

Oracle FLEXCUBE Direct Banking

**Cross Channel Originations User Manual
Release 12.0.3.0.0**

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ORACLE®

Cross Channel Originations User Manual
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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to OFSS Support

<https://support.us.oracle.com>

1.4 Structure

This manual is organized into the following categories:

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

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

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

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

1.5 Related Information Sources

For more information on Oracle FLEXCUBE Direct Banking Release 12.0.3.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.
SR	Service Requests

Transaction Name	FLEXCUBE UBS	Third Party Host System
Login	NH	NH
Logout	NH	NH
New Account Opening (For Both STP and Lead)	✓	★
My Applications	✓	★
Current Accounts – Over Draft	✓	★
Current Accounts - Transactional	✓	★
Car Insurance	×	★
Personal Accident and Health	×	★
Business Loan	✓	★
Home Loan	✓	★
Personal Loan	✓	★
Vehicle Loan	✓	★
Savings Account	✓	★
Privilege Savings Account	✓	★
Regular Savings Account	✓	★
Students Bank Account	✓	★

Transaction Name	FLEXCUBE UBS	Third Party Host System
Credit Card Gold	×	★
Validate Penny Credit	✓	★
Customer Services	✓	★
Track Application Status	✓	★
Calculators	NH	NH

3. Introduction

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

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

- Saving Accounts
- Current Accounts and Overdraft
- Credit Cards
- Retail Loans
- Insurance Products
- Trade Loans
- Business Loans

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

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

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

4. Login

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

To log in to Oracle FLEXCUBE Direct Banking:

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

Login Page

The screenshot displays the Oracle FLEXCUBE Direct Banking homepage. At the top, there are two tabs: 'Personal' and 'Corporate'. Below the tabs, the page is organized into several functional areas:

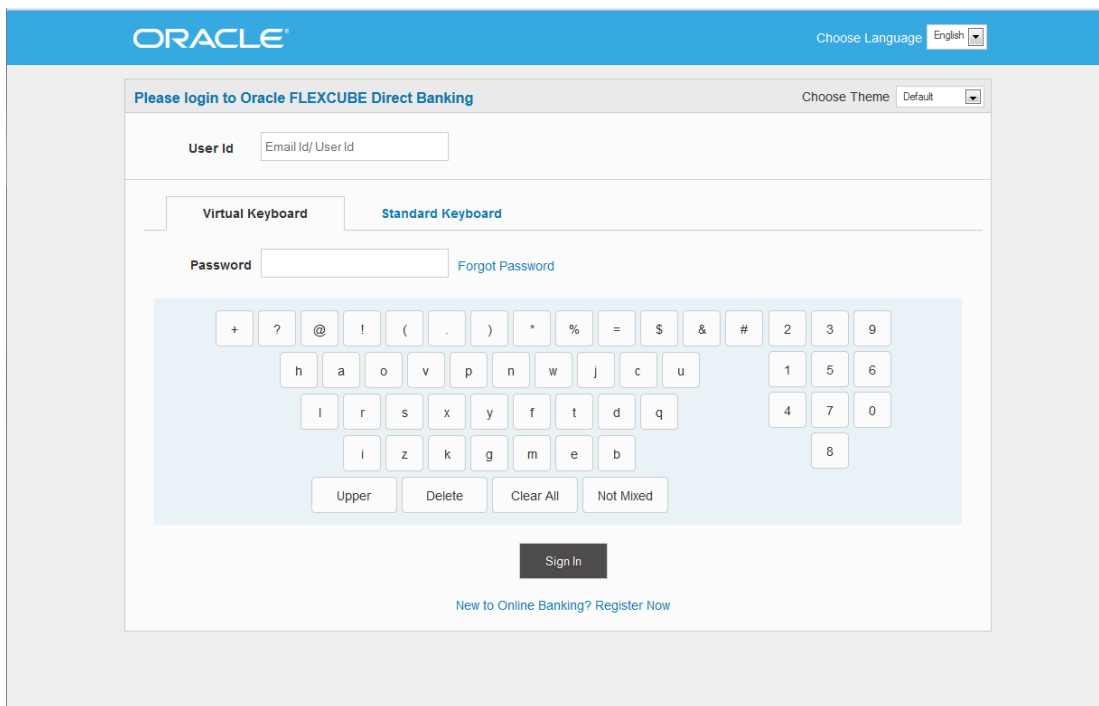
- Login to Internet Banking:** Contains a 'Login' button and a 'Register' button. A link for 'New to online banking?' is also present.
- P2P Payment:** Features an image of a person using a mobile device and a 'Claim Now' button for users who have received a P2P payment.
- Tools and Calculators:** A vertical list of calculator tools including Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Goal Calculator, and Loan Eligibility Calculator.
- Products & Offers:** A grid of promotional cards for 'Current Accounts', 'Insurance', 'Retail Loan', and 'Savings Accounts', each with a 'View More' link.
- ATM-Branch Locator, FAQs, and Track Application Status:** Three distinct sections for navigation and service tracking.
- Review Account open Request:** A section with an image of a person at a computer and a 'View it now' button.
- Goals, Budget, and Spending Analysis:** Three sections at the bottom, each with a descriptive text and a 'View more' or 'Apply Now' button.

2. Select the appropriate option from the following:

- Personal (Retail)
- Corporate

For an Existing Customer:

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



4. A user can use the Virtual Keyboard or the Standard Keyboard, as per the requirement. Click **Sign In**. The following **Welcome** page is displayed in the new browser window tab.

Welcome

Financial Summary

I Have 671,203,756.87 GBP **I Owe 0.00 GBP**

100.00%
Current and Savings: 671,197,756.87 GBP

.00%
Term Deposits: 5,000.00 GBP

.00%
Goals: 1,000.00 GBP

Account Summary

- ▶ **Current and Savings** 671,197,756.87 GBP
- ▶ **Term Deposits** 5,000.00 GBP
- Credit Cards

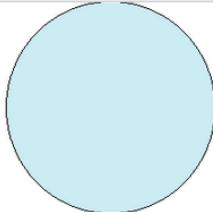
Mini Statement

Choose Account
1040410944010-104-10410944

11-03-2014	Cr	33.81 USD
test		
11-03-2014	Cr	49.98 USD
test		
11-03-2014	Dr	1,490.00 USD
1040410944032 NEW DEPOSIT		
11-03-2014	Dr	149.00 USD
SI Opening Charges		
11-03-2014	Dr	44.70 USD
COMMISSION		

Note:- Cr:Credit,Dr:Debit
Last Updated On 15:53 PM

Spending Analysis



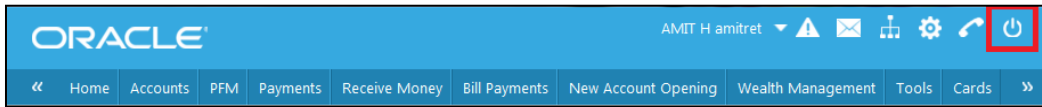
This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.

1. Log Out

This feature helps you to logout from the application.

To Logout of the application:

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



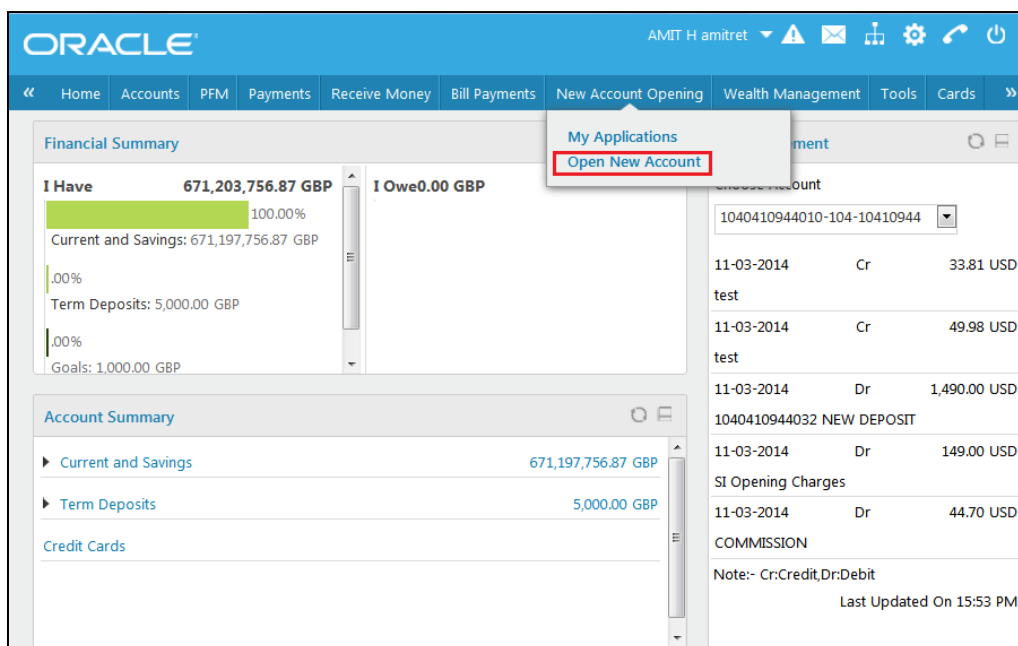
2. Opening a New Account

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

To open an account for an existing customer:

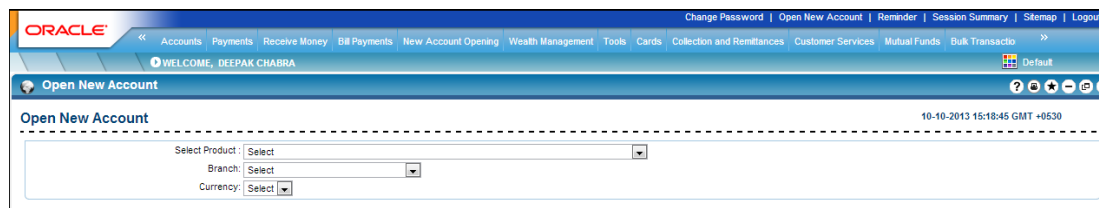
1. Login to the application.
2. Click the **New Account Opening** menu, available in the new browser window tab, as shown below:

My Account



3. Click **Open New Account**. The **Product Showcase** screen appears.
4. Click the appropriate option to open an account.
5. Select appropriate information for the respective field.

Open New Account



Field Description

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

Open New Account

Select Product Name	[Optional, Dropdown] Select the desired product from the dropdown list.
Branch	[Optional, Dropdown] Select the appropriate branch from the dropdown list.
Currency	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.

The following page is displayed.

Open New Account - Initiate

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

Open New Account - Verify

- Click **Back** to go back to the previous screen.

- Click **Confirm** to confirm the data.

Open New Account - Confirm

The screenshot displays the Oracle Flexcube Direct Banking interface for the 'Open New Account - Confirm' step. The top navigation bar includes links for 'Change Password', 'Open New Account', 'Reminder', 'Session Summary', 'Sitemap', and 'Logout'. The user is logged in as 'WELCOME, DEEPAK CHABRA'. A confirmation message states: 'Transaction submitted for Open New Account having reference 135195051072457 has been set to status Auto Authorized. Transaction with reference number 135195051072457 is in Accepted state.' Below this, the 'Open New Account' section is divided into 'Account Details' and 'Product Details'. The 'Account Details' section shows: Product: CURRENT ACCOUNT-CORPORATE, Product Type: Current Account, Branch: Bank Futura -Branch WB1, and Currency: INR. The 'Product Details' section shows: Cheque Book Facility: Yes, Overdraft Allowed: Yes, and Minimum Balance Required: 0.00. There is a field for 'Host Reference Number' and an 'OK' button at the bottom right.

