

Oracle® Banking Digital Experience Cloud Service

Small & Medium Business Originations Checking Accounts User Manual



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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
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
<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
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download to download the records in PDF or XLS format.

Symbols and Icons

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

Table 3 Symbols and Icons











Symbols and Icons	Description
	Add data segment
	Close

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.

Business Checking Account Application

This topic describes the structure of the Business Checking Account application, which captures information regarding the stakeholders business details, stakeholder details and account preferences

Business checking accounts are accounts held by businesses at banks and financial institutions to hold deposits and to receive and make payments through online modes, cheques and debit cards. As opposed to business savings accounts, business checking accounts can also have overdraft facility.

The business Checking account application of OBDX has been created to enable customers to apply for Checking accounts easily by providing minimal details of the business and stakeholders. Applicants can quickly apply for Checking accounts by simply specifying their business details, stakeholder details and account preferences.

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 various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be define stakeholder information as required and can add multiple stakeholders.

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.

Note

In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of SMB application forms. Third party integration is not supported.

Following are the steps involved in the application submission:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.
- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to

compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.

- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to have certain sections such as Business Details and Business Finances pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the 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.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details.
- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload documents is provided are – Business Details, Business Financials, Stakeholder Information.
- **Checking Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify 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 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 Checking account that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) 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 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.

To apply for a checking account:

- Perform anyone of the following navigation for the **Checking Account** application.
 - From the Bank Portal page, goto **Product Offerings** section, and then click **Business** tab, and then click **Checking Account**.
 - From the Bank Portal page, click **Toggle menu**, then click **Menu**, and then click **Our Products**.

Under **Our Products**, click **Product Offerings**, and then click **Business** tab, and then click **Checking Account**.

A screen containing the Checking Account products available for online application to Small & Medium Businesses will be displayed.

- [Business Checking Account - Product Listing](#)
This topic describes the page on which the Business Checking Account products offered by the bank that can be applied for online, which are displayed on this page in a card format.
- [Business Checking Account - Product Details](#)
This topic describes the product details page.
- [Business Checking Account - Product Comparison](#)
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [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.
- [Business Details](#)
This topic describes the section of the application form where you provide information about your business.
- [Business Finances](#)
This topic describes the section dedicated to capturing the business's financial information, including monthly income and expenses, assets, and liabilities.
- [Stakeholder Information](#)
This topic describes the section of the application where you provide information about the business's stakeholders.
- [Checking Account 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 Business Checking Account - Product Listing

This topic describes the page on which the Business Checking Account products offered by the bank that can be applied for online, which are displayed on this page in a card format.

This page is displayed once you select the **Checking accounts** category on the bank portal. All the **Checking account** products of the bank that are available to SMBs 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 business' 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.

