click Here	Click on the link to add your address or mark it on map.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.
Alternate Number	Enter an alternate number through which the bank can contact you. This field is optional.

27. From the **Title** list, select the title that applies to you.

28. In the **First Name** field, enter your first name.

29. In the **Middle Name** field, enter your middle name, if applicable.

30. In the **Last Name** field, enter your last name.

31. From the **Date of Birth** date picker, select your date of birth of yours.

32. From the **Gender** list, select your gender.

33. From the **Martial Status** list, select your marital status.

34. From the **Citizenship By** list, select the means by which you are a citizen of the country in which the application is being made.

35. In the **Nationality** list, specify your nationality.

36. From the **Country of Birth** field, select the country in which you were born.

37. From the **Current Location** list, select your current location.

38. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.

39. In the **ID Number** field, enter the identity number of the proof of identity selected.

40. From the **Valid till** date picker, select the date till which the identification document is valid.

41. In the **Permanent Address** field, enter your permanent address.

OR

Click on the **Click Here** link provided under the **Permanent Address** field to invoke the overlay on which you can enter your address line by line or select it on a map.

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If you have clicked the **Click Here** link, the **Permanent Address** overlay is displayed. You can specify your permanent address as follows:

a. In the **House No.** field, enter your house or flat number.

b. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.

c. In the **Street** field, enter the name of the street on which your permanent address is located.

d. In the **Locality** field, enter the locality in which your permanent address is located.

e. In the **Zip Code** field, enter the zip code of your permanent address.

f. In the **City** field, enter the name of the city in which your permanent address is located.

g. In the **State** field, enter the name of the state in which your permanent address is located.

h. In the **Country** field, enter the name of the country in which your permanent address is located.

i. Click **Update** to add the address details. The **Personal Information** page displays the newly added address.

    OR

    Click on the **Click Here** link against the line **You can alternately use a map to mark the address**, to mark your address on a map.

j. Mark the location of your permanent address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

    Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Permanent Address** field under the **Contact Details** section on the **Personal Information** page.

42. In the **Is your mailing address the same as above?** field, select the option of choice;

    a. If you select **No**;

        i.   In the **Mailing Address** field, enter your mailing address.

             OR

             Click on the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line or select it on a map.

             If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:

        ii. In the **House No.** field, enter your house or flat number.

        iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.

        iv. In the **Street** field, enter the name of the street on which your mailing address is located.

        v.   In the **Locality** field, enter the locality in which your mailing address is located.

        vi. In the **Zip Code** field, enter the zip code of your mailing address.

        vii. In the **City** field, enter the name of the city in which your mailing address is located.

        viii. In the **State** field, enter the name of the state in which your mailing address is located.

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    ix. In the **Country** field, enter the name of the country in which your mailing address is located.

    x. Click **Update** to add the address details. The **Personal Information** page displays the newly added mailing address.

      OR

      Click on the **Click Here** link against the line **You can alternately use a map to mark the address**, to mark your address on a map.

    xi. Mark the location of your mailing address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

      Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.

  b. If you select **Yes,** your permanent address will be considered as your mailing address.

43. In the **Email ID** field, enter your email ID.

44. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

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.
OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.11 <u>Course & Loan Information</u>

In this step, you are required to specify information pertaining to your course and loan requirements. Course details will include details such as course location, collage/university name, proposed course of study, course duration, the costs involved, etc.

Course & Loan Information

Field Description

Field Name	Description
Course Details	
Course Location	Specify whether the course you have applied for is within the country or is in a foreign country. The options are: • Overseas • Domestic
Country	The country in which the course is held. This field is enabled only if you select the **Overseas** option in the **Course Location** field.
University/School	The name of the university or school in which you intend to study.
Institution	The name of the parent institution of the university or school in which you intend to study.
Proposed Course of Study	The course which you intend to study.
Specialization	The specialization that you intend on taking.
Course Type	Specify the type of course. The options are: • Part Time • Full Time
Course Duration	The duration of the course you intend on studying. You can enter the duration in years and months.
Course Commencement Date	The date on which the course will start.
Admission Status	The status of admission i.e. whether you have already attained admission to the course or not. The options are: • Confirmed • Awaited
Cost of Course	Click on the icon to add information pertaining to course expenses.