Open New Account	
<p>Transaction submitted for Open New Account having reference 135195051072457 has been set to status Auto Authorized. Transaction with reference number 135195051072457 is in Accepted state.</p>	
<p>Open New Account 10-10-2013 15:20:25 GMT +0530</p>	
<p>Account Details</p> <p>Product : CURRENT ACCOUNT-CORPORATE Product Type : Current Account Branch : Bank Futura -Branch WB1 Currency : INR</p>	
<p>Product Details</p> <p>Cheque Book Facility : Yes Overdraft Allowed : Yes Minimum Balance Required : 0.00</p>	
<p>Host Reference Number :</p>	
<p>OK</p>	

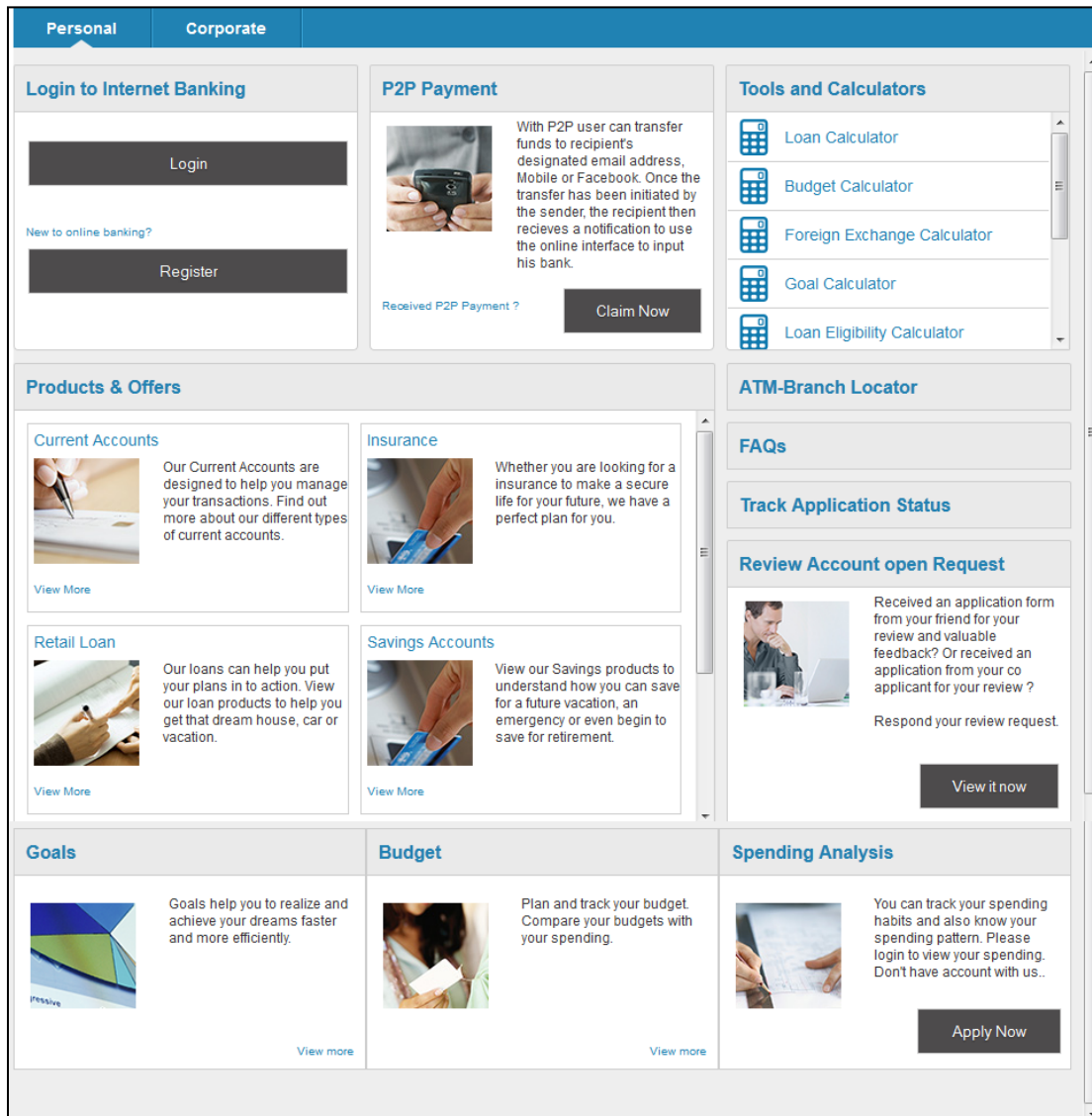
3. Online Registration

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

For the Registered Customer:

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

Login Page



The following page is displayed.

Register for Online Banking - Initiate

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

If the user is an existing customer of the bank of Oracle, then multiple accounts may be available for the same user/ owned by the same user.

The selected account number is used as a reference for further online application processing.

Online Registration

Relationship Type

[Mandatory, Dropdown]

Select the appropriate value from the following:

- Credit Card Customer
- Saving Account Customer
- Deposits / Loans Customer

Credit Card Number

[Mandatory, Numeric, 20*n]

Enter the appropriate Credit Card Number.

Name on Card

[Mandatory, Alphanumeric, 35]

Enter the desired name on the card.

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

Register for Online Banking

Field Description

Field Name	Description
Online Registration	
Customer ID	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer OR Deposits/Loans Customer. Enter the appropriate Customer ID.

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

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

Success Message

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

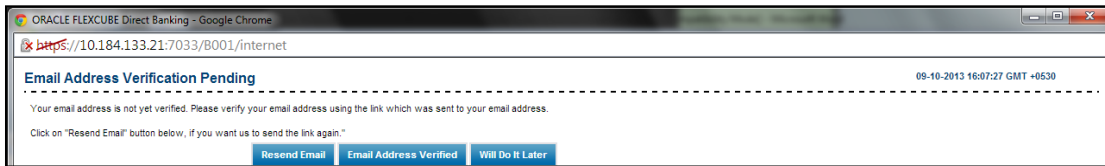
[Register For Online Banking](#) 09-10-2013 15:46:39

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

OK

4. Click **OK** to go back to the **Home** page.
5. Enter the recently created login credentials into the respective fields, as shown in the following screenshot. The following page displayed, if the verification process is pending.

Email Address Verification Pending



6. Click the appropriate option from the following:

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

The following page is displayed.

Product Showcase



7. Click the desired product group.

4. My Applications

This feature helps you to view the applications created by the logged-in users.

To view My Applications:

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

Welcome

The screenshot displays a dashboard with the following sections:

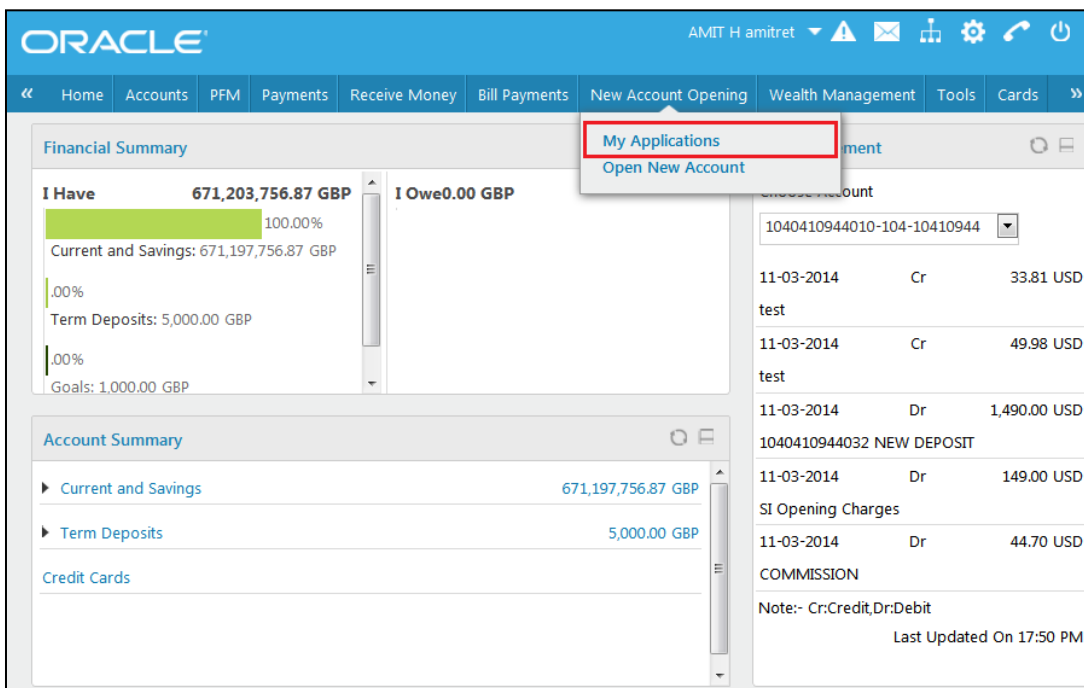
- Financial Summary:** Shows 'I Have' 671,203,756.87 GBP (100.00%) and 'I Owe' 0.00 GBP. It includes sub-sections for Current and Savings (671,197,756.87 GBP), Term Deposits (5,000.00 GBP), and Goals (1,000.00 GBP).
- Account Summary:** Lists 'Current and Savings' (671,197,756.87 GBP) and 'Term Deposits' (5,000.00 GBP), with a 'Credit Cards' section below.
- Spending Analysis:** Features a large light blue circle and a text box stating: 'This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please click here to categorise your expenses.'
- Mini Statement:** Includes a 'Choose Account' dropdown (1040410944010-104-10410944) and a table of transactions:

Date	Type	Amount
11-03-2014	Cr	33.81 USD
11-03-2014	Cr	49.98 USD
11-03-2014	Dr	1,490.00 USD
1040410944032 NEW DEPOSIT		
11-03-2014	Dr	149.00 USD
SI Opening Charges		
11-03-2014	Dr	44.70 USD
COMMISSION		

 A note at the bottom reads: 'Note:- Cr:Credit,Dr:Debit' and 'Last Updated On 15:53 PM'.

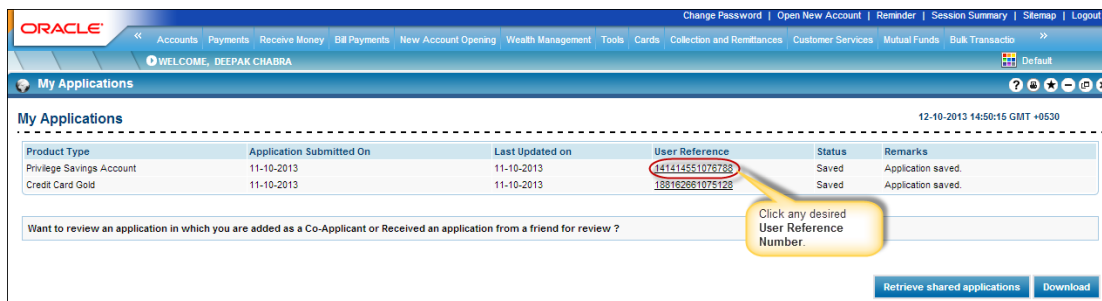
3. Click **New Account Opening**. The pop-up is displayed as shown in the following screenshot.