1. Navigate to the **checking accounts** product listing page.

Figure 1-1 Product Listings

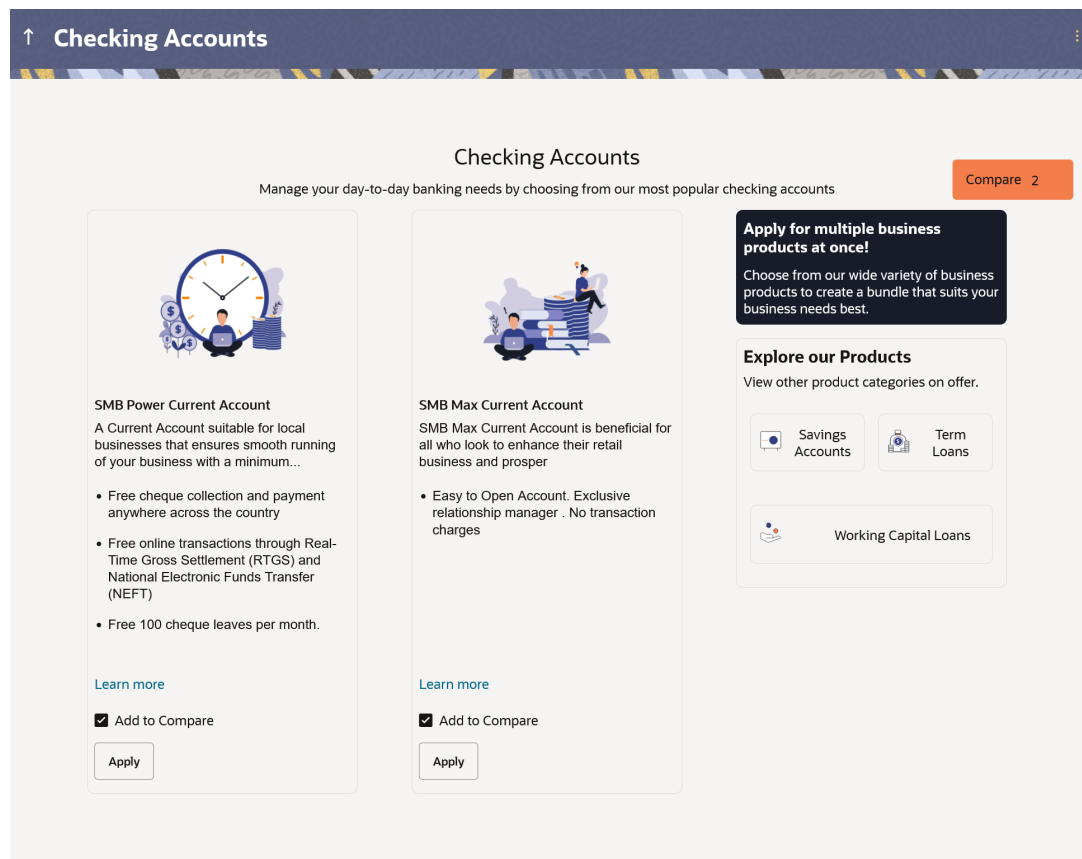


Table 1-1 Product Listing - Field Description

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	The short description of the product is displayed on each card.
Features	The features of the product are listed down on each card.
Cross Sell cards	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 Business Checking Account - 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.

Figure 1-2 Product Details

SMB Power Current Account

A Current Account suitable for local businesses that ensures smooth running of your business with a minimum Quarterly Average Balance (QAB) commitment and easy overdraft availability.

Key Highlights

1

Cheque Collection
 Free cheque collection and payment anywhere across the country

2

Online Transactions
 Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)

3

Cheque Leaves
 Free 100 cheque leaves per month.

Product Details

Features

Cheque Collection
Free cheque collection and payment anywhere across the country

Online Transactions
Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)

Cheque Leaves
Free 100 cheque leaves per month.

Overdraft
Higher Overdraft availability based on Business Income and Collaterals.

Eligibility

Resident Individual, Sole Proprietorship Firms and other eligible entities can open current account.

Fees & Charges

- Minimum Cheque Return Charges
- Free unlimited DD and PO issuances

Apply

Download Brochure

Back

Table 1-2 Product Details - 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.

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**.

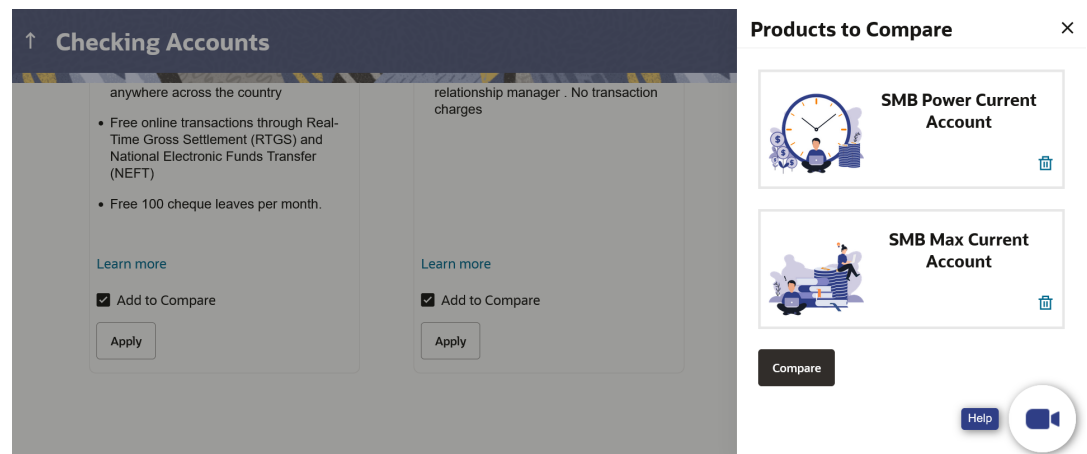
1.3 Business Checking Account - Product Comparison

This topic describes the functionality that enables users to compare the features of products within a specific product category.

1. Select the products by selecting the **Add to Compare** checkbox provided on each product card.

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. The **Products to Compare** overlay screen is displayed.

Figure 1-3 Products to Compare



2. Click **Compare** provided 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.

Figure 1-4 Compare Products

↑

Compare Products

Compare Products

Compare and choose a product which suits you best.

SMB Power Current Account

SMB Max Current Account

Eligibility Criteria

Resident Individual, Sole Proprietorship Firms and other eligible entities can open current account.

20
Resident Indian who is doing active business or Plan to start a New business

Special Features

Cheque Collection

Free cheque collection and payment anywhere across the country

-

Online Transactions

Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)

-

Cheque Leaves

Free 100 cheque leaves per month.

-

Overdraft

Higher Overdraft availability based on Business Income and Collaterals.

-

Best in class account which offers all suitable for your business

-

Easy to Open Account. Exclusive relationship manager . No transaction charges

Fees and Bank Charges

Cheque Return Charges

Minimum Cheque Return Charges

-

DD / PO Issuance

Free unlimited DD and PO issuances

-

No Account operation Charges

-

No Average balance required . Only card rates applicable for remittance transaction . No Trade finance charges other than card rate

Apply

Apply

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



Table 1-3 Compare Products - Field Description


Field Name	Description
Product Name & Image	Displays the name of the product along with image.

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Table 1-3 (Cont.) Compare Products - Field Description

Field Name	Description
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  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  to replace the product with another product for comparison.

3. Perform any of the following actions:
 - a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.
The **Kickoff** page of that specific product is displayed.
 - b. Click  provided against each product card to delete a specific card.
The specific product card is removed from the comparison table.

