

# Oracle® Banking Digital Experience Cloud Service

## Retail Originations Wallets User Manual



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ORACLE®

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# Preface

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## Purpose

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

## Audience

This document is intended for the following audience:

- Customers
- Partners

## Documentation Accessibility

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

### Access to Oracle Support

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

## Critical Patches

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

## Diversity and Inclusion

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

## Conventions

The following text conventions are used in this document:

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

## Related Resources

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

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

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

## Basic Actions

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

**Table 2 Basic Actions and Descriptions**

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

## Symbols and Icons

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

**Table 3 Symbols and Icons**











Symbols and Icons	Description
	Add data segment
	Close

Table 3 (Cont.) Symbols and Icons

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

# 1

## Wallets Application

This topic describes the structure of the wallets application, which captures information regarding the applicant's personal information and wallet preferences.

Digital Wallets, also known as e-wallets, enables users to transfer funds to friends and family, pay bills and perform many such financial transactions. An OBDX wallet is linked to a current account and is created with an ID, typically the user's mobile number. This makes the wallet both convenient to use as well as secure. The OBDX wallet can be used to transfer funds to other wallets or even to accounts. Users can fund their wallet by transferring money from accounts held with the bank or through external sources such as external bank accounts, debit or credit cards, etc. and can also request money from other wallets.

This user manual documents the means by which an applicant can apply for an OBDX wallet. The Wallets application of OBDX has been created to enable customers to apply for Wallets easily by providing minimal personal details. Applicants can quickly apply for wallets by simply specifying their basic personal information and defining account preferences, if required.

### Note

A user can have only one OBDX wallet. Hence any customer that already has an active wallet or that has submitted a wallet application that is being processed, will not be allowed to apply for another wallet.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The inline document upload feature that is provided on various sections of the form, enables the applicant to upload supporting documents to have the specific section prefilled with information.

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.

The application form also has the feature of QR code scan enablement which can be used to continue applications on mobile devices.

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.

Following are the steps involved in the application submission:

- **Product Selection:** The product belonging to the selected product category will be listed here. The 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.
- **Kick Off:** This page serves as an introduction to the application form. 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.

For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

- **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.
- **Wallet Preferences:** The bank may offer certain add-on services for the account. In this section, you can define your preferences such as the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
- **Review and Submit:** Once you have filled out all the information required in the Futura Wallet 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 Futura Wallet you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your wallet:** This step will be part of the application form if it has been configured for wallet applications. Through this step you will be able to fund your wallet if you wish to do so. If you opt to fund your wallet, you will be required to specify the amount and then proceed to furnish information regarding mode of transfer. If you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds.

#### Note

In case a prospect is applying, this step will be part of the application form only if host integration is third party.

- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

#### **To apply for a Futura Wallet:**

1. Perform anyone of the following navigation for the **Futura Wallet** application.

#### **Pre-Login Options**

- From the Bank Portal page, goto **Wallet** section, and then click **Sign UP**.
- From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Personal** tab, and then click **Wallet**.
- From the Bank Portal page, click **Customer Services**, then click **Our Products**.  
Under **Our Products**, goto **Product Offerings** section, click **Personal**, and then click **Wallet**.

2. Perform one of the following actions:

- Click the **Wallet**.
- On clicking on any of the options provided, the wallet listing screen will be displayed.

This screen will contain the **Wallet** product available for online application.

A screen containing the Wallet product available for online application will be displayed.

- [Wallet - Product Listing](#)  
This topic describes the page on which the Wallet product offered by the bank that can be applied for online are displayed.
- [Wallet - Product Details](#)  
This topic describes the product details page.
- [Kick Off page](#)  
This describes the product application process that you need to fill out to apply for the product.
- [Mobile Verification](#)  
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- [Personal Information](#)  
This topic describes the section of the application form where you provide your personal information.
- [Wallet Preferences](#)  
This topic describes the section where you can specify your service preferences.
- [Review and Submit](#)  
This topic describes how to review and edit your application summary.
- [Terms of Service](#)  
This topic describes the terms and conditions associated with the product for which you are applying.
- [Submitted Application - Confirmation](#)  
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)  
This topic describes the product application process for existing customers.