My Applications



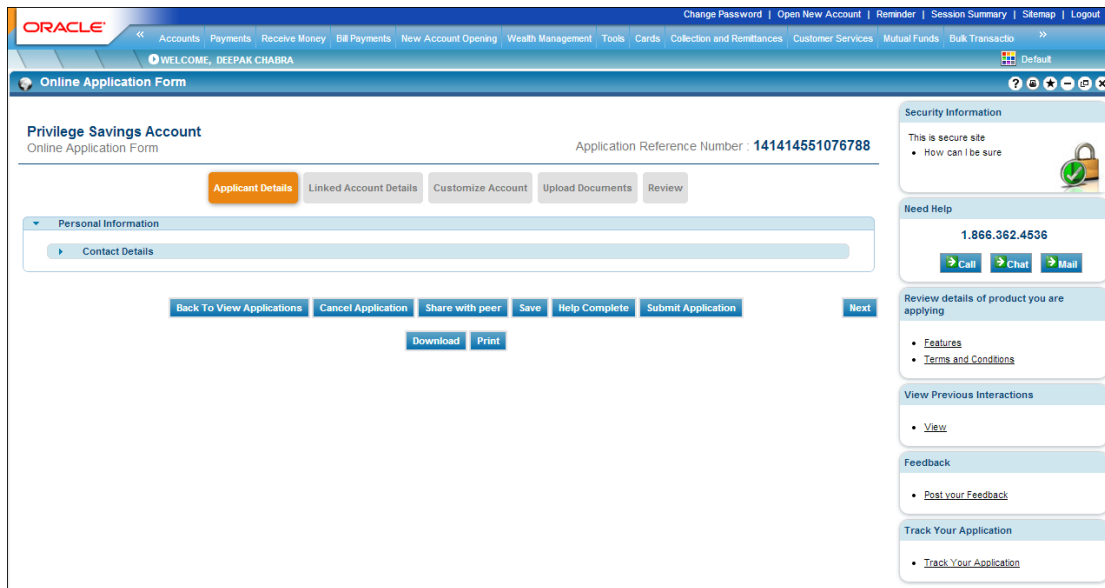
4. Click **My Applications**.
5. Click the respective **User Reference Number** for any desired **Product Type**, as shown in the following screenshot.

My Applications



The following page is displayed.

Privilege Savings Account

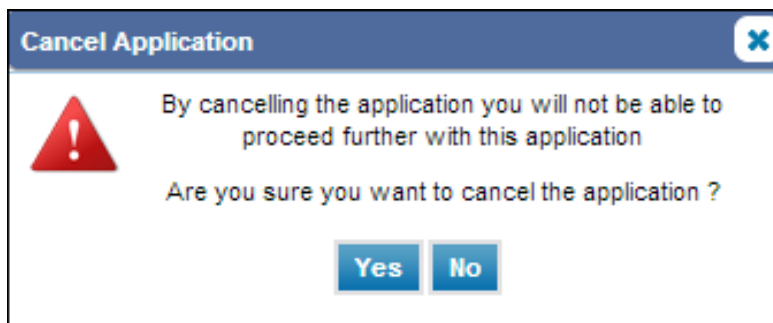


An Online Application Form is already Created and Saved by the user while registering for any selected product.

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

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

Cancel Application

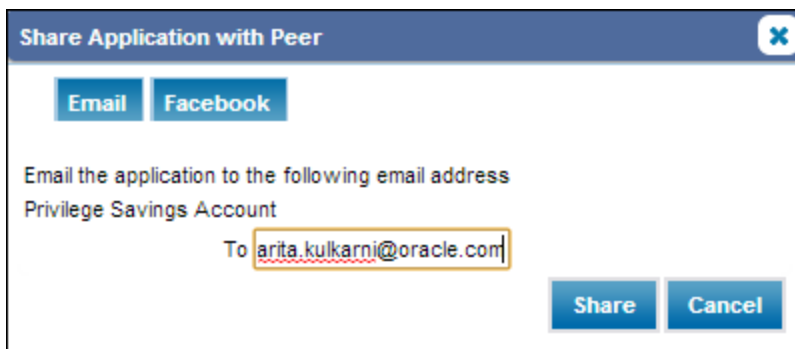


- Click Yes to remove the application permanently.
- Click No to proceed with the same application.

OR

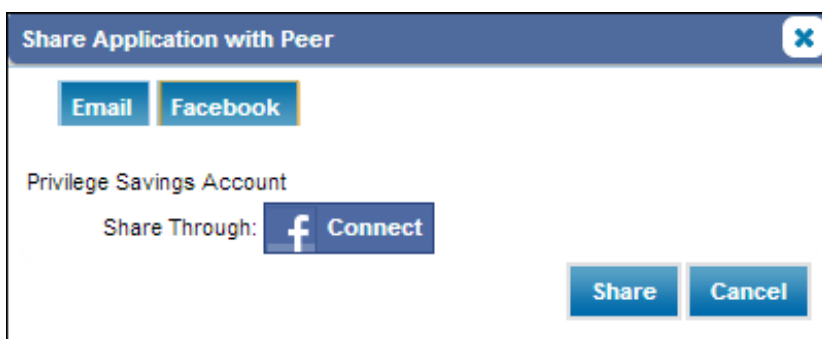
Click Share with Peer to share that particular application with your peer. The following pop-up is displayed.

Share Application with Peer



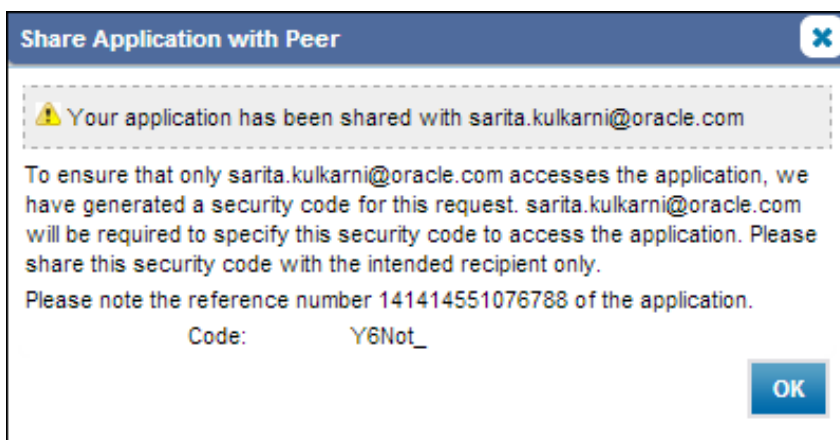
7. Click the desired option from the following:
 - Email – By default it is selected. Enter the personal Email ID in the respective field.
 - Facebook – Click Facebook to share the same application through peer.

Share Application with Peer



8. Click **fConnect** to select the desired **Facebook Friend** to share the application.
9. Click **Share**. The following page is displayed.

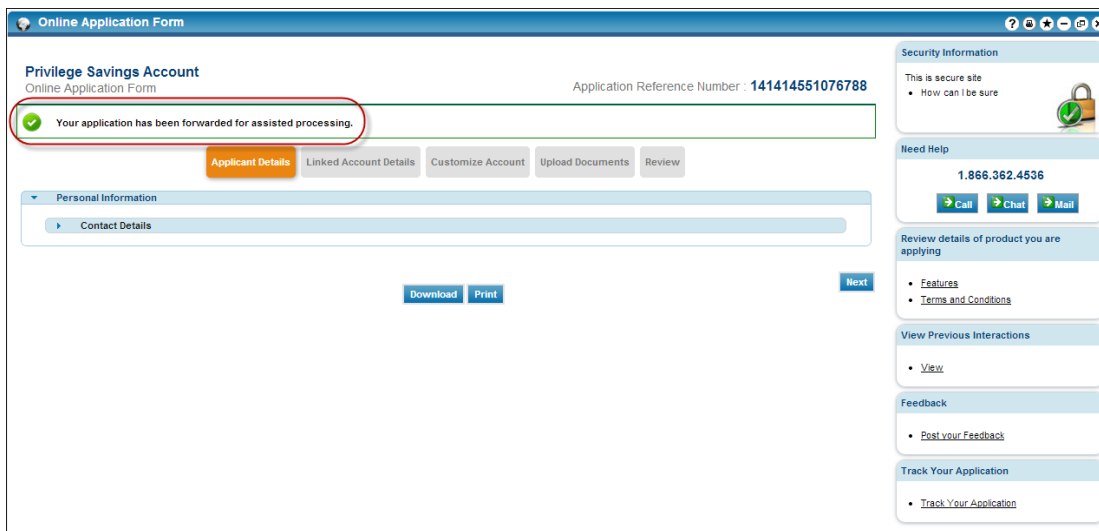
Share Application with Peer



10. Click **OK**.
OR

Click **Save** to save the changes made to the application form.
 OR
 Click **Help Complete** to receive the assistance in completing the form.

Success Message



11. Click **Submit Application** to submit the application.
 OR
 Click **Download** to download the application.
 OR
 Click **Print** to get the printout of the application.
 OR
 Click **Previous/ Next** to navigate through the application.

5. Current Accounts Overdraft

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

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

5.1 Already Registered to Online Banking

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

For the already registered user to online banking:

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

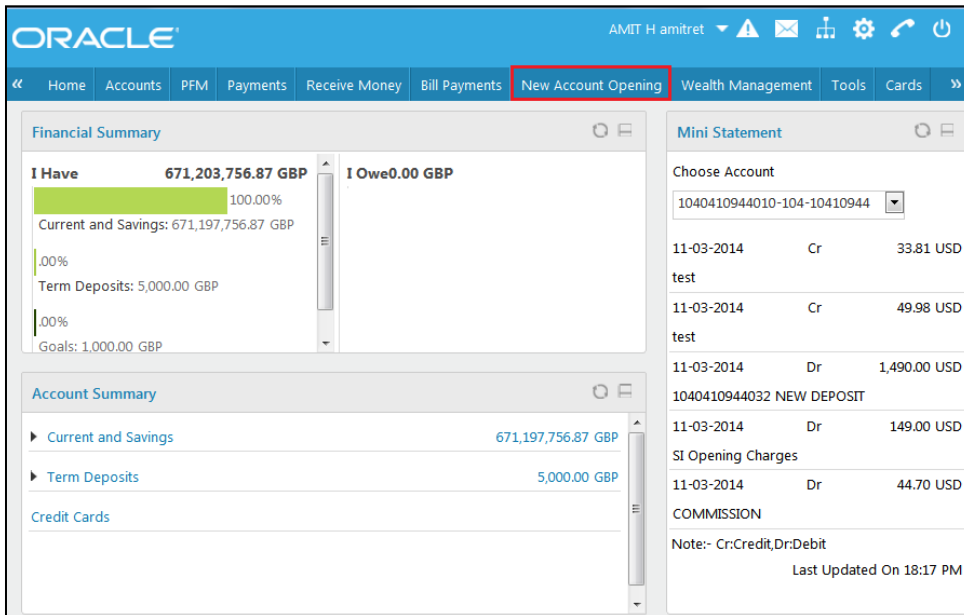
Login Page

Field Description

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

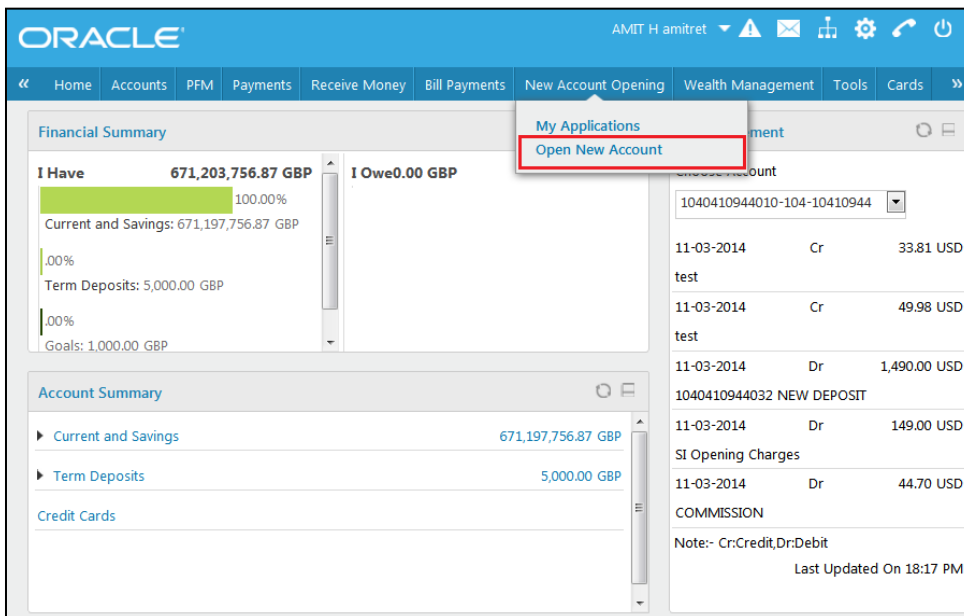
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