1.4 Kick Off page

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

This page displays the various steps involved in the Checking account application and provides the means by which you can proceed with the application. If your business has an existing relationship with the bank, you can select the provided option to Login with the business' login credentials. This will yield an application form that is much shorter than that of the form you would be required to fill, if your business was new to the bank. In this scenario, since the information of your business is already available with the bank, you would not be required to specify Business Details. Additionally, all the existing financial information of your business will be displayed under the Business Finances section and you can update this information as required. If your business is new to the bank, you can select the option as provided, and proceed to provide information related to your business details, business finances, add stakeholders, etc.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be uploaded as part of a business Checking account application.
- 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.

Figure 1-5 Kick Off page

Note

The fields which are marked as Required are mandatory.

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

Table 1-4 Kick Off page - Field Description

Field Name	Description
I am a Futura Bank online banking customer	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.

1.5 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 1-6 Mobile Verification – Enter Mobile Number

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

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 Mobile Number - Field Description

Field Name	Description
Business Mobile Number: Country Code	Select the country code applicable to your mobile number.
Business Mobile Number	Enter the business' registered mobile number. The OTP will be sent to this mobile number. 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 1-7 Mobile Verification – Enter OTP

↑ SMB Power Current Account

Enter OTP

We have sent you an OTP on your mobile number
+1 (212) 111-1111

• • • •

Didn't receive the OTP?

Resend Back

Note

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

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

Table 1-6 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**.

1.6 Business Details

This topic describes the section of the application form where you provide information about your business.

You can opt to upload documents in support of business information. These documents if supported through OCR, will be utilized by the system to prefill details in the **Business Details** section.

Figure 1-8 Business Details– Business Structure

The screenshot shows the 'SMB Power Current Account' interface. At the top, a progress bar indicates four steps: 1. Business Details (active), 2. Business Finances, 3. Stakeholder Information, and 4. Checking Account Specifications. Below the progress bar, there is a link to 'Upload supporting documents to prefill this section' and a link to 'View list of supporting documents'. The main section is titled 'Business Details' and has two tabs: 'Business Structure' (selected) and 'Contact'. A message states: 'Please take a moment to verify your business details'. The form contains several input fields: 'Business Legal Structure' (dropdown menu showing 'Sole Proprietorship'), 'Business Legal Name' (text field with 'Samtech Corp'), 'Registration Number' (text field with '353464'), 'Date of Registration' (calendar icon and text field with '5/19/15'), 'Country of Registration' (dropdown menu showing 'United States'), 'Business Tax ID Number' (text field with '543663'), and 'Preferred Currency' (dropdown menu showing 'US DOLLAR'). At the bottom, there is a 'Confirm' button and a note: '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 1-7 Business Details– Business Structure - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Business Legal Structure	<p>The type/structure of the business for which the application is being made.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Sole Proprietorship • Corporation • Limited Liability Company (LLC) • Partnership • Trust • Other <div> <p>Note</p> <p>This field is specific to OBDX and is not available in OBO, as of current release.</p> </div>
Business Legal Name	The business' registered name.
Registration Number	The registration number of the business.
Date of Registration	The date on which the business was registered.
Country of Registration	The country in which the business was registered.
Business Tax ID Number	The tax ID number of the business.
Preferred Currency	The preferred currency i.e. the currency in which the account will be held.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Business Structure** section, specify the required details.
 - a. From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.
 - b. In the **Business Legal Name** field, enter the business' registered name.
 - c. In the **Registration Number** field, enter the registration number of the business.
 - d. From the **Date of Registration** date picker list, select the date on which the business was registered.
 - e. From the **Country of Registration** list, select the country in which the business was registered.
 - f. In the **Business Tax ID Number** field, enter the tax ID number of the business.
 - g. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
3. Click **Continue** to move to next sub section.

The **Business Details – Contact** sub section appears.

Figure 1-9 Business Details– Contact

SMB Power Current Account

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Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

Upload supporting documents to prefill this section.

View list of supporting documents

Business Details

Business Structure

Contact

Please take a moment to verify your business details

Business Registered Address

1205, Crystal Avenue, M G Rd, Los Angeles, California, Un

Prefer to enter the address line by line?

Click Here

Location

United States Of America

Is the business mailing address the same as above?

Yes

No

Business Email ID

samtech@example.com

Business Mobile Number

+1 (212) 111-1111

Confirm

Scan QR-code anytime to continue on mobile.

4. In the **Business Details – 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 Business Details– Contact - Field Description

Field Name	Description
Business Registered Address	The registered physical address of the business.
Click Here	Click on the link to enter address field by field in an overlay window. On this overlay, you can enter business address line by line.
Business Registered Address Overlay	The following fields will be displayed in the overlay.