## 1.1 Wallet - Product Listing

This topic describes the page on which the Wallet product offered by the bank that can be applied for online are displayed.

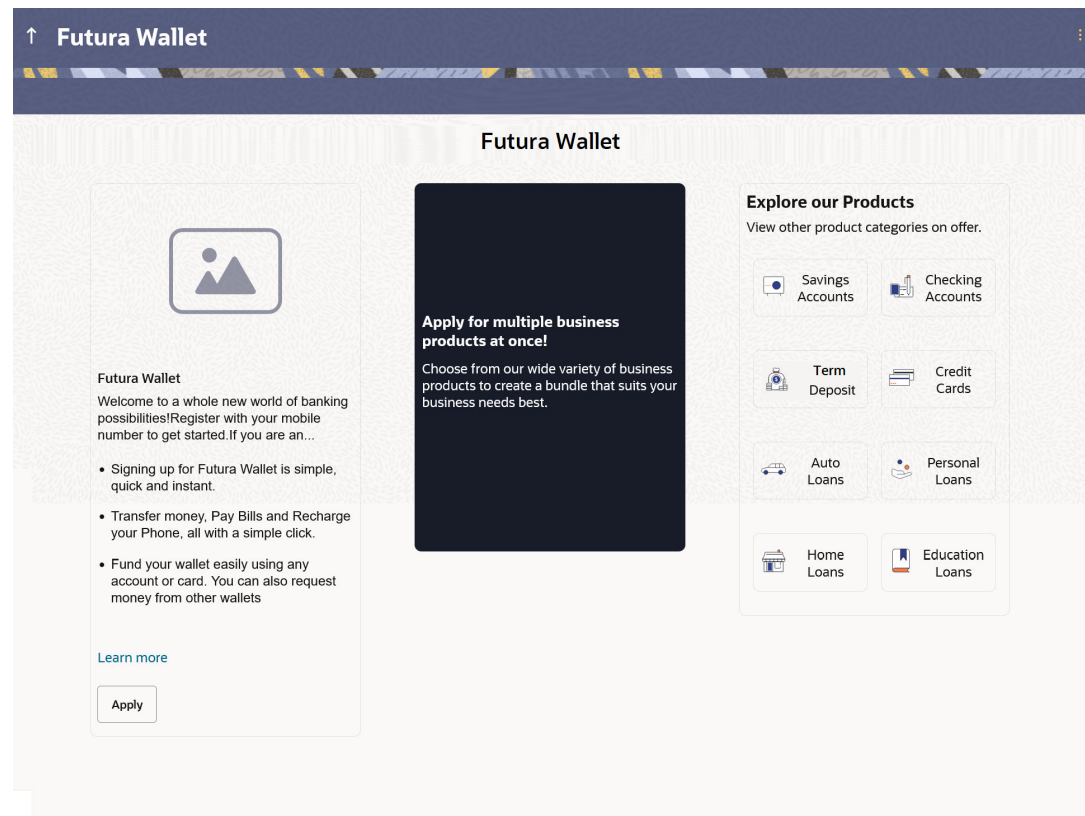
This page is displayed once you select the **Wallet** category on the bank portal. The card will display the product name, a short description of the product as well as the key features of the product. You can directly apply for a product on this page or can opt to view a detailed description of product type by selecting the **Learn More** link provided on product card.

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.

1. Navigate to the **Wallets** product listing page.

All the home loan products offered by the bank that can be applied for online are displayed on this page in card format.