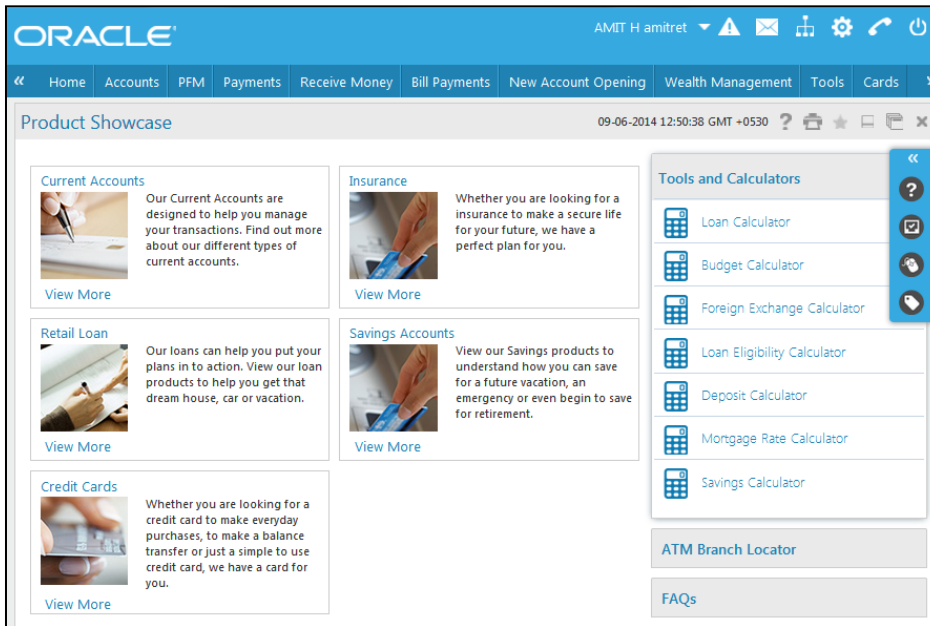
- The following pop-up is displayed. Click **Open New Account**.

Open New Account



- Click **More** link available on Product Group – Current Accounts from the Product Showcase.
- Click **Apply Online** link available on **Current Accounts Overdraft**, as shown in the following screenshot:

Current Accounts – Current Accounts Overdraft



The following page is displayed.

Online Application Form – Current Accounts Overdraft

7. Enter the appropriate details in the respective sections.

Field Description

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

Application Details – Personal Details

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

Online Registration

Relationship Type – Saving Account Customer

Customer ID	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate customer ID.</p>
Account Number	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate account number.</p>
Credit Card Number	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the relationship type selected is Credit Card Customer.</p>
Name	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
City	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
Mobile Number	<p>[Mandatory, Numeric, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate mobile number.</p>

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

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

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

8. Click **Submit**.

5.2 New to Online Banking

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

For the New User to Online Banking:

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

Login Page

ORACLE® Call for free on : 1-800-111-1111
Choose Language English

Please login to Oracle FLEXCUBE Direct Banking Choose Theme Default

User ID Email Id/ User Id

Virtual Keyboard Standard Keyboard

Password [Forgot Password?](#)

Click here to enter by hovering

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

Sign In

New to Online Banking? Register Now

The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

ORACLE

Are you an existing customer of the bank?

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

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

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type* Credit Card Customer

Credit Card Number*

Name on Card*

Date of Birth*

Email ID*

Credit Card Expiry Date*

CVV Number*

Security Code

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

Security Code

Cancel Register

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

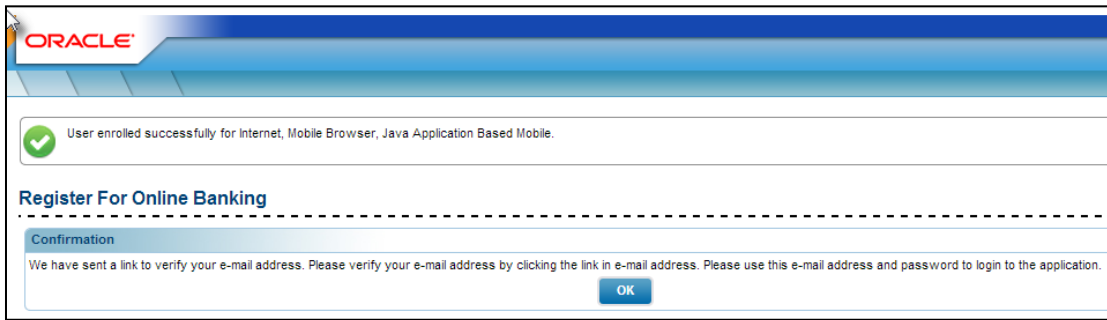
Online Registration

Relationship Type – Saving Account Customer

Customer ID	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer . Enter the appropriate customer ID.
Account Number	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer . Enter the appropriate account number.
Credit Card Number	[Conditional, Numeric, Input Box, 20*n] This field is available only when the relationship type selected is Credit Card Customer .
First Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer . Enter the appropriate first name.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer . Enter the appropriate last name.
Email ID	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate email ID.
Date of Birth	[Mandatory, Date-Picker] Select the appropriate date of birth from the Date-Picker.
Debit Card Number	[Conditional, Numeric, Input Box, 20] This field is available only when the relationship type selected is Saving Account Customer . Enter the appropriate <i>Debit Card Number</i> .
Debit Card Pin	[Conditional, Numeric, Input Box,4] This field is available only when the relationship type selected is Saving Account Customer . Enter the appropriate debit card pin.

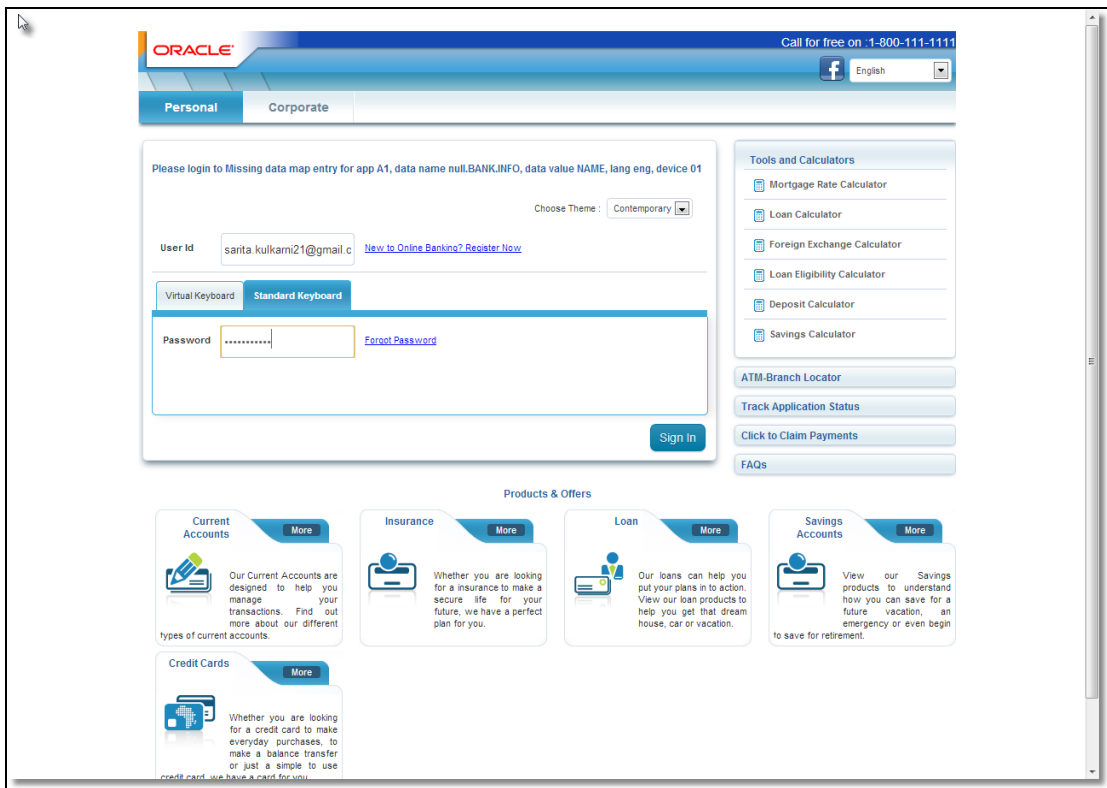
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID



Field Description

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

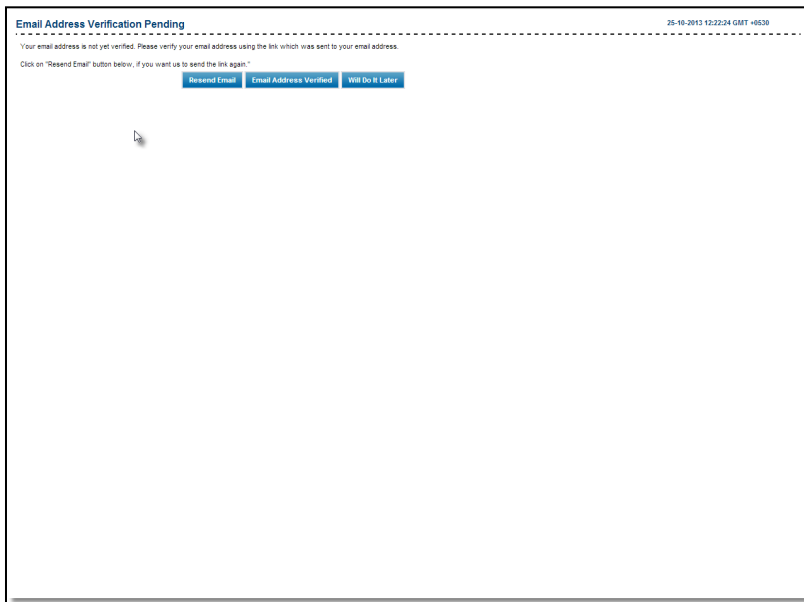
Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid user/email ID.
----------------	--

Field Name	Description
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the user ID entered.

The following page is displayed.

Email Address Verification Pending



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

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email Address**. The following page is displayed.