Table 1-8 (Cont.) Business Details– Contact - Field Description

Field Name	Description
House/Unit Number	The house or unit number of the building in which the business' registered address is located.
Building Name	Enter the name of the building in which your business' registered address is located
Street	Specify street in which the in which your business' registered address is located.
Locality	Specify locality in which your business' registered address is located.
Zip Code	Enter the zip code in which your business' registered address is located.
City	The city in which your business' registered 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 business' registered 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 business' registered address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Location	The location of the business.
Is the business mailing address the same as above?	Identify if your business mailing address is the same as the business registered address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Business Mailing Address	Enter your mailing business address in this field.
Click Here	Click on the link to enter the business' address field by field in an overlay window. On this overlay, you can enter the business' mailing address line by line.
Business Mailing Address Overlay	The following fields will be displayed in the overlay.
House/Unit Number	The house or unit number of the building in which the business' mailing address is located.
Building Name	Enter the name of the building in which your business' mailing address is located.
Street	Specify the street in which the in which your business' mailing address is located.
Locality	Specify the locality in which your business' mailing address is located.
Zip Code	Enter the zip code in which your business' mailing address is located.
City	The city in which your business' 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 business' mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.

Table 1-8 (Cont.) Business Details– Contact - Field Description

Field Name	Description
Country	The country in which your business' mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Location	The location of the business' mailing address.
Business Email ID	Enter your business' email ID.
Business Mobile Number	The business' mobile number as entered on the Mobile Verification page will be displayed here and cannot be edited.
Alternate Business Phone Number	Enter an alternate phone number in addition to the business' mobile number.

5. In the **Contact** sub section;
 - a. In the **Business Registered Address** field, enter your registered physical address of the business.
 - b. Click the **Click Here** link provided under the **Business Registered Address** field to invoke the overlay on which you can enter your business address line by line.
 - c. If you have clicked the **Add Manually** link, the **Business Registered Address** overlay is displayed. You can specify your permanent address as follows:
 - i. In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
 - ii. In the **Building Name** field, enter the name of the building in which your business' registered address is located.
 - iii. In the **Street** field, enter the name of the street on which your business registered address is located.
 - iv. In the **Locality** field, enter the locality in which your business registered address is located.
 - v. In the **Zip Code** field, enter the zip code of your business's registered address.
 - vi. In the **City** field, enter the name of the city in which your business registered address is located.
 - vii. In the **State** field, enter the name of the state in which your business registered address is located.
 - viii. In the **Country** field, enter the name of the country in which your business registered address is located.
 - ix. Click the **Add** button to add the address.
 The overlay window will be closed and the address will be updated in the **Business Registered Address** field under the **Contact** tab on the **Business Details** page.
 - x. From the **Location** list, select the location of the business.
 - d. In the **Is business mailing address the same as above?** field, select the option of choice;
 Perform any of the following actions:
 - i. If you select **No**;
 - i. In the **Business Mailing Address** field, enter your business mailingaddress.

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

If you have clicked the **Add Manually** link, the **Business Mailing Address** overlay is displayed.

You can specify your business mailing address as follows:

- ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
 - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
 - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
 - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
 - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
 - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
 - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
 - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.
 - x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
 - xi. From the **Location** list, select the location of the business' mailing address.
- ii. If you select **Yes**, your registered business address will be considered as your business mailing address.
- 6. In the **Business Email ID** field, enter your business' email ID.
 - 7. In the **Alternate Business Phone Number** field, enter an alternate business phone number by which the bank will be able to contact your business.
 - 8. 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 Business Finances

This topic describes the section dedicated to capturing the business's financial information, including monthly income and expenses, assets, and liabilities.

1. Click the **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.

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

Table 1-9 Financial Profile – Upload Documents - Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

2. Under **Income & Expenses** section, specify the required details.

Figure 1-10 Business Finances – Income & Expenses

↑ SMB Power Current Account

Business Details Business Finances Stakeholder Information Checking Account Specifications

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

Business Finances

Please update your business financial information

Income & Expenses Assets & Liabilities

Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

Income
Add all your income from different sources.

Income Mode: Salary
Income Amount: USD 120,000.00

+ Add another Income Source

Expenses
Add any of your expenses from the given modes.

Expense Type: Vehicle
Expense Amount: USD 5,000.00

+ Add another Expense

Please Note
Information entered on this screen will impact the final interest rate.

Continue Back

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 1-10 Financial Profile – Income & Expenses -Field Description

Field Name	Description
Income Mode	Specify the income mode against which you will enter the amount of income earned.
Income Amount	The amount of income earned against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expense Type	Specify the type of expense against which you will enter the expense amount.
Expense Amount	The amount of expense incurred against the specified type of expense.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

- a. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
 - b. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
 - c. Click the **Add another Income Source** link to add another income record.
 - d. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
 - e. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
 - f. Click the **Add another Expense** link to add another expenserecord.
3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-11 Business Finances – Asset & Liabilities

SMB Power Current Account

1

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Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

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

Business Finances

Please update your business financial information

Income & Expenses

Assets & Liabilities

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets

Do you want to add your asset information?

Yes

No

Add assets from the given options

Asset Type

Vehicle

Asset Value

USD 23,000.00

+ Add another Asset

Liabilities

Do you want to add your liability information?

Yes

No

Add liability from the given options

Liability Type

Home Loan

Liability Value

USD 12,000.00

+ Add another Liability

Please Note

Information entered on this screen will impact the final interest rate.

Continue

Back

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.