**Figure 1-1 Product Listing**



**Table 1-1 Product Listing - Field Description**

Field Name	Description
<b>Product Name &amp; Image</b>	The name of the product along with an image that represents the product is displayed on each card.
<b>Product Description</b>	A short description of the product is displayed on each card.
<b>Features</b>	The features of the product are listed down on each card.
<b>Cross Sell cards</b>	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:

- a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.

The **Kick Off** page will be displayed.


- b. Click **Add to Compare** against any (up to three) products to compare them with each other.
- c. Click the **Learn more** link displayed on any product card to view additional details of that product.
- d. Under the kebab menu, perform any of the following actions:
  - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.2 Wallet - Product Details

This topic describes the product details page.

1. Click the **Learn more** link provided on the product cards on the product listing page.  
The **Product Details** screen appears.

Figure 1-2 Product Details



## Futura Wallet

Welcome to a whole new world of banking possibilities! Register with your mobile number to get started. If you are an existing customer your mobile number registered will be mapped to your wallet

### Key Highlights

1

**Instant Sign Up**  
 Signing up for Futura Wallet is simple, quick and instant.


2

**Quick Payments**  
 Transfer money, Pay Bills and Recharge your Phone, all with a simple click.

3

**Easy Top-Up**  
 Fund your wallet easily using any account or card. You can also request money from other wallets

### Product Details



#### Features

**Instant Sign Up**  
Signing up for Futura Wallet is simple, quick and instant.

**Quick Payments**  
Transfer money, Pay Bills and Recharge your Phone, all with a simple click.

**Easy Top-Up**  
Fund your wallet easily using any account or card. You can also request money from other wallets

#### Eligibility

- Major above the age of 18 Years
- Tax resident of Country
- Applicant should not be politically exposed person (PEP) or to be associated with a PEP

#### Fees & Charges

Zero Fees or charges levied on transactions undertaken using the Futura Wallet

Apply

Download Brochure

Back

Table 1-2 Product Details - Field Description

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

2. Perform any of the following actions:
  - a. Click **Apply** to apply for the product.  
The **Product Kickoff** page is displayed.
  - b. Click on the **Download Brochure** link to view and download the product brochure.

- c. Click **Back** to navigate back to the previous page.
- d. Under the kebab menu, perform any of the following actions:
  - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.3 Kick Off page

This describes the product application process that you need to fill out to apply for the product.

This page provides information pertaining to the application that you are required to fill out in order to apply for the product. The information will cover the eligibility criteria you are required to meet in order to apply for the product and the documents that can serve as various proofs including ID proof, address proof etc. This page also provides the means by way of which you can proceed with the application form – as an existing customer of the bank or as a guest who has no current relationship with the bank.

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be required to only specify information pertaining to the loan. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank. In this case you will be required to furnish all information including information pertaining to your personal details. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

**Figure 1-3 Kick Off page**

↑ Futura Wallet

### Ready to Apply?

Please check the following eligibility criteria before you begin.

**Check Your Eligibility**

- I am a legal adult in my state and country of residence.
- I am a tax resident of the country in which I am applying for the product and I am not a tax resident of any other country.

[Read more](#)

☐ I am a Futura Bank online banking customer  
Login for a faster application experience

[Apply Now](#)

### **Note**

The fields which are marked as Required are mandatory.

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

**Table 1-3 Kick Off page - Field Description**

Field Name	Description
<b>I am a Futura Bank online banking customer</b>	Select this checkbox if you are an existing online customer of the bank.

1. Click on the **View List** link.

An overlay window on which the list of documents required to support the application for the selected product, will be listed.

2. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

3. Select the **I am a Futura Bank online banking customer** option;

Perform one of the following actions:

- If you are an existing online banking customer of the bank;

The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.

- If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank;

Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.

The **Mobile Verification** page will be loaded.