Product Showcase



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

Current Accounts Overdraft

ORACLE << Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management To

WELCOME, SUBIT SARMA

Product Showcase

Product Showcase

Current Accounts Overdraft

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

Features:

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

[Apply Online](#)

Click here

Current Accounts Transactional

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

Features:

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

[Apply Online](#)

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

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

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

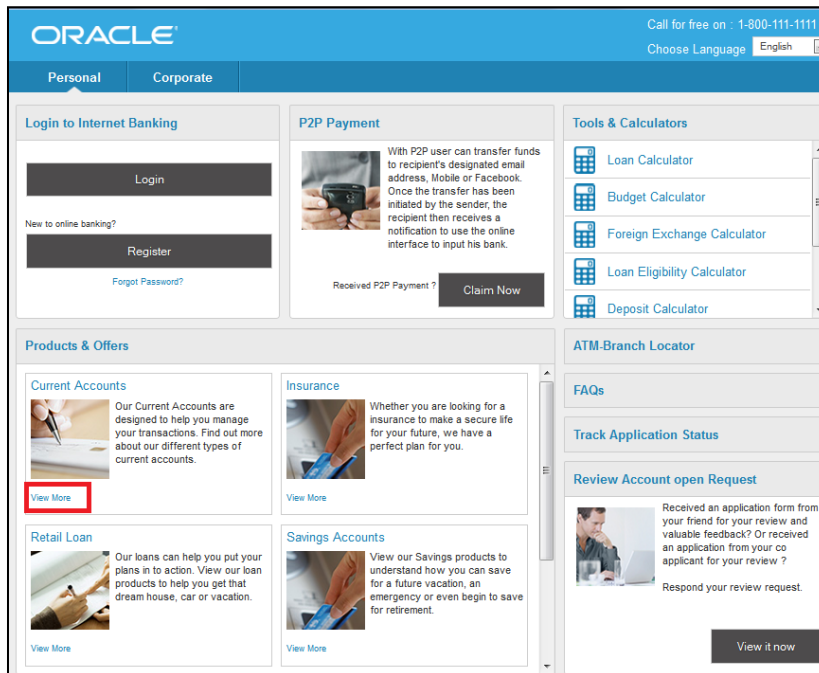
5.3 Prospective Customer

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

For the Prospective Customer:

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

Home Page



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

Retail User – Current Accounts Group

The screenshot displays the Oracle Direct Banking website interface. At the top, the Oracle logo is on the left, and contact information 'Call for free on : 1-800-111-1111' and a language selector 'Choose Language English' are on the right. Below the logo, there are tabs for 'Personal' and 'Corporate'. The main content area is titled 'Current Accounts' and contains two featured account types: 'Current Accounts Overdraft' and 'Current Accounts Transactional'. Each card includes an image, a brief description, a list of features, and a 'View More' button. The 'View More' button for the Overdraft account is highlighted with a red border. To the right of the main content is a sidebar with 'Tools & Calculators' (Loan, Budget, Foreign Exchange, Loan Eligibility, Deposit), 'ATM-Branch Locator', 'Click to Claim Payments', 'FAQs', and 'Track Application Status'.

The following page is displayed.

Current Accounts Overdraft

3. Enter the required details in the following fields.

Field Description

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

Application Details

Personal Details

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

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

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

Tell us your Requirement

ORACLE FLEXCUBE Direct Banking - Mozilla Firefox
 https://10.184.134.158:7013/8001/internet

ORACLE
 Accounts Loans Payments Bill Payments Collection and Remittances Bulk Transactions Account Opening Tools Customer Services Wealth Management Cards Transaction Activities
 WELCOME, PIRARDITI S

13-08-2013 09:41:38 GMT +0530

Current Accounts OverDraft

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

Application Details

Personal Details
 Tell us your Requirement

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

Upload Document

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Submit Cancel

Click here to call

Open New Account Open New Account Open New Account

Field Description

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

Application Details

Tell us your Requirement

Type of Ownership

[Mandatory, Dropdown List]

Select the appropriate ownership type from the drop down list.

- Company
- Other
- Partnership Firm
- Sole Proprietor
- Trust Association

If Other, Please Specify

[Conditional, Input Field, Alphanumeric, 50]

If the Type of Ownership selected is Other then enter the desired type of ownership.

Type of Business

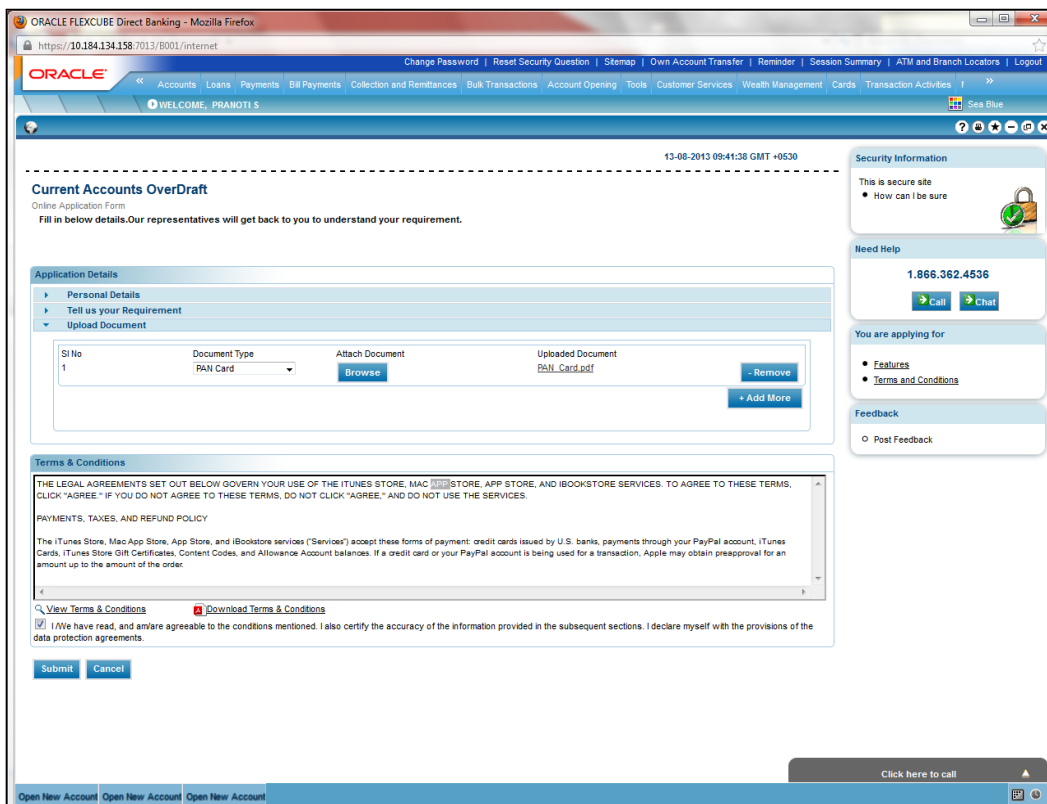
[Mandatory]

Select the appropriate business type from the drop down list.

- Manufacturing
- Other
- Retail
- Services

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

Upload Documents



Field Description

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

Application Details**Upload Document****Mandatory Documents**

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

Terms & Conditions

ORACLE FLEXCUBE Direct Banking - Mozilla Firefox
 https://10.184.134.158:7013/8001/Internet

ORACLE
 Accounts | Loans | Payments | Bill Payments | Collection and Remittances | Bulk Transactions | Account Opening | Tools | Customer Services | Wealth Management | Cards | Transaction Activities | Logout

WELCOME, PRANOTI S

13-08-2013 11:32:51 GMT +0530

Current Accounts Transactional

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

Application Details

Personal Details

Tell us your Requirement

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

Upload Document

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

View Terms & Conditions Download Terms & Conditions

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

Submit Cancel

Security Information
 This is secure site
 How can I be sure

Need Help
 1.866.362.4536
 Call Chat

You are applying for
 Features
 Terms and Conditions

Feedback
 Post Feedback

Click here to call

Open New Account

Field Description

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

Terms & Conditions

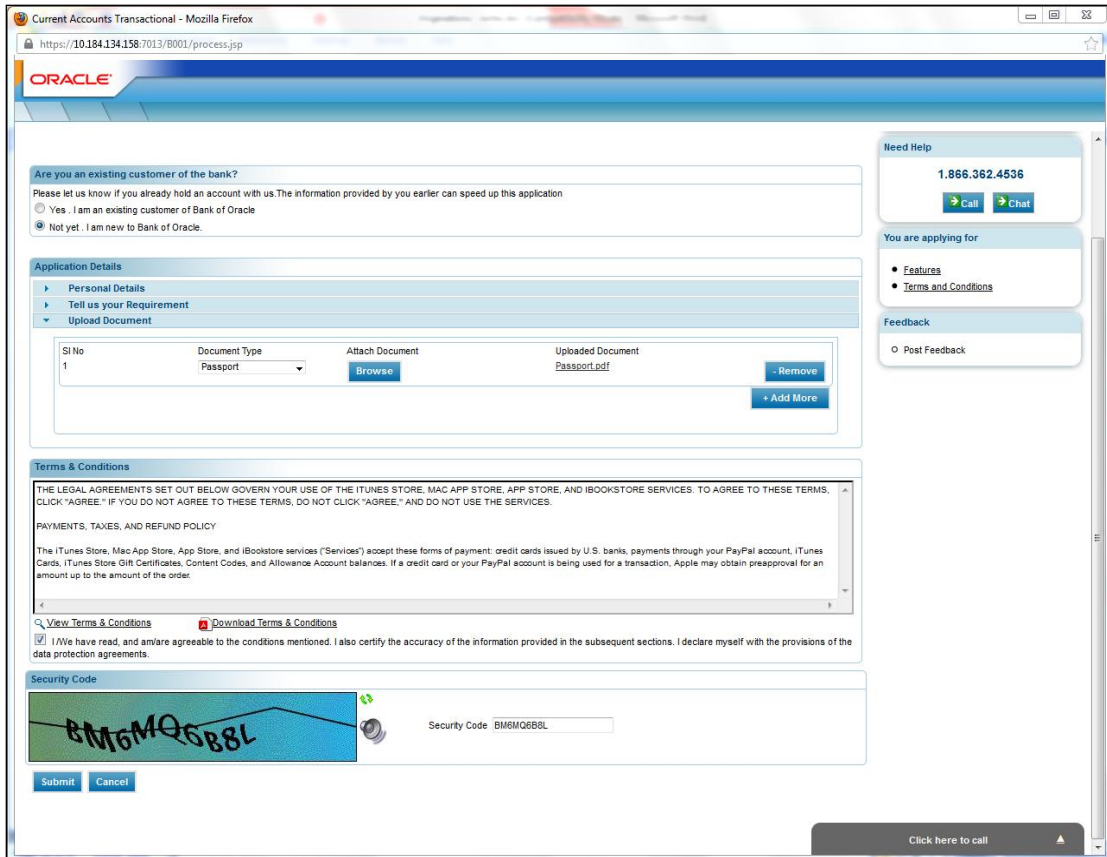
Terms & Conditions	[Display] Displays all the terms and conditions applicable for online processing.
-------------------------------	--

View terms & Conditions	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
------------------------------------	--

Download Terms & Conditions	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
--	---

Field Name	Description
Checkbox for accepting Terms & Conditions	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