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Table 1-11 Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	The applicant can specify whether he/she would like to add information regarding his/her assets. The options are: <ul style="list-style-type: none"> • Yes • No If the option Yes is selected, the fields by way of which you can specify asset information will appear as follows.
Asset Type	Specify the type of asset you wish to add.
Asset Value Asset Type Asset Value Add another Asset	The current value of the asset
Add another Asset	The option to add another asset record.
Do you want to add your liability information?	The applicant can specify whether he/she would like to add information regarding his/her liabilities. The options are: <ul style="list-style-type: none"> • Yes • No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

4. In the **Do you want to add asset information?** field:
 - a. If you select option **Yes**:
 - i. From the **Asset Type** list, select the type of asset you wish to add.
 - ii. In the **Asset Value** field, enter the value of the selected asset.
 - iii. Click on the **Add another Asset** link to add another asset record.
 - b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field:
 - a. If you select option **Yes**:
 - i. From the **Liability Type** list, select the type of liability you wish to define.
 - ii. In the **Liability Value** field, enter the value of the selected liability.
 - iii. Click the **Add another Liability** link to add another liability record.
 - b. Select option **No** if you do not wish to add liability information.
6. 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.

1.8 Stakeholder Information

This topic describes the section of the application where you provide information about the business's stakeholders.

By default, capture of atleast one stakeholder is mandatory. You will be required to first specify information related to the type of stakeholder i.e. whether the stakeholder is an owner or an authorized signatory and specify additional information if the stakeholder is an owner. Additionally, you will also be required to specify whether the stakeholder is new to the bank or has an existing relationship with the bank. Based on this information, you will either be required to specify extensive information including personal, contact and identify, if the stakeholder is new to the bank; or simply specify basic information such as customer ID, name and date of birth, if the stakeholder is an existing customer of the bank.

The following sub sections document the information captured under the stakeholder information section.

Figure 1-12 Stakeholder Information – Step1 – Stakeholder 1

↑ SMB Power Current Account

Business Details Business Finances **Stakeholder Information** Checking Account Specifications

Stakeholder 1
Add details of the stakeholder

Relationship to the Business
Owner

Associated Since
3/9/10

Ownership Percentage
100%

Is the stakeholder an existing customer of the bank?
☐ Yes ☒ No

Confirm Back

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 1-12 Stakeholder Information – Step1 – Stakeholder 1 - Field Description

Field Name	Description
Relationship to the Business	Specify the stakeholder type. The options are: <ul style="list-style-type: none"> • Owner • Authorized Signatory
Associated Since	The date since when the stakeholder has been associated with the business. This field will be enabled and displayed only if Owner has been selected in the field Relationship to the Business .
Ownership Percentage	The percentage by which the owner owns the business. This field will be enabled and displayed only if Owner has been selected in the field Relationship to the Business .
Is the stakeholder an existing customer of the bank?	Specify whether the stakeholder is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> • Yes • No

1. From the **Relationship to the Business** drop-down list, select the stakeholder type.
2. From the **Associated Since** date picker list, select the date since when the applicant has been associated with the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

3. In the **Ownership Percentage** field, enter the percentage by which the owner owns the business.

This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.

4. In the **Is the stakeholder an existing customer of the bank?** field, specify whether the stakeholder is an existing customer of the bank or not.

Perform one of the following actions:

- If you select the option **Yes** and click **Continue** to proceed to the next step in the application.

The **Stakeholder Information- Stakeholder 1 Details** screen appears on which you can specify basic information of the stakeholder which will include Customer ID, First Name, Last Name and Date of Birth.

- If you select the option **No**, and click **Continue** to proceed to the next step in the application.

The steps by way of which you can specify personal information of the stakeholder will be displayed.

Stakeholder Information – Step 2 – Stakeholder 1 (Existing Customer)

The following screen will be displayed if the option **Yes** has been selected under the field **Is the stakeholder an Existing Customer of the Bank?**.

Figure 1-13 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank)

↑ SMB Power Current Account

Business Details Business Finances **Stakeholder Information** Checking Account Specifications

Stakeholder 1

Add details of the stakeholder

Customer ID
233134

First Name
Smith

Middle Name (Optional)

Last Name
John

Date Of Birth
4/15/94

Continue Back

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 1-13 Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank) - Field Description

Field Name	Description
Customer ID	Specify stakeholder's Customer ID.
First Name	The first name of the stakeholder.
Middle Name	The middle name of the stakeholder. This field is optional.
Last Name	The last name of the stakeholder
Date of Birth	The date of birth of the stakeholder

- In the **Customer ID** field, enter the stakeholder's Customer ID.
- In the **First Name** field, enter the first name of the stakeholder.
- In the **Middle Name** field, enter the middle name of the stakeholder.
- In the **Last Name** field, enter the last name of the stakeholder.

- e. In the **Date of Birth** field, enter the date of birth of the stakeholder.

Stakeholder Information- Step 2 - Stakeholder 1 (Stakeholder is new to the bank)

The following screen along with sub sections defined, will be displayed if the option **No** has been selected under the field **Is the stakeholder and Existing Customer of the Bank?**.

Figure 1-14 Stakeholder Information – Stakeholder 1 - Primary Information

↑ SMB Power Current Account

✓

Business Details

✓

Business Finances

3

Stakeholder Information

4

Checking Account Specifications

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

Stakeholder 1

Add details of the stakeholder

Primary Information

Identity

Contact

Title

Mr.