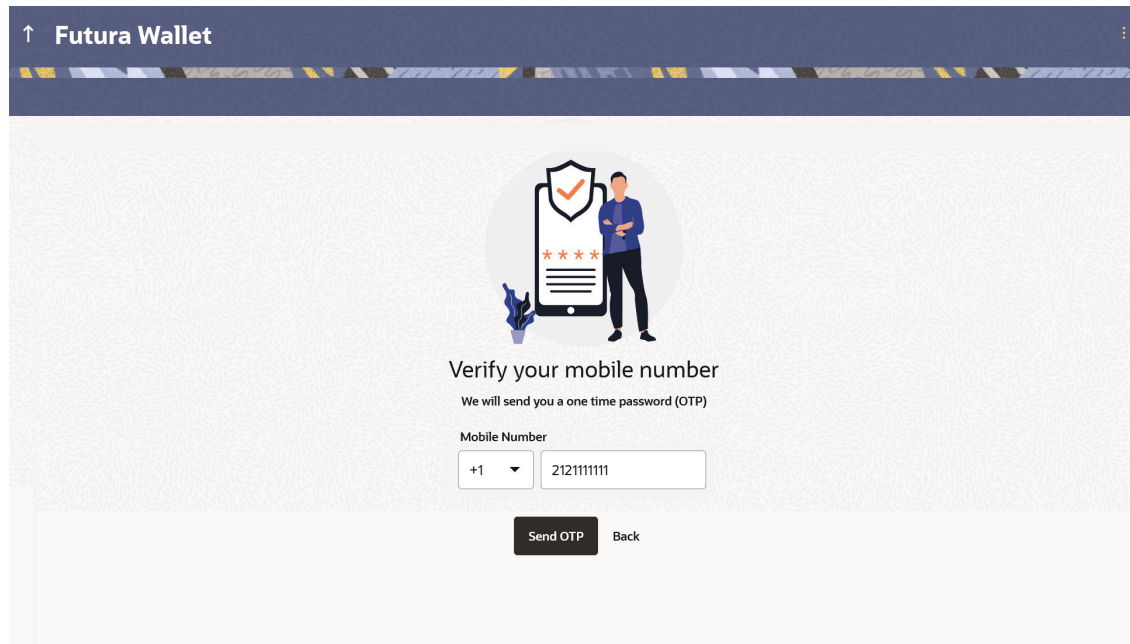
## 1.4 Mobile Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

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

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



**Figure 1-4 Mobile Verification – Enter Mobile Number**

1. In the **Mobile Number** field, select the country code and enter your (the primary applicant's) mobile number.

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

**Table 1-4 Mobile Verification – Enter Mobile Number - Field Description**

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

2. Click **Send OTP** to receive the OTP on your mobile number.

The **Enter OTP** screen is displayed.



**Figure 1-5 Mobile Verification – Enter OTP**

↑ Futura Wallet

Enter OTP

We have sent you an OTP on your mobile number  
+1212 1111111

• • • •

Didn't receive the OTP?

Resend Back

**Note**

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

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

**Table 1-5 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.

3. Perform any of the following actions:
  - a. 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.
  - b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
  - c. Click **Back** to navigate back to the previous page.
4. Under the kebab menu, perform any of the following actions:
  - a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

# 1.5 Personal Information

This topic describes the section of the application form where you provide 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.

Figure 1-6 Personal Information - Primary Details

↑ Futura Wallet

1

2

Personal Information

Wallet Preferences

Upload documents to pre-fill this section

[View list of supporting documents](#)

Personal Information

Primary Details

Identity

Contact

Title

Mr.

First Name

Smith

Middle Name (Optional)

Last Name

John

Date of Birth

6/13/95

Citizenship

United States

Gender

Male

Marital Status

Married

Continue

Scan QR-code anytime to continue on mobile.