Security Code



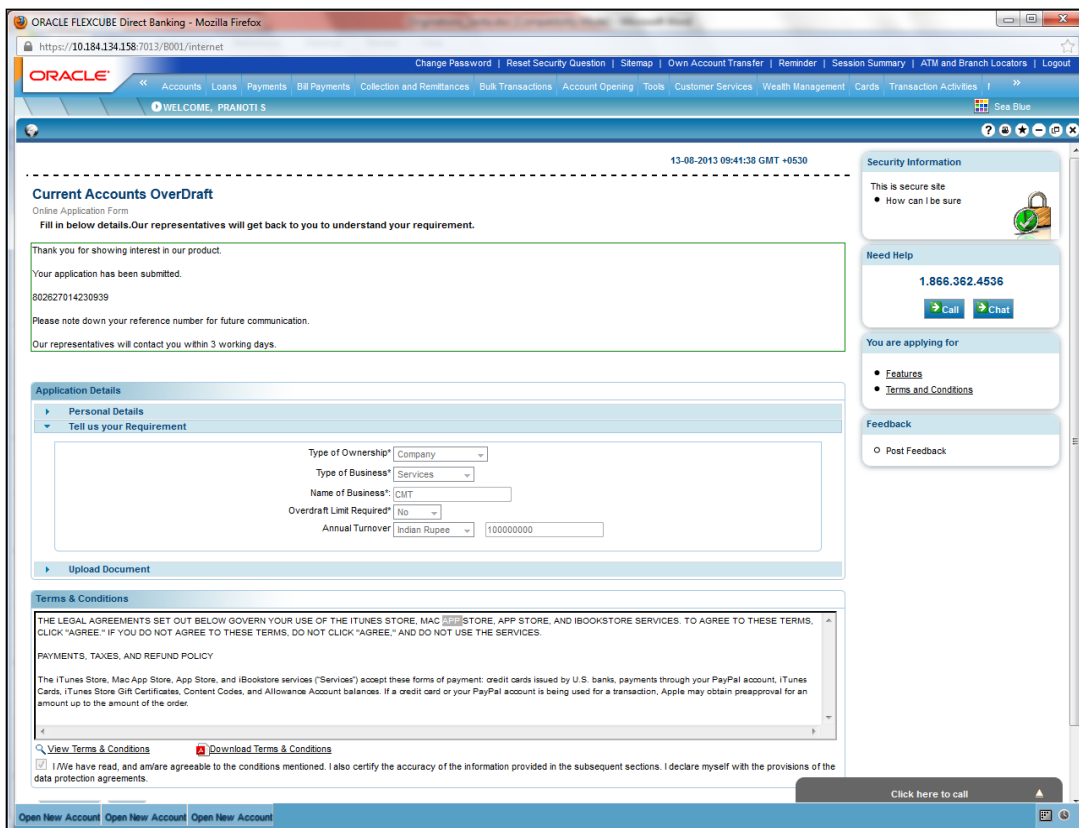
Field Description

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

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

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

Current Accounts Overdraft



6. Current Accounts Transactional

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

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

6.1 Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page

Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate User ID .
----------------	---

Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the User ID entered.
-----------------	---

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

New Account Opening

The screenshot displays the Oracle FLEXCUBE Direct Banking user interface. At the top, a navigation menu includes 'Change Password', 'Open New Account', 'Reminder', 'Session Summary', 'Sitemap', and 'Logout'. The 'Open New Account' option is highlighted with a red callout box containing the text 'Click here'. Below the navigation bar, the user is logged in as 'WELCOME, SUBIT SARMA'. The main content area is divided into several sections: 'Spending Analysis' with a large blue circle and a text box; 'Account Summary' with a table showing balances for Current and Savings (999,999,999.00 GBP), Term Deposits (3,000.00 GBP), and Loans (205,543.84 GBP); 'Currency Wise Position' with a table showing assets and liabilities in GBP; and 'Account Balances' with a dropdown menu. On the right side, there are several utility panels: 'Notifications' (Alerts, Messages), 'Request Status' (No Service Requests available), 'Quick Tasks' (Pay Bills Now, Download Statement Now, etc.), 'Tools' (Select, Go), and 'Foreign Exchange Calculator' (I Want to Buy Foreign currency notes, Currency I Have: GBP-Pound Sterling, Currency I Require: USD-US Dollar, Exchange Rate: 1 GBP = 1.490000 USD, 1 USD = 0.671141 GBP, Indicative Rate as on 21-Oct-2013, Book Deal).

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

Open New Account

The screenshot displays the Oracle FLEXCUBE Direct Banking interface. At the top, the navigation bar includes links for 'Change Password', 'Open New Account', 'Reminder', 'Session Summary', 'Sitemap', and 'Logout'. The main content area is divided into several sections:

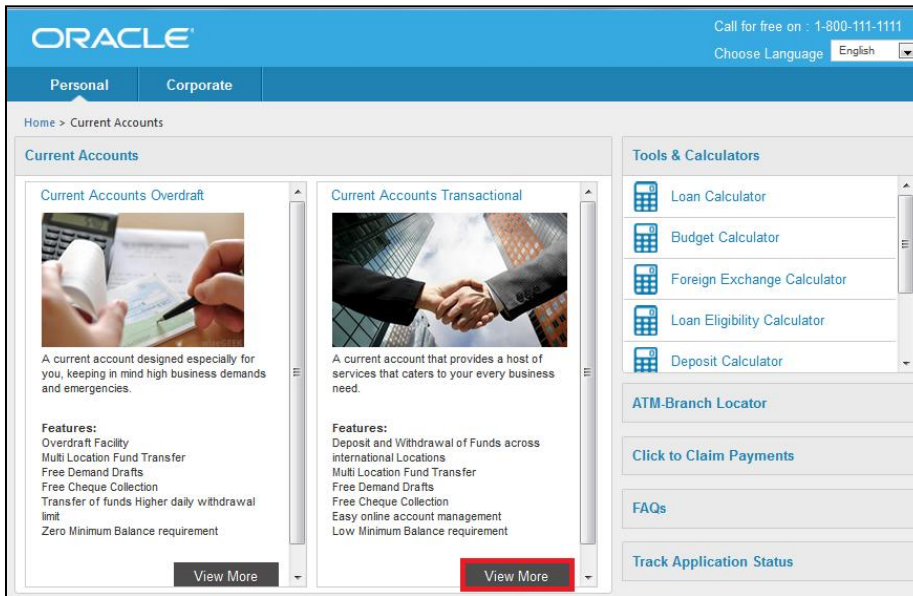
- Spending Analysis:** A large blue circle is present. A red box highlights the 'Open New Account' link in the 'My Applications' menu, with a red callout bubble saying 'Click here'. Below this, a text box reads: 'This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please click here to categorise your expenses.'
- Account Summary:** A table showing account balances:

Category	Amount
Current and Savings	999,996,999.00 GBP
Term Deposits	3,000.00 GBP
Loans	205,543.84 GBP
- Currency Wise Position:** A table showing assets and liabilities:

Currency	Assets	Liabilities
GBP	999,999,999.00	205,543.84
Total Assets:	999,999,999.00 GBP	
Total Liabilities:		205,543.84 GBP
- Foreign Exchange Calculator:** A section with input fields for 'I Want to' (Buy Foreign currency notes), 'Currency I Have' (GBP-Pound Sterling), and 'Currency I Require' (USD-US Dollar). It displays an exchange rate of 1 GBP = 1.490000 USD and 1 USD = 0.671141 GBP. A 'Book Deal' button is visible.

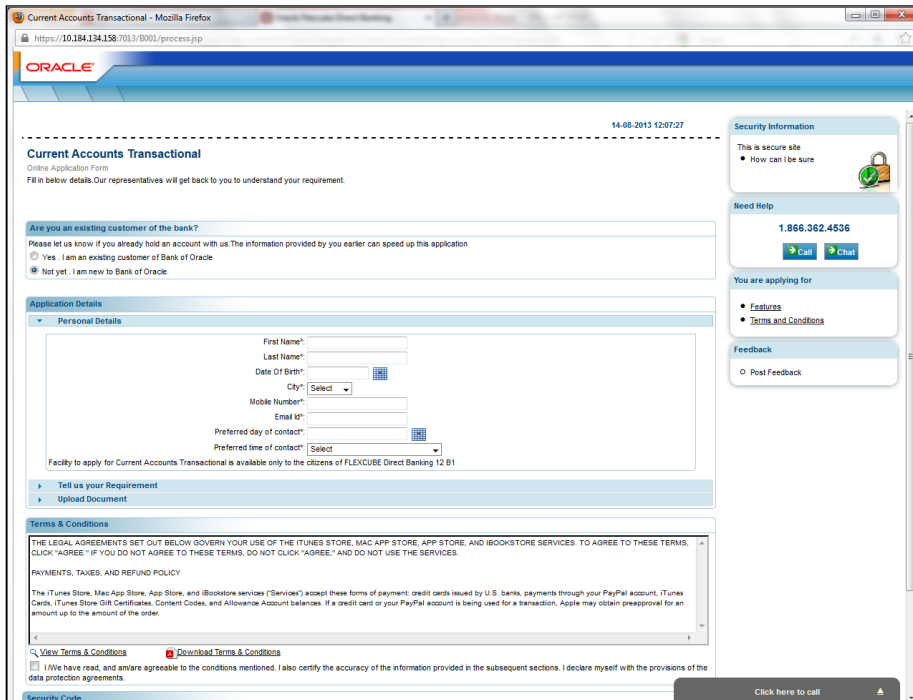
5. Click **More** available on Product Group – Current Accounts from the Product Showcase.
6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

Current Accounts – Current Accounts Transactional



The following page is displayed.

Online Application Form – Current Accounts Transactional



7. Enter the appropriate details in the respective sections.

Field Description

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

Application Details – Personal Details

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

Online Registration**Relationship Type – Saving Account Customer**

Customer ID	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate <i>Customer ID</i>.</p>
Account Number	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is Saving Account Customer or Deposits/Loans Customer.</p> <p>Enter the appropriate account number.</p>
Credit Card Number	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the relationship type selected is Credit Card Customer.</p>
Name	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
City	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
Mobile Number	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>

Email ID [Mandatory, Alphanumeric, Input Box, 255]
 This field is auto-configured once you select a customer from the dropdown list.
 Else enter the appropriate Mobile Number.

Preferred Day of Contact [Mandatory, Date-Picker]
 Select the desired date from the Date-Picker.

Preferred Time of Contact [Mandatory, Dropdown]
 Select the desired time from the dropdown.

Tell us your Requirement

Type of Ownership [Mandatory, Dropdown List]
 Select the appropriate ownership type from the drop down list.

- Company
- Other
- Partnership Firm
- Sole Proprietor
- Trust Association

If Other, Please Specify [Conditional, Input Field, Alphanumeric, 50]
 If the Type of Ownership selected is **Other** then enter the desired type of ownership.

Type of Business [Mandatory]
 Select the appropriate Business Type from the drop down list.

- Manufacturing
- Other
- Retail
- Services

Name of Business [Mandatory, Alphanumeric, Input Box, 20]
 Enter the appropriate business name.

Overdraft Limit Required [Mandatory]
 Select the appropriate requirement option from the drop down list.

- Yes
- No

Annual Turnover (Currency Type) [Mandatory, Dropdown]
 Currency types vary as per bank requirement and are system configured.
 Enter the desired type of currency.

Annual Turnover [Mandatory, Input Box, 20]
 Enter the appropriate Annual Turnover amount.