First Name

Smith

Middle Name (Optional)

Last Name

John

Date of Birth

5/16/75

Citizenship

United States

Country of Birth

United States

Confirm

Back

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 1-14 Stakeholder Information – Stakeholder 1 - Primary Information - Field Description

Field Name	Description
Primary Information	
Title	The title of the stakeholder.
First Name	The first name of the stakeholder.
Middle Name	The middle name of the stakeholder. This field is optional.
Last Name	The last name of the stakeholder.
Date of Birth	The date of birth of the stakeholder.
Citizenship	The country in which the stakeholder holds citizenship.
Country of Birth	The country in which the stakeholder was born.

Perform one of the following actions:

- Click on the link to upload documents in support of stakeholder information, browse and upload documents that contain information of the business.

The system prefill details in the **Stakeholder Information** section.

- In the **Primary Information** section, the required details.
 - a. From the **Title** list, select the title that applies to the stakeholder.
 - b. In the **First Name** field, enter the stakeholder's first name.
 - c. In the **Middle Name** field, enter the stakeholder's middle name, if applicable.
 - d. In the **Last Name** field, enter the stakeholder's last name.
 - e. From the **Date of Birth** date picker, select the stakeholder's date of birth.
 - f. From the **Citizenship** list, select the country in which the stakeholder is a citizen.
 - g. From the **Country of Birth** field, select the country in which stakeholder was born.

5. Click **Continue** to move to next sub section.

The **Stakeholder Information- Stakeholder 1 Identity Details** section appears.

Figure 1-15 Stakeholder Information – Stakeholder 1 - Identity

↑ SMB Power Current Account

Business Details Business Finances **Stakeholder Information** Checking Account Specifications

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

Stakeholder 1
Add details of the stakeholder

Primary Information **Identity** Contact

Identification Type
Driving License

ID Number
xxx5535

Valid Till (Optional)
5/5/26

Confirm Back

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 1-15 Stakeholder Information – Stakeholder 1 - Identity - Field Description

Field Name	Description
Identity	
Identification Type	The applicant can select an identification document, which will be provided as the stakeholder's proof of identity.
ID Number	The number of the proof of identity selected.
Valid Till	The date till which the identity of the stakeholder is valid.

- a. From the **Identification Type** list, select an identification document which stakeholder 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.
6. Click **Continue** to move to next sub section.

The **Stakeholder Information- Stakeholder 1 Contact Details** section appears.

Figure 1-16 Stakeholder Information – Stakeholder 1 - Contact

SMB Power Current Account

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Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

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

Stakeholder 1

Add details of the stakeholder

Primary Information

Identity

Contact

Home Address

1205, Park Avenue,M G Rd,Los Angeles,California,Uniter

Prefer to enter the address line by line? [Click Here](#)

Current Location

United States Of America

Email ID

samtech@example.com

Mobile Number

+1

(212) 111-1111

Confirm

Back

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 1-16 Stakeholder Information – Stakeholder 1 - Contact - Field Description

Field Name	Description
Contact Details	
Home Address	Enter the current residential address of the stakeholder.
Link to enter address field by field	Click the provided link to enter the stakeholder's address field by field in an overlay window.
Home Address Overlay	This overlay window will open when the user clicks on the link to enter fields manually.
House/Unit Number	The house or unit number of the stakeholder.
Building Name	The building name of the stakeholder.
Street	Specify street in which the stakeholder's address is located.
Locality	Specify locality in which the stakeholder's address is located.

Table 1-16 (Cont.) Stakeholder Information – Stakeholder 1 - Contact - Field Description

Field Name	Description
Zip Code	Enter the zip code in which the stakeholder's address is located.
City	The city in which the stakeholder's address is located.
State	The state in which the stakeholder's address is located.
Country	The country in which the stakeholder's address is located.
Current Location	Select the current location of the stakeholder.
Email ID	The email ID of the stakeholder.
Mobile Number	The mobile number of the stakeholder.
Alternate Phone Number	The stakeholder's alternate phone number in addition to his/her mobile number. This field is optional.

- a. In the **Home Address** field, enter stakeholder's home address.

OR

Click on the **Add Manually** link provided under the **Home Address** field to invoke the overlay on which you can enter stakeholder's home address line by line.

You can specify the stakeholder's home address as follows:

- b. In the **House/Unit Number** field, enter the stakeholder's house or unit number.
 - c. In the **Building Name** field, enter the building/house name of stakeholder's home address, if applicable.
 - d. In the **Street** field, enter the name of the street on which stakeholder's home address is located.
 - e. In the **Locality** field, enter the locality in which stakeholder's home address is located.
 - f. In the **Zip Code** field, enter the zip code of stakeholder's home address.
 - g. In the **City** field, enter the name of the city in which stakeholder's home address is located.
 - h. In the **State** field, enter the name of the state in which stakeholder's home address is located.
 - i. In the **Country** field, enter the name of the country in which stakeholder's home address is located.
 - j. From the **Current Location** field, select the current location of the stakeholder.
 - k. In the **Email ID** field, enter the stakeholder's email ID.
 - l. In the **Mobile Number** field, enter the stakeholder's mobile number.
 - m. In the **Alternate Phone Number** field, enter an alternate phone number by which the bank will be able to contact the stakeholder.
7. Click **Continue** to proceed to the next step in the application.