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Field Name	Description

Cost of Course

The following fields will be displayed in the **Cost of Course** overlay layer once you click on the <u>**Cost of Course**</u> option.

Field Name	Description
Tuition Fees	The cost of tuition.
Living Expenses	The cost of living that is estimated to be incurred during the course of education.
Travel Expenses	The cost of travel that is estimated to be incurred during the course of education.
Examination Fees	The cost of travel that is estimated to be incurred during the course of education.
Others	Any other expenditure that is estimated to be incurred during the course of education.

Cost of Course

This section will be displayed on the Course & Loan Information page once you have entered values in the Cost of Course overlay layer.

Field Name	Description
Individual Costs	The amount values as entered against each field in the Cost of Course overlay layer will be displayed in this section.
Total Amount	The total cost of course i.e. the sum of all the amount values entered against applicable individual costs will be calculated and displayed.
Eligible for Financial Assistance?	Specify if you are eligible for any scholarship or other financial assistance programs. The options are: • Yes • No
Financial Assistance Amount	The amount of financial assistance that you are eligible for. This field will be displayed if you have selected option **Yes** under the **Eligible for Financial Assistance?** field.

Loan Details

Field Name	Description
Loan Term	The tenure of the loan in terms of years, months, and days. Note: The loan term must be within the minimum and maximum allowed range defined at the product level.

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Field Name	Description
Loan Amount	The amount of the loan.
	Note: The loan amount must be within the minimum and maximum allowed range defined at the product level.

45. From the **Course Location** field, specify whether the course you have applied for is within the country or is in a foreign country.

    a. If you have selected the option **Overseas** under the field **Course Location**, from the **Country** list, select the country in which the course will be held.

46. In the **University/School** field, enter the name of the university/school in which you intend to study.

47. In the **Institution** field, enter the name of the parent institution of the university or school in which you intend to study.

48. In the **Proposed Course of Study** field, enter the name of the course which you intend to study.

49. In the **Specialization** field, enter the specialization that you intend on taking.

50. From the **Course Type** list, select the type of course.

51. In the **Course Duration** lists, define the duration of the course in years and/or months.

52. From the **Course Commencement Date** date picker list, select the date on which the course will commence.

53. From the **Admission Status** list, select status of admission.

54. Click on the **Cost of Course** link to add information pertaining to course expenses. The application displays the overlay layer in which you can specify information about the course expenses.

    a. In the **Tuition Fees** field, enter the cost of tuition.

    b. In the **Living Expenses** field, enter the estimated cost of living.

    c. In the **Travel Expenses** field, enter the estimated cost of travel that will be incurred during the course of education.

    d. In the **Examination Fees** field, enter the examination fees amount that will be incurred during the course of education.

    e. In the **Other** field, enter the amount of any other expenditure that might be incurred during the course of education, if any.

55. From the **Eligible for Financial Assistance?** field, select the option to identify if you are eligible for any scholarship or other financial assistance programs.

    a. If you select the **Yes** option;

        i. In the **Financial Assistance Amount** field, enter the amount of financial assistance that you are eligible for.

56. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.

57. In the **Loan Amount** field, enter the loan amount that is to be borrowed.

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58. 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.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.12 <u>Disbursement & Repayment</u>

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that you hold with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

Disbursement & Repayment Details

Field Description

Field Name	Description

Disbursement Details

| **Loan amount to be credit in account held with** | Specify whether the loan amount is to be credited into an account that is held with the same bank or into an account held with another bank.

The options are:

• Futura Bank
• Other Bank

This field will be applicable only for existing customers that have CASA accounts with the bank. |

The following field will be enabled only if the **Futura Bank** option is selected in the **Loan amount to be credit in account held with** field.