Upload Document

Mandatory Documents

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

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

8. Click **Submit**.

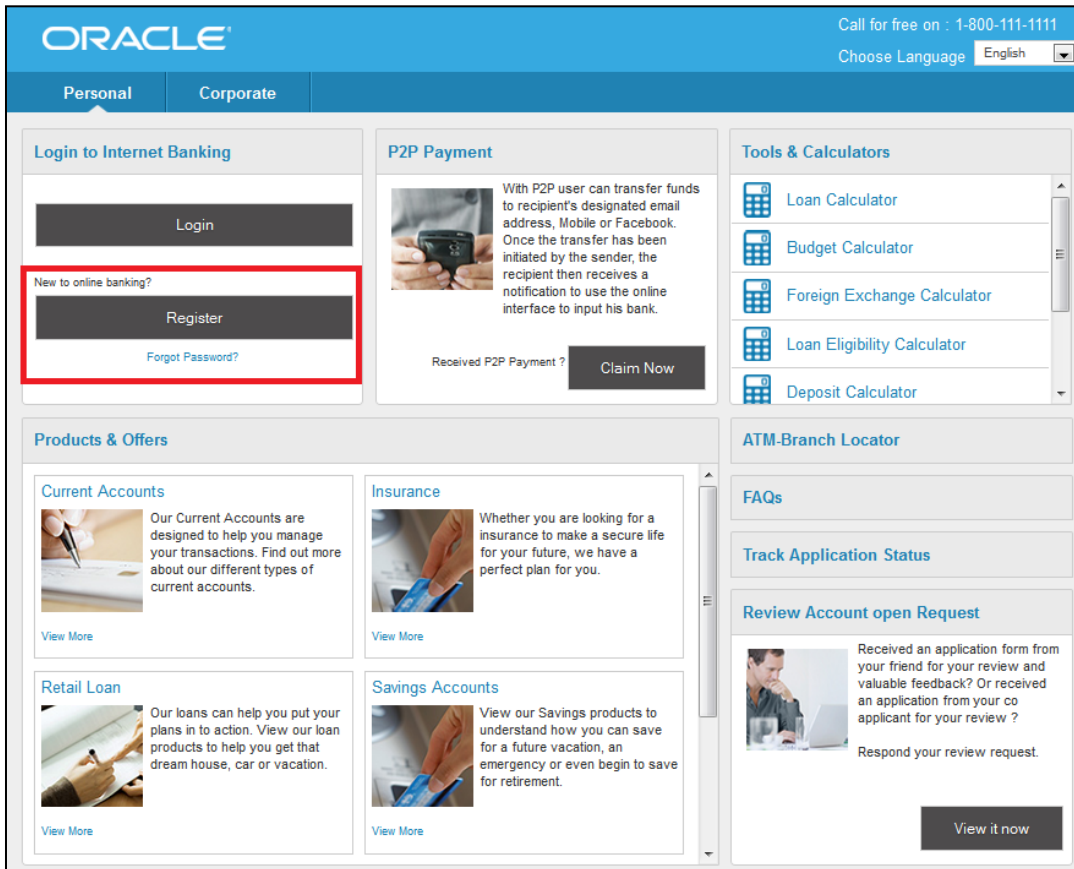
6.2 New to Online Banking

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

For the New User to Online Banking:

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

Login Page



The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

Online Registration

Relationship Type – Saving Account Customer

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

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

Success Message for Register Online Banking

ORACLE

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

Register For Online Banking

Confirmation

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

OK

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

Re-Login using the Registered Email ID

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

Personal Corporate

Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01

Choose Theme : Contemporary

User Id sarita.kulkarni21@gmail.c [New to Online Banking? Register Now](#)

Virtual Keyboard Standard Keyboard

Password [Forgot Password](#)

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

Current Accounts [More](#)
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Insurance [More](#)
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Loan [More](#)
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

Savings Accounts [More](#)
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

Credit Cards [More](#)
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

Field Description

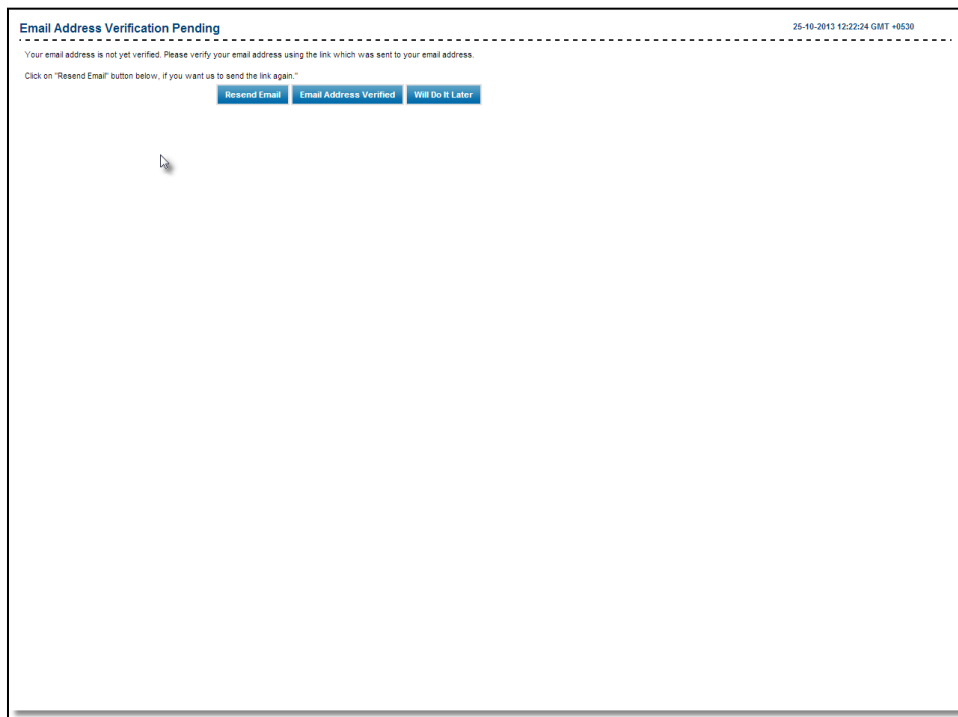
Field Name	Description
------------	-------------

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid user/email ID.
----------------	--

Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the user ID entered.
-----------------	--

The following page is displayed.

Email Address Verification Pending

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

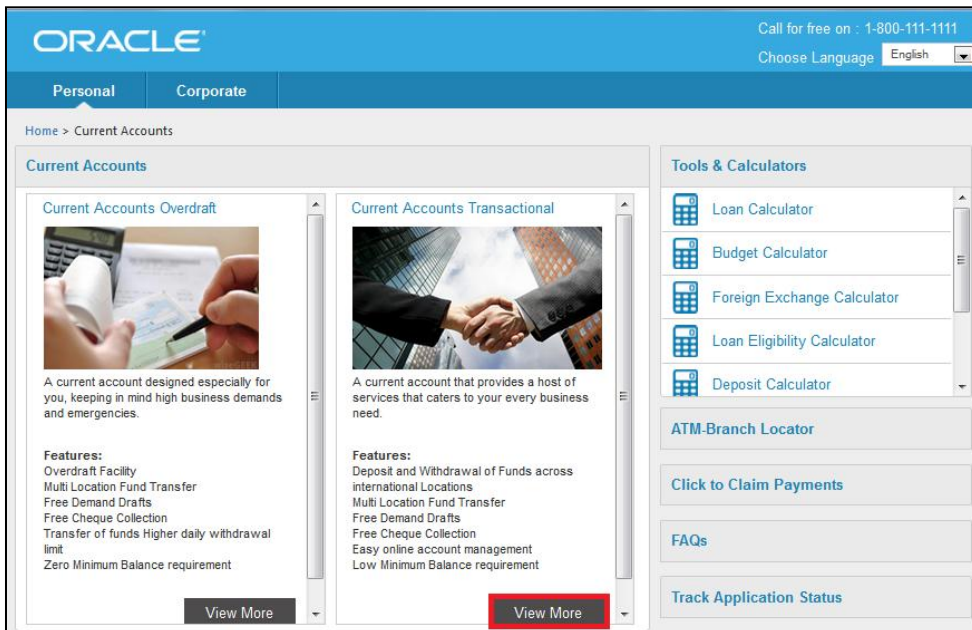
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

Product Showcase



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

Current Account Transactional



9. Click the **Apply Online** link available on the product – **Current Accounts Transactional**. The following page is displayed.

Current Accounts Transactional

Current Accounts Transactional - Mozilla Firefox
 https://10.184.134.158:7013/0001/process.jsp

ORACLE

14-06-2013 12:07:27

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

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

Application Details

Personal Details

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

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Security Code [Click here to call](#)

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

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

6.3 Prospective Customer

For the Prospective Customer:

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

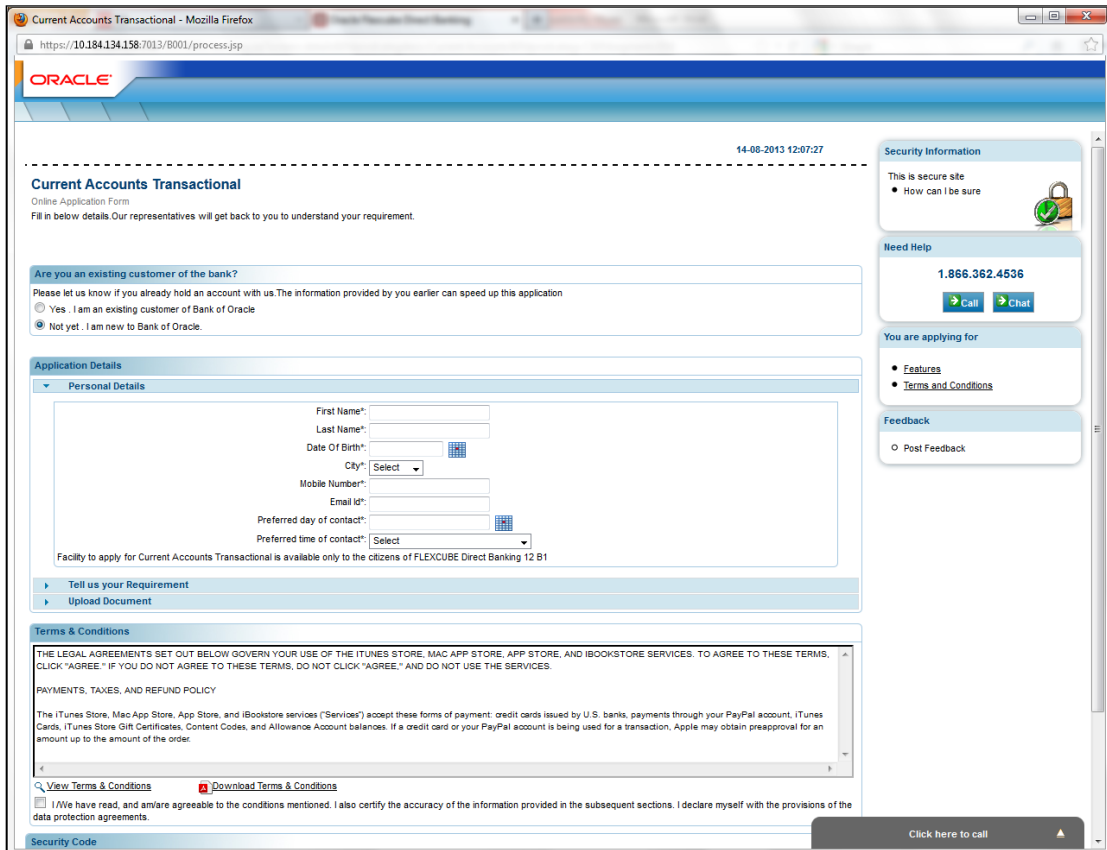
Home Page

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

Current Accounts

The following page is displayed.

Current Accounts Transactional



3. Enter the required details in the following sections.

Personal Details

Field Description

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

Application Details

Personal Details

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

Select Customer

[Conditional, Dropdown]

If the user is an existing customer of the bank of Oracle, then multiple accounts may be available for the same user/ owned by the same user.