**Note**

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

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

Table 1-6 Personal Information - Basic Details - Field Description

Field Name	Description
<b>Title</b>	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant, if applicable.
<b>Last name</b>	Specify the last name of the applicant.
<b>Date of Birth</b>	Specify the date of birth of the applicant. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
<b>Gender</b>	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Male</b></li> <li>• <b>Female</b></li> <li>• <b>Other</b></li> <li>• <b>Do not wish to disclose</b></li> </ul>
<b>Marital Status</b>	Select the marital status of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Legally Separated</b></li> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Widow</b></li> </ul>
<b>Citizenship</b>	Specify the country of your citizenship.
<b>Are you an employee of the bank?</b>	This field captures your relationship with the bank in terms of employment i.e. whether you are an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable or relevant.. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

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

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Primary Details** section, specify the required details.
  - a. From the **Title** list, select the title that applies to you.
  - b. In the **First Name** field, enter your first name.
  - c. In the **Middle Name** field, enter your middle name, if applicable.
  - d. In the **Last Name** field, enter your last name.
  - e. From the **Date of Birth** date picker, select your date of birth of yours.
  - f. In the **Citizenship** list, select the country of which the applicant is a citizen.
  - g. From the **Gender** list, select your gender.
  - h. From the **Martial Status** list, select your marital status.
  - i. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.

- Click **Continue** to move to next sub-section.  
The **Identity** sub-section appears.

**Figure 1-7 Personal Information - Identity**

↑ Futura Wallet

1 Personal Information 2 Wallet Preferences

Upload supporting documents to prefill this section.  
[View list of supporting documents](#)

**Personal Information**

Please take a moment to verify your personal information.

Primary Details **Identity** Contact

Identification Type  
Driving License

ID Number  
xxxx5345

Valid Till (Optional)  
5/14/25

**Continue**

Scan QR-code anytime to continue on mobile.

- In the **Identity** sub-section, enter the required details

**Note**

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

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

**Table 1-7 Personal Information - Identity - Field Description**

Field Name	Description
<b>Identification Type</b>	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none"> <li><b>Passport</b></li> <li><b>Driving License</b></li> </ul>
<b>ID Number</b>	The applicant's identity number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identification document is valid. This field is optional.

- In the **Identity** sub-section;

- a. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
  - b. In the **ID Number** field, enter the identity number of the proof of identity selected.
  - c. From the **Valid till** date picker, select the date till which the identification document is valid , if required.
6. Click **Continue** to move to next sub-section.

The **Contact** sub-section appears.

**Figure 1-8 Personal Information - Contact**

The screenshot shows the 'Futura Wallet' interface. At the top, there's a header with 'Futura Wallet' and a progress indicator showing two steps: '1 Personal Information' and '2 Wallet Preferences'. Below the header, there's a section titled 'Personal Information' with a sub-header 'Please take a moment to verify your personal information.' Under this, there are three tabs: 'Primary Details', 'Identity', and 'Contact'. The 'Contact' tab is selected. The form fields under the 'Contact' tab include: 'Home Address' (with a search icon), 'Prefer to enter your address line by line?' (with a 'Click Here' link), 'Is your mailing address the same as above?' (with radio buttons for 'Yes' and 'No'), 'Email Id' (with the value 'smith.john@example.com'), and 'Mobile Number' (with the value '+1 2121111111'). At the bottom of the form is a 'Continue' button. Below the button, there's a note: 'Scan QR-code anytime to continue on mobile.'