Note: This section will not be applicable to prospect/guest applicants or existing customers that do not have active CASA accounts with the bank.

| **Account Number** | All the active checking and savings accounts of the customer will be available for selection. |

The following field will be enabled only if the **Other Bank** option is selected in the **Loan amount to be credit in account held with** field.

Note: This section will be displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.

Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.

Lookup BIC Code

The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the **Lookup BIC Code** link is selected.

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

Repayment Details

Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different.

The options are:

- Yes
- No

The following fields will be displayed only if the option **No** has been selected in the **Same as disbursement account details?** field.

Repay loan from account held with	Specify whether loan repayments will be made from an account held with the same back or whether repayments will be made from an account held with another bank.

The options are:

- Futura Bank
- Other Bank

This field will be applicable only for existing customers that have CASA accounts with the bank.

The following field will be enabled only if the **Futura Bank** option is selected in the **Repay loan from account held with** field.

Note: This section will not be applicable to prospect/guest applicants or existing customers that do not have active CASA accounts with the bank.

Account Number	All the active checking and savings accounts of the customer will be available for selection.

The following field will be enabled only if the **Other Bank** option is selected in the **Repay loan from account held with** field.

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Note: This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.

Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.
Verify	Click on the link to verify the payment network code defined in the **Network Code** field.

Look up Network Code

The option to search for payment network code. The below fields appears in modal window if the **Lookup Network Code** link is selected.

Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Network code based on the bank name.
City	The facility to search for the Network code based on the city name.
Search Results	Based on search criteria or Network Code, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

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59. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.

    a. If you have selected the option **Futura Bank**;

        i. From the **Account Number** list, select a checking or savings account in which you wish the loan amount to be credited.

    OR
    If you have selected the option **Other Bank**;

        i. In the **Account Holder Name** field, enter the name of the account holder in whose account the loan is to be disbursed.

        ii. In the **Account Number** field, enter the account number in which the loan is to be disbursed.

        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.

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      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.

60. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.

    a.   If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
OR
If you have selected the option **No**;

      i.   In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.

          1.   If you select the option **Futura Bank**;

              i.   From the **Account Number** list, select a savings or checking account from which you wish to make regular loan repayments.

            OR
            If you have selected the option **Other Bank**;

              i.   In the **Account Holder Name** field, enter the name of the account holder from whose account the loan is to be repaid.

              ii.   In the **Account Number** field, enter the account number from which the loan is to be repaid.

              iii.   In the **Network Code** field, enter the Network Code through which the transfer is to be made.

              iv.   Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.
OR
Click on **Lookup Network Code** link, and enter the details to search the Network Code through the lookup option provided.

61. 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.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.13 <u>Employment Information</u>

You can provide your employment details in this step. This step will be part of the application form only if you had selected the **Yes** option under the field **Are you currently employed?** on the disclaimer modal window.

Employment Information

Field Description

Field Name	Description
Primary Employment	

Field Name	Description
Employment Type	Your current employment type. The options are: • Full Time • Part Time • Permanent • Contract
Company/Employer Name	The name of the company of employer for which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Employee ID	Your employee ID at your current place of employment.
Employment Category	The category of your employment. The options are: • Service • Professional • Business
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No

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Field Name	Description
Add Another Employment	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

62. From the **Employment Type** list, select the type of employment that is applicable to you.

63. In the **Company or Employer Name** field, enter the name of the company or employer for whom you are employed.

64. From the **Employment Start Date** date picker, select the date on which you started working with this company/employer.

65. In the **Employee ID** field, enter your employee ID.

66. From the **Employment Category** list, select your category of employment.

67. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.

68. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.

69. In the **I currently work in this role** field, select the option of choice.

Note:

1) Click **Add another Employment** to capture other past or current employment details.

3) Click the 🗑 icon against any of the additional employee details records to delete the specific employment record.

70. 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.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.14 <u>Financial Profile</u>

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

This step will be part of the application form only if you had selected the **Yes** option under the field **Are you currently employed?** on the disclaimer modal window.