The **Additional Stakeholder** screen will be displayed on which you can specify whether you wish to add an additional stakeholder or not.

Additional Stakeholder

This screen is displayed once the information of a stakeholder (existing customer or new to the bank) has been specified. Through this option, the applicant will be able to add an additional stakeholder, if he/she wishes to. This option will appear after each stakeholder is added (in

case of additional stakeholders being added as well) till the maximum number of stakeholders allowed to be added to a business, has been reached.

Figure 1-17 Additional Stakeholder

Note

The fields which are marked as Required are mandatory.

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

Table 1-17 Additional Stakeholder - Field Description

Field Name	Description
Do you want to add an additional stakeholder?	Specify whether you want to add another stakeholder's details. The options are: <ul style="list-style-type: none"> Yes No

- a. Select option **Yes** under the **Do you want to add an additional stakeholder?** field, if you wish to add another stakeholder's details.

The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on **Continue**.

- b. Perform one of the following actions:
- Repeat steps 1 to 7 for the new stakeholder.
 - Select option **No** under the **Do you want to add an additional stakeholder?** field, if you do not wish to add another stakeholder.

The next step in the application form will be displayed once you click on **Continue**.

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

1.9 Checking Account Preferences

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

This step enables you to enhance the features of the business account that is being applied for. You can specify preferences related to services that you would like the account to have, which could include Debit Card, Passbook, Cheque Book, access to Direct Banking and Phone Banking, etc. You can also select the currency in which you wish your account to be held and define account statement preferences such as the account statement mode and frequency. A business checking account might also come with the additional feature of Overdraft. In this case, if overdraft is enabled for the product, the option to apply for overdraft and subsequently to specify the required overdraft limit amount will be provided on this page.

Figure 1-18 Checking Account Preferences

SMB Power Current Account

Progress: 1. Business Details (Completed) 2. Business Finances (Completed) 3. **Checking Account Specifications** (Current) 4. Stakeholder Information

Checking Account Specifications

Choose from our range of features to create an account that suits your needs best.

Activity Profile & Specifications

Preferred Currency: **INR**

Apply for Overdraft: ☐ Yes ☒ No

Account Statement Mode: ☒ Email ☐ Physical

Statement Frequency: **Monthly**

Optional Services

☐ Cheque Book ☐ Passbook

Continue **Back**

[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 1-18 Checking Account Preferences - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to hold your business Checking account.
Apply for Overdraft	Specify whether you wish to utilize the overdraft facility available for this account type. The options are: <ul style="list-style-type: none"> • Yes • No
Overdraft Limit Amount	Specify the overdraft amount you wish to apply for. This field will be displayed if the option Yes has been selected in the Apply for Overdraft field.
Account Statement Mode	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"> • Email • Physical
Statement Frequency	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Bi Annual • Annual
Service /Feature	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 account to be held.
2. In the **Apply for Overdraft** field, specify whether to utilize the overdraft facility for this account type or not.
 - If you select **Yes** option;
 - i. In the **Overdraft Limit Amount** field, enter the overdraft amount you wish to apply for.
3. In the **Account Statement Mode** field, select the desired option.
4. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
5. Select the checkbox against any service that you wish to have enabled on your account under the **Optional Services** sub section.
6. 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.

1.10 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 1-19 Review and Submit

↑ SMB Power Current Account

Your Application Summary

Business Details

Business Structure

Business Legal Structure

Sole Proprietorship

Business Legal Name

Samtech Corp

Registration Number

353464

Date of Registration

5/19/15

Business Tax ID Number

543663

Country of Registration

United States

Preferred Currency

US DOLLAR

Contacts

Business Email ID

samtech@example.com

Business Registered Address

1205,Crystal Avenue,M G Rd,Los Angeles,California,United States,90005

Business Mailing Address

1205,Crystal Avenue,M G Rd,Los Angeles,California,United States,90005

Business Phone Number

+1 (212) 111-1111

Business Finances

Income

Salary

USD 120,000.00

Expenses

Vehicle

USD 5,000.00

Assets

Vehicle

USD 23,000.00

Liabilities

Home Loan

USD 12,000.00

Stakeholder Information

Stakeholder 1

Relationship to the Business
Owner

Associated Since
3/9/10

Ownership Percentage
100.00%

Is the stakeholder an existing customer of the bank?
No

Primary Details

Title
Mr.

First Name
Smith

Middle Name (Optional)
-

Last Name
John

Date of Birth
5/16/95

Citizenship
United States

Country of Birth
United States

Identity

Identification Type
Driving License

ID Number
xxx5535

Valid Till (Optional)
5/5/26

Contact

Home Address
1205, Park Avenue, M G Rd, , Los Angeles, California, United States, 90005

Current Location
United States Of America

Email ID
samtech@example.com

Mobile Number
+1 (212) 111-1111

Alternate Phone Number (Optional)
-

Checking Account Specifications

Activity Profile & Specifications

Preferred Currency
USD

Account Statement Mode
Physical

Statement Frequency
Quarterly


Optional Services

Cheque Book

Passbook

Direct Banking

Review the application details.