7. In the **Contact** sub-section, specify the required details.

**Note**

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

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

Table 1-8 Personal Information - Contact - Field Description

Field Name	Description
<b>Home Address</b>	Enter the applicant's 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.
<b>Home Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Home Address</b> field. On this overlay, you can enter the applicant's address line by line.
<b>House/Unit Number</b>	The applicant's house or flat number.
<b>Building Name</b>	Enter the building name of the applicant's home address.
<b>Street</b>	Specify the street address of the applicant's home address.
<b>Country</b>	The country in which the applicant's home address is located.
<b>City</b>	Specify the city in which the applicant resides.
<b>State</b>	Select the state in which the applicant's home address is located.
<b>Locality</b>	Specify the locality in which the applicant's home address is located.
<b>Zip Code</b>	The zip code of the applicant's home address.
<b>Is your mailing address the same as above?</b>	Identify if your mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Mailing Address</b>	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. This option will appear only if you have selected option <b>No</b> under the <b>Is your mailing address the same as above?</b> field.
<b>Mailing Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Mailing Address</b> field. On this overlay, you can enter your mailing address line by line.
<b>House/Unit Number</b>	The house or flat number of the applicant's mailing address.
<b>Building Name</b>	Enter the building name of the applicant's mailing address.
<b>Street</b>	Specify the street address of the applicant's mailing address.
<b>Country</b>	The country in which the applicant's mailing address is located.
<b>City</b>	The city in which the applicant's mailing address is located.
<b>State</b>	The state in which the applicant's mailing address is located.
<b>Locality</b>	Specify the locality in which the applicant's mailing address is located.
<b>Zip Code</b>	Enter the zip code of the applicant's mailing address.
<b>Email ID</b>	Enter the applicant's email ID.
<b>Mobile Number</b>	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub-section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

8. In the **Contact** sub-section;
  - a. In the **Home Address** field, enter your home address.
  - b. Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.

- c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
    - i. In the **House/Unit Number** field, enter your house or flat number.
    - ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
    - iii. In the **Street** field, enter the name of the street on which your permanent address is located.
    - iv. From the **Country** field, select the country in which your home address is located.
    - v. In the **City** field, specify the city in which your home address is located.
    - vi. From the **State** field, select the state in which your home address is located.
    - vii. In the **Locality** field, enter the locality in which your permanent address is located.
    - viii. In the **Zip Code** field, enter the zip code of your permanent address.
    - ix. Click the **Add** button to add the address.

The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
    - x. From the **Current Location** list, select your current location in terms of home address.
  - d. In the **Is your mailing address the same as above?** field, select the option of choice;
9. In the **Email ID** field, enter your email ID.
  10. Perform any of the following actions:
    - a. Click **Continue** to proceed to the next step in the application.
    - b. Click **Back** to navigate back to the previous step in the application.
    - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
    - d. Under the kebab menu, perform any of the following actions:
      - i. Click the **Save and Continue Later** option to save the application.
      - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.6 Wallet Preferences

This topic describes the section where you can specify your service preferences.

This step enables you to enhance the features of the Wallet you are applying for. You can provide your preferences such as selection of the currency in which you wish your Wallet to be held and define Wallet statement preferences such as the delivery mode and frequency.



Figure 1-9    Wallet Preferences

↑ Futura Wallet

✓

2

Personal Information

Wallet Preferences

Futura Wallet Preferences

Specify preferences for your wallet.

Specifications

Preferred Currency

USD

Account Statement Mode

Email

☒ Physical

Statement Frequency

Quarterly

Optional Services

☒ Direct Banking

☒ Phone Banking

Continue

Back

Skip this Step

Scan QR-code anytime to continue on mobile.

**Note**

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

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

Table 1-9    Wallet Preferences - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to hold your wallet.
Account Statement Mode	Specify the mode through which you would like the wallet statement to be delivered. The options are: <ul style="list-style-type: none"><li>Email</li><li>Physical</li></ul>



Table 1-9 (Cont.) Wallet Preferences - Field Description

Field Name	Description
<b>Statement Frequency</b>	The frequency at which you would like to receive wallet statements. The options are: <ul style="list-style-type: none"><li>• <b>Monthly</b></li><li>• <b>Quarterly</b></li><li>• <b>Bi Annual</b></li><li>• <b>Annual</b></li></ul>
<b>Service</b>	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

1. From the **Preferred Currency** list, select the currency in which you wish your wallet to be held.
2. In the **Account Statement Mode** field, select the desired option.
3. From the **Statement Frequency** list, select the desired frequency at which you wish to receive wallet statements.
4. Select the checkbox against any service that you wish to have enabled on your account.

**Note**

This section will appear only if optional services are enabled for the product.

5. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.7 Review and Submit

This topic describes how to review and edit your application summary.