Financial Profile

Income Information

Once you select the **Add Income Information** option on this page, the Income **Information** overlay will be displayed. You can enter values against any of the fields which are applicable to you and click on **Add** to add this information to your financial profile.

Income Information

Field Description

Field Name	Description
Income Type	All the various income types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

71. Click on the **Add Income Information** card. The overlay layer appears.

72. Enter values against any income field that is applicable to you and click **Add**.

The overlay layer closes and the income information furnished by you is displayed under the **Income Information** section of the **Financial Profile** page.

Expense Information

To enter information pertaining to your expenditure, select the **Add Expense Information** option on the **Financial Profile** page. The **Expense Information** overlay layer will be displayed. You can enter details of all the expenses that you incur on a regular basis and click **Add** to add this information to your financial profile.

Expense Information

Field Description

Field Name	Description
Expense Type	All the various expense types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

73. Click on the **Add Expense Information** card. The overlay layer appears.

74. Enter values against any expense field that is applicable to you and click **Add**.

    The overlay layer closes and the **Expense Information** furnished by you is displayed under the **Expense Information** section of the **Financial Profile** page.

Asset Information

If you have any assets that you wish to be considered for the processing of this application, you can select the **Add Asset Information** option on the **Financial Profile** page. The **Asset Information** overlay layer will be displayed. You can enter details of all the assets you own and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any assets to your **Financial Profile**, you can select the check box **I have no Assets**.

Asset Information

Field Description

Field Name	Description
Asset Type	All the various asset types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

75. Click on the **Add Asset Information** card. The overlay layer appears.
    OR
    Select the **I have no Assets** checkbox.

76. Enter values against any asset field that is applicable to you and click **Add**.

    The overlay layer closes and the **Asset Information** furnished by you is displayed under the **Asset Information** section of the **Financial Profile** page.

Liability Information

Select the **Add Liability Information** option on the **Financial Profile** page to invoke the Liability Information overlay layer. You can enter details of all your current liabilities and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any liabilities to your **Financial Profile**, you can select the check box **I have no Liabilities**.

Liability Information

Field Description

Field Name	Description
Liability Type	All the various liabilities types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

77. Click on the **Add Liability Information** card. The overlay layer appears.
    OR
    Select the **I have no Liabilities** checkbox if you do not have any.

78. Enter values against any liabilities field that is applicable to you and click **Add**.

    The overlay layer closes and the **Liabilities Information** furnished by you is displayed under the **Liabilities Information** section of the **Financial Profile** page.

79. Once you have furnished all your financial information in the various sections, 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.

    OR

    Under the kebab menu –

    • Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.15 <u>Parent/Guardian Information</u>

In this section of the application form you can specify basic information of your parent or guardian.

Note: This section will not be applicable in the case where the host is OFLO.

Parent/Guardian Information

Field Description

Field Name	Description
Details	

Field Name	Description
Is your parent/guardian an existing customer of the bank?	Specify whether your parent or guardian is an existing customer of the bank. The options are: • Yes • No
Customer ID	The customer ID of your parent/guardian. This field will be displayed if you select the **Yes** option in the **Is your parent/guardian an existing customer of the bank?** field.
Title	The title/salutation of your parent/guardian. Examples are Mr,, Mrs, Dr., etc.
Last Name	The last name or surname of your parent/guardian.
First Name	The first name of your parent/guardian.
Middle Name	The middle name of your parent/guardian.
Relationship with Student	The relationship that your parent/guardian has with you. The options are: • Father • Mother • Brother • Other
Date of Birth	The date of birth of your parent/guardian. The system validates the parent/guardian's date of birth, whether the parent/guardian's age meets with the minimum age requirement set up for the specific product. The format of the date should be DD/MM/YYYY. This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.

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Field Name	Description
Gender	The gender of your parent/guardian.
	The options are:
	• Male
	• Female
	• Others
	• Prefer not to disclose
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.
Marital Status	The marital status of your parent/guardian.
	The options are:
	• Single
	• Married
	• Divorced
	• Remarried
	• Separated
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.
Identification Type	The type of identification of your parent/guardian that can be provided as proof of identity.
	The options are:
	• Passport
	• Driving License
	• SSN
	• PAN Card
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.
ID Number	Your parent/guardian's identity number specific to the proof of identity selected under the **Identification Type** field.
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.
Email ID	The email ID of your parent/guardian.
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.