- Perform any 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 **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.

1.11 Terms of Service

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

In this step you will be able to view the terms and conditions of the product that is being applied for. The applicant will be required to read the terms and conditions and then click on the checkbox to provide acknowledgment to having agreed to the terms and conditions.

The applicant (in the role of an owner or authorized signatory) can also provide their digital signature at this step. If the application is being made from a touchscreen device, the stakeholder can also digitally sign the area identified. Alternately, the stakeholder can upload a document containing their signature.


Figure 1-20 Terms of Service

↑ SMB Power Current Account

Terms of Service

Please read the following information carefully.

Terms and Conditions

 SMB Power Current Account 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](#)

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.

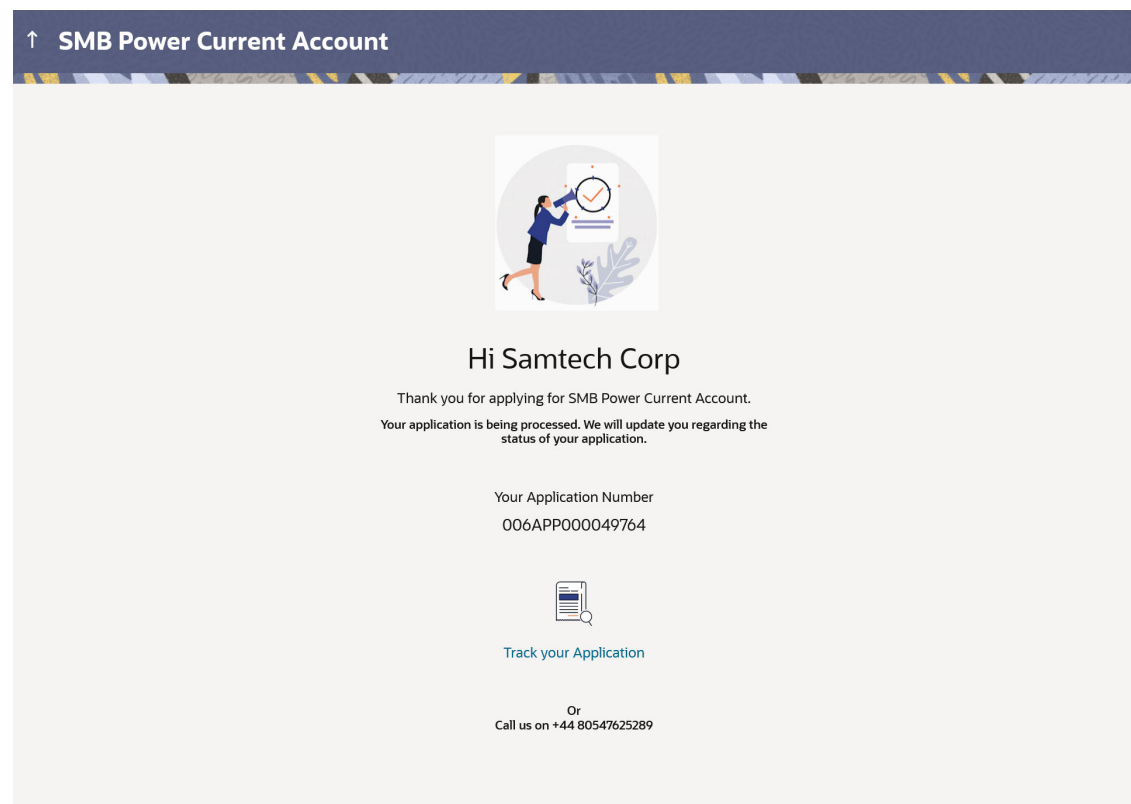
6. Perform any of the following actions:
 - a. Click **Confirm** to proceed with application submission.
 - b. Click **Back** to navigate back to the previous step in the application.
 - c. Under the kebab menu, perform any of the following actions:
 - i. Click **Save and Continue Later** option to save the application.
 - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

1.12 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 along with the application number, generated by the bank.

Figure 1-21 Confirmation



- 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**.

1.13 Existing User

This topic describes the product application process for existing customers.

An application form being initiated for a business that is an existing online banking customer of the bank (registered user) will differ from that of one being initiated for a business that has no existing relationship with the bank.

You will be able to apply as an existing business customer by selecting the provided option on the kickoff page and proceeding to specify the business' login credentials.

The business Checking account application form for existing business customers will comprise of the following sections:

1. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
2. **Business Finances** – This page will display an financial information of the business that is already maintained with the bank. The applicant will be able to add additional financial information in the Income, Expenses, Assets and Liabilities sub sections and will also be able to modify information already present, as required.
3. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.
4. **Checking Account Specifications** – This section will be part of the application form and you will be required to define the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. If the overdraft feature is enabled for the product, the applicant will also be able to select the option to apply for overdraft and will be able to subsequently specify the desired overdraft limit amount.
5. **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.
6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

2

FAQ

- 1. but does not have online banking access?**
No. In order to apply online, your business needs to have online banking access. Please contact the bank for information on how to gain access to online banking services for business customers.
- 2. 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.
- 3. 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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. 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.
- 8. 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.
- 9. 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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