Each step of the application is available as a section.

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

Figure 1-10 Review and Submit

↑ Futura Wallet

### Your Application Summary

#### Personal Information

##### Primary Details

ZS

Name  
Ms. Zoe Saldana

Marital Status  
Unmarried

Gender  
Female

Citizenship  
India

Date Of Birth  
6/1/05

##### Identity

Identification Type  
Driving License

ID Number  
xE344

Valid Till  
--

##### Contact

Permanent Address  
1,Park,Avenue,High,Pune,PM,India,452010

Mailing Address  
1,Park,Avenue,High,Pune,PM,India,452010

Mailing Address Current Location  
INDIA

Email ID  
ZoeS@gmail.com

Mobile Number  
+91-7777755555

#### Futura Wallet Preferences

##### Specifications

Preferred Currency  
USD

Account Statement Mode  
Email

Statement Frequency  
Quarterly

##### Optional Services


Direct Banking

Phone Banking

Confirm

Back

Review the application details.

- Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.  
The **Terms of Service** page appears.
  - 1. Click the  icon against any section if you wish to update any information in the respective step.
  - 2. Click **Back** to navigate back to the previous step in the application.
  - 3. Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

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

## 1.8 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

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.

**Figure 1-11 Terms of Service**

↑ Futura Wallet

### Terms of Service

Please read the following information carefully.

 Futura Wallet Agreement

☒ I have read and agree to the Privacy Notice


☒ I have read and agree to the Electronic Signature Card

#### Signature (Optional)

☒ Draw Signature ☐ Upload Signature

(Please ensure that the signature matches the signature on your submitted Identify Proof.)


Please enter your signature in the box below.



[Clear Signature](#)

Confirm [Back](#)

1. Select each check-box to accept the specific term and condition.

2. Click **Upload Signature** tab to upload a document containing your digital signature.  
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
  - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.  
The uploaded signature image is listed.
  - b. Click the  icon to delete the uploaded signature document.
  - a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
  - b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.  
The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
  - a. Click **Confirm** to proceed with application submission.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

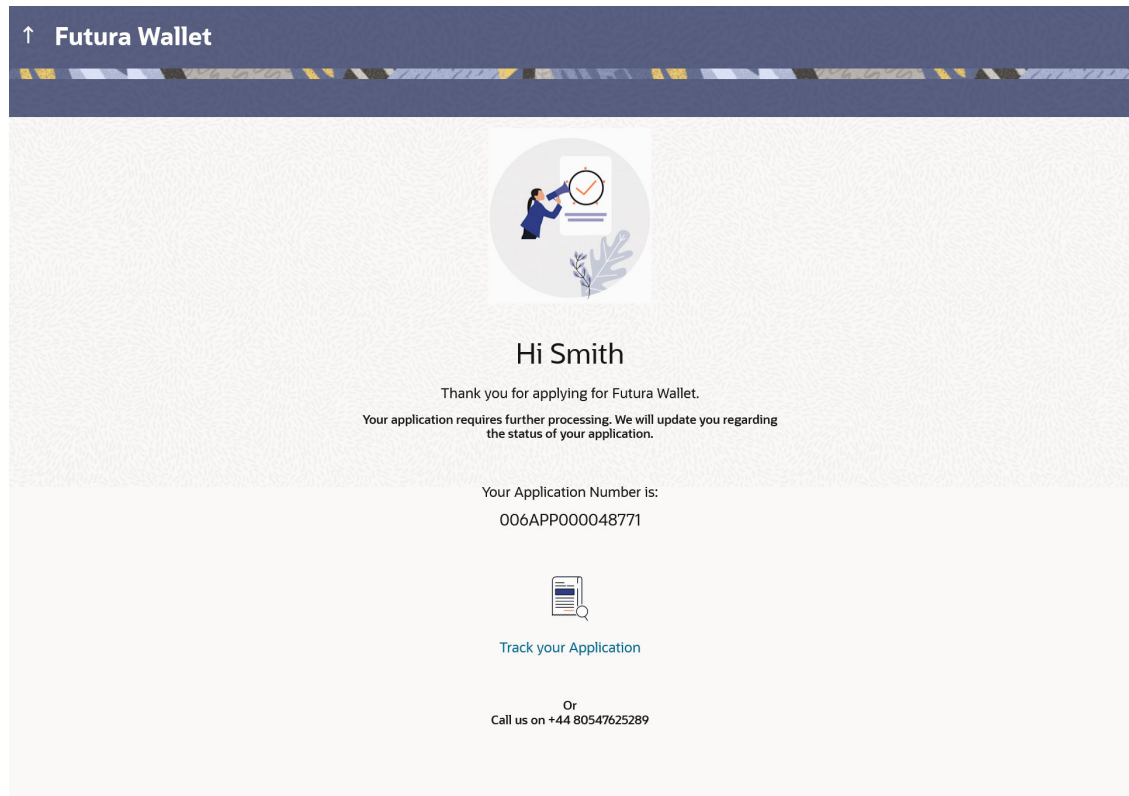
## 1.9 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