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Field Name	Description
Mobile Number	The mobile number of your parent/guardian.
	This field will be displayed if you have selected the option **No** in the **Is your parent/guardian an existing customer of the bank?** field.

80. In the **Is your parent/guardian an existing customer of the bank?** field, select the option to define whether or not your parent or guardian is an existing customer of the bank.

    a. If you have selected the option **Yes** under **the Is your parent/guardian an existing customer of the bank?** field, enter your parent or guardian's customer ID.

81. From the **Title** list, select the title that applies to your parent/guardian.

82. In the **Last Name** field, enter the last name of your parent/guardian.

83. In the **First Name** field, enter the first name of your parent/guardian.

84. In the **Middle Name** field, enter the middle name of your parent/guardian, if applicable.

85. From the **Relationship with Student** list, select the relationship that your parent/guardian has with you.

86. The following fields will be enabled if you select the option **No** under the **Is your parent/guardian an existing customer of the bank?** field.

    a. From the **Date of Birth** date picker, select the date of birth of your parent/guardian.

    b. From the **Gender** list, select the gender of your parent/guardian.

    c. From the **Martial Status** list, select the marital status of your parent/guardian.

    d. From the **Identification Type** list, select an identification document type that you would like to serve as proof of identity of your parent/guardian.

    e. In the **ID Number** field, enter your parent/guardian's identity number specific to the proof of identity selected.

    f. In the **Email ID** field, enter the email ID of your parent/guardian.

    g. In the **Mobile Number** field, enter the mobile number of your parent/guardian.

87. 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.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.16 <u>Review and Submit</u>

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

Employment Information

Primary Employment

Employment Type
Full Time

Company/Employer Name
Samtech Corp

Employment Start Date
2004-05-12

Employee ID
SR3353

Employment Category
Professional

Organization Category
Private Limited

Organization Operations
Domestic

I currently work in this role
Yes

Financial Profile

Income Information

ⓘ Income earned per month.

Social Security
INR1,200.00

Child support
INR0.00

Damages for Injury/Disability
INR2,000.00

Alimony
INR0.00

Rental income
INR4,000.00

Business
INR0.00

Investment income
INR8,000.00

Rent
INR0.00

Pension
INR2,000.00

Others
INR0.00

Salary
INR12,000.00

Expense Information

ⓘ Expenditure incurred per month.

Other
INR2,000.00

Transport
INR0.00

Rent
INR2,000.00

Childcare
INR0.00

Food
INR3,000.00

Healthcare
INR0.00

Education
INR0.00

Asset Information

Other
INR12,000.00

Property
INR23,000.00

Land
INR20,000.00

Bank Bonds
INR0.00

Investment Accounts
INR40,000.00

Building Society Bonds
INR0.00

Liability Information

ⓘ Outstanding Liabilities

Other
INR3,000.00

Lease
INR2,000.00

Loan
INR5,000.00

Rent
INR0.00

Parent/Guardian Information

Details

Customer Id
343566

Title
MR

Last Name
Smith

First Name
TOM

Middle Name
L

RelationShip
Father

Documents

Address Poof-Aadhaar card   adharcard.png

Continue   Back

Scan QR-code anytime to continue on mobile.   .

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88. 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.

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

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.17 <u>Terms of Service</u>

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

89. Click on the **<u>View &Download</u>** link to be displayed the terms and conditions of the product on a separate tab.

90. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.

91. 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.

92. Click **Confirm** to proceed with application submission.
    OR
    Click **Back** to navigate back to the previous step in the application.

    OR

    Under the kebab menu –

    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.18 <u>Submitted Application - Confirmation</u>

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.