This page displays the name of the product that you have applied for (in this case, Futura Wallet) along with the Wallet ID which is your registered mobile number that you have provided as part of the application form. A link to register for online banking is also provided.

### Note

In case of a non-insta application or if for any reason if the application could not be processed instantly, the application reference number will be displayed along with the link to track the application.

**Figure 1-12 Success Message**

- Perform one of the following actions:
  - In case of insta application processed successfully:

Click on the **Register for Online Banking** link to navigate to the **Registration** page.

For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.
  - In case of non-insta application or if the insta application could not be processed instantly:

Click on the **Track your application** link to navigate to the **Application Tracker Login** page.

For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

## 1.10 Existing User

This topic describes the product application process for existing customers.

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.

As an existing customer, you can apply for the Futura Wallet product by selecting the provided options on the bank's portal page or if you are logged in to the application, by selecting the option provided on the Futura Wallet widget. You can also select the Futura Wallet product available in the product showcase. Whichever mode you use to initiate a Futura Wallet application, the form will vary from that of a prospect applicant'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 Futura Wallet application form for existing customers will comprise of the following sections:

1. **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page.
2. **Wallet Preferences** – If configured to be part of the application form, you will be required to define your preferences with regards to the wallet. These can comprise of the currency in which you would like the wallet to be maintained, statement preferences, etc.
3. **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.
4. **Fund your wallet** – If this step is configured for wallet applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your wallet. If you opt to fund your wallet, you will be required to specify the amount by which your wallet is to be funded and also select the mode through which you will be making the transfer.
5. **Review** - The details filled in the application form will be displayed. User can edit the information in any section by clicking the edit icon next to the section header.
6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the wallet ID as generated by the bank will be displayed along with the link to access the Futura Wallet Recharge page. In case the application is being processed through the non-insta or manual processing mode, the application reference number along with the link to access the Application Tracker will be displayed.

# 2

## 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 the Futura Wallet?**

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.

**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. Please note - You cannot apply for a Futura Wallet as part of a bundle.

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

Only you can resume and complete a draft application.

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

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

**7. 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 Futura Wallet that I have already applied for and that the bank is currently processing?**

No, if you have already submitted an application for a Futura Wallet and if it has not been processed by the bank, you will not be allowed to submit another application for a Futura Wallet. You can, however, apply for any other product of the bank.

If, for whatever reason, the bank rejects your application for a Futura Wallet, you can then initiate a fresh Futura Wallet application again.

**10. If I already have a Futura Wallet, can I apply for another?**

No, you can only have only Futura Wallet. Hence, if you already have an active Futura Wallet, you will not be able to apply for another.

**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 administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.

**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.

Similarly, an out of box integration is available with the internal 'Document verification framework'.

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



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