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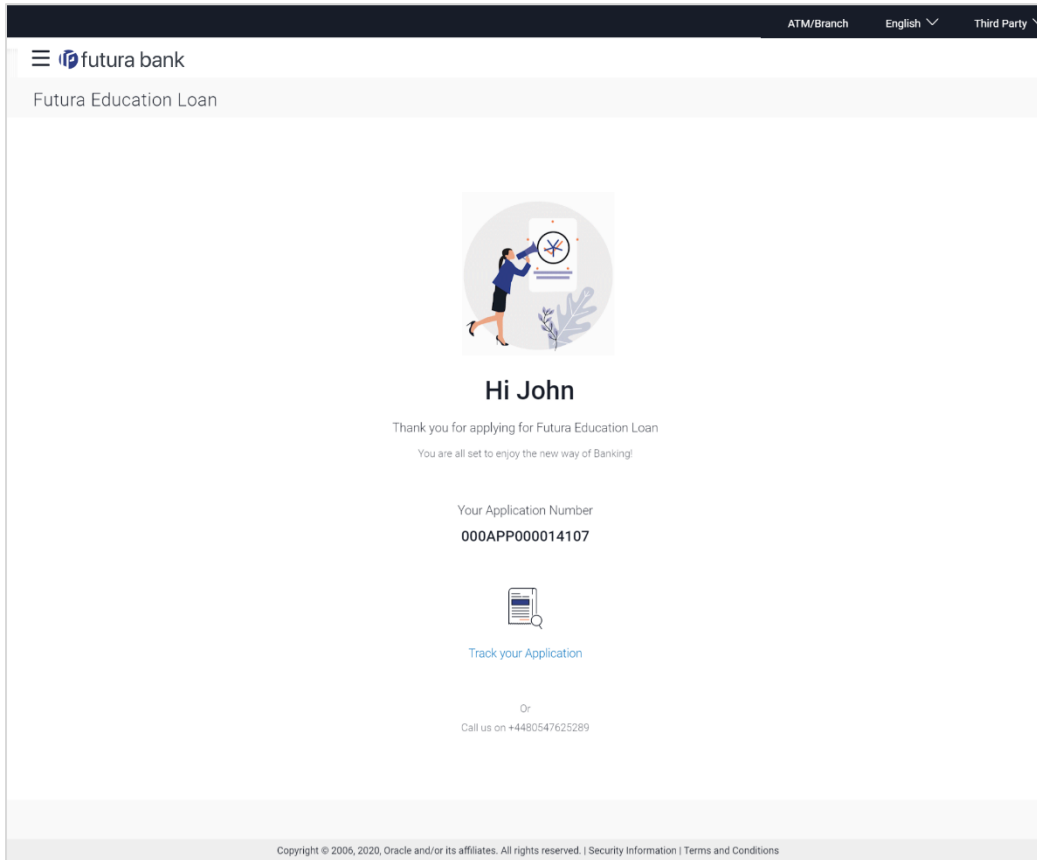
93. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

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3.19 <u>Existing User</u>

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

You will be able to apply as an existing customer either by selecting the provided option on the kick-off page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect customer's.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The education loan application form for existing customers will comprise of the following sections:

1. **Upload Documents** – This section will be part of the application form only if mandatory documents are not already available against your records in the bank's database.

2. **Employment Information** – This section will only be part of the application form if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.

3. **Financial Profile** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.

4. **Course & Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the course you are applying for along with details about the loan for which you wish to apply in order to finance your education.

5. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.

6. **Parent/Guardian Information** - In this section of the application form you can specify basic information of your parent or guardian. This section will not appear in the case the host is OFLO.

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7. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.

8. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

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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 with application initiation.

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. However, Education loan product cannot be applied as a part of bundle application.

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, can the entire bundled application, if you wish to do so. Education loan product cannot be applied as a part of bundle application.

7. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

   No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.

8. **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.

9. **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.

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

    Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank.

11. **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.

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

    Yes, Bank administrator can define the sequence of steps using 'Origination Workflow Maintenance'.

13. **How does National ID verification work?**

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

14. **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.

    Extensibility hooks can be used to support OCR for most identity and financial documents.

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