The selected account number is used as a reference for further online application processing.

Select the required account number from the list.

Name

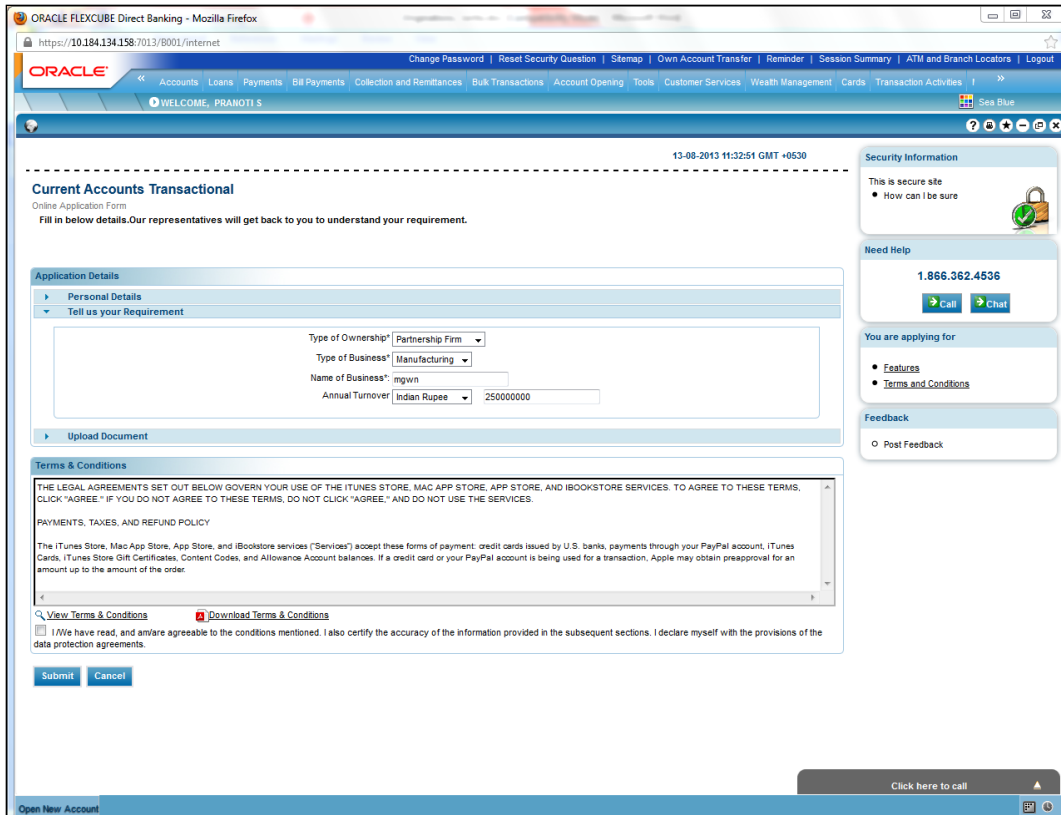
[Mandatory, Alphanumeric, 20]

Enter the appropriate name of the applicant.

This field is available only when the customer is existing user.

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

Tell us your Requirement



Field Description

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

Application Details

Tell us your Requirement

Type of Ownership

[Mandatory, Dropdown List]

Select the appropriate ownership type from the drop down list.

- Company
- Other
- Partnership Firm
- Sole Proprietor
- Trust Association

If Other, Please Specify

[Conditional, Input Field, 50]

If the Type of Ownership selected is Other then enter the appropriate Type of Ownership.

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

ORACLE FLEXCUBE Direct Banking - Mozilla Firefox
 https://10.184.134.158:7013/8001/internet

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

ORACLE
 Accounts | Loans | Payments | Bill Payments | Collection and Remittances | Bulk Transactions | Account Opening | Tools | Customer Services | Wealth Management | Cards | Transaction Activities | See Blue

WELCOME, PRANOTI S

13-08-2013 09:44:38 GMT +0530

Current Accounts OverDraft

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

Application Details

- Personal Details
- Tell us your Requirement
- Upload Document

SI No	Document Type	Attach Document	Uploaded Document
1	RAN Card	Browse	RAN_Card.pdf - Remove

[+ Add More](#)

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

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

Security Information
 This is secure site
 • How can I be sure

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

You are applying for

- Features
- Terms and Conditions

Feedback
 Post Feedback

Click here to call

Open New Account Open New Account Open New Account

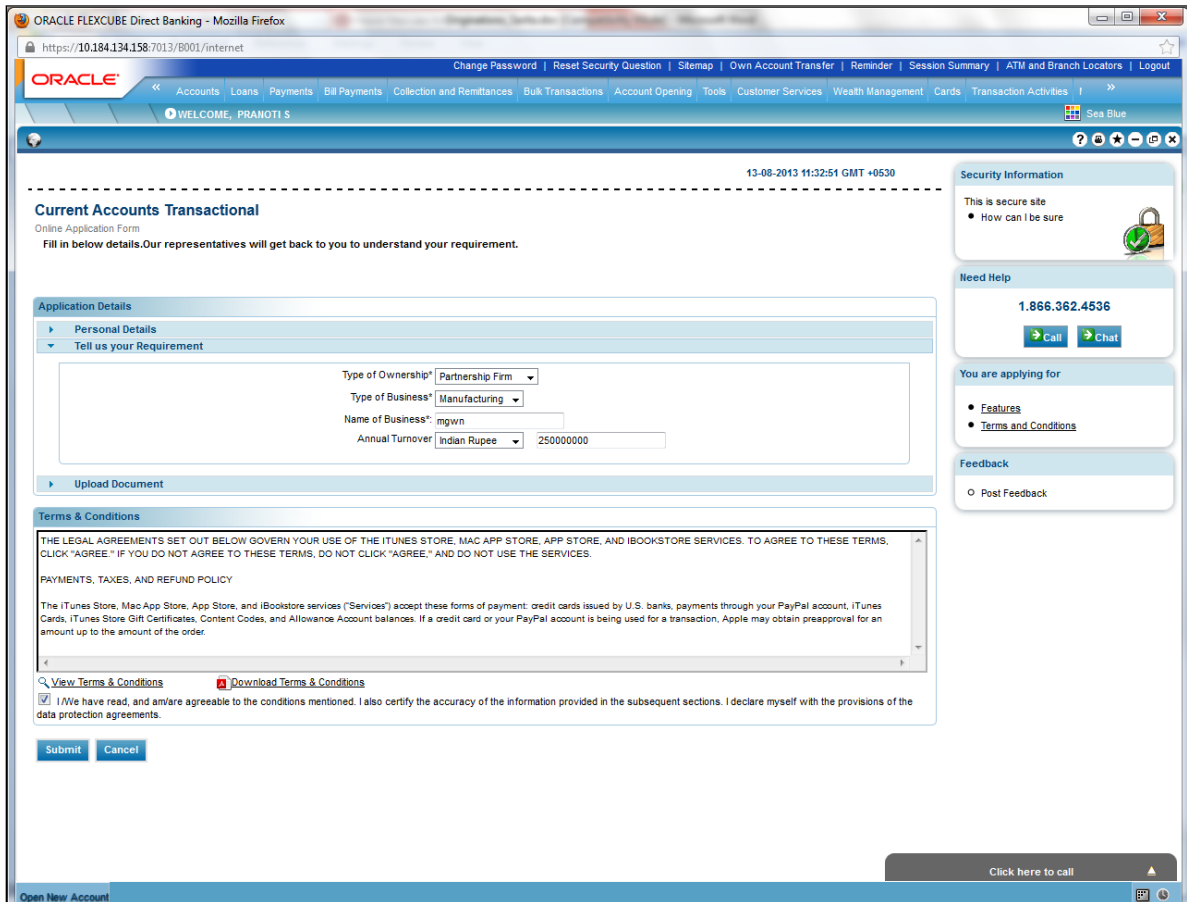
Field Description

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

Application Details**Upload Document****Mandatory Documents**

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

Terms & Conditions

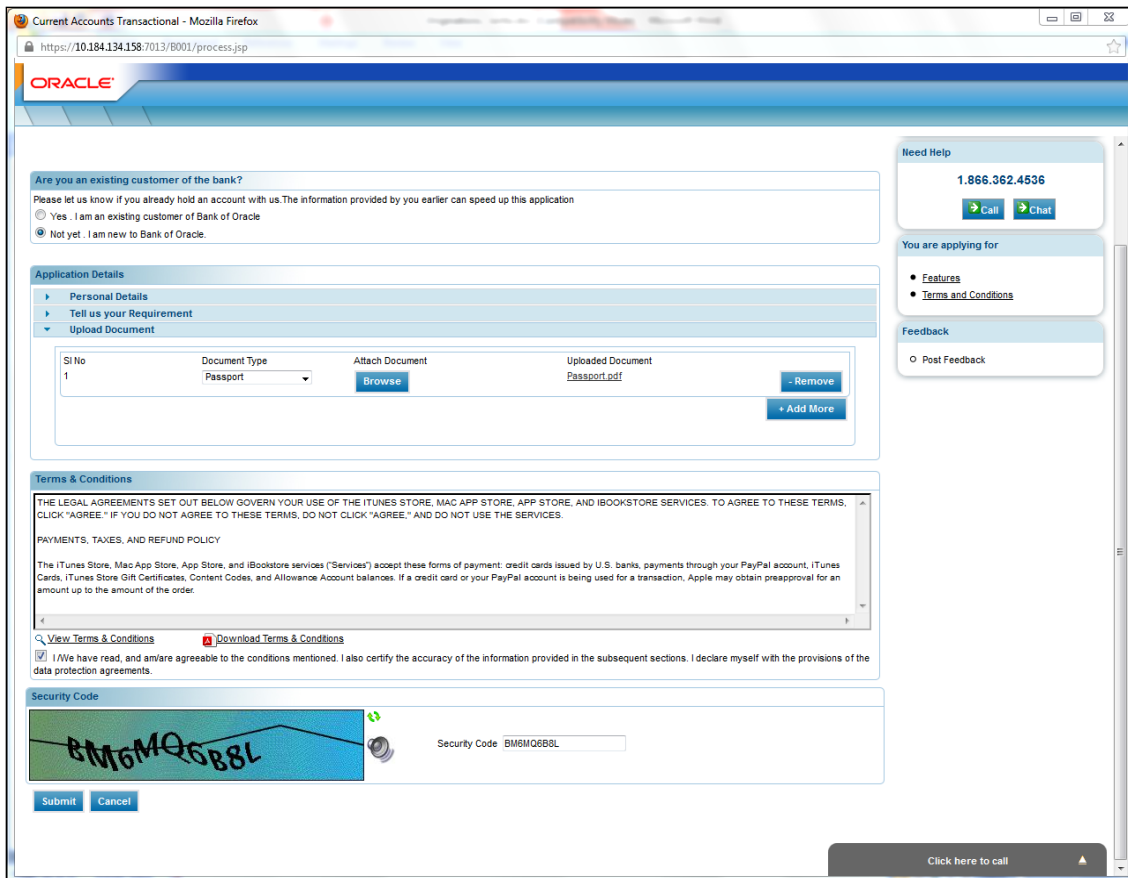


Field Description

Field Name	Description
Terms & Conditions	[Display] Displays all the terms and conditions applicable for online processing.
View terms & Conditions	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
Download Terms & Conditions	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.


Field Name	Description
Checkbox for accepting Terms & Conditions	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

Security Code



Field Description

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

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

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

Success Message

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

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

7. Car Insurance

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

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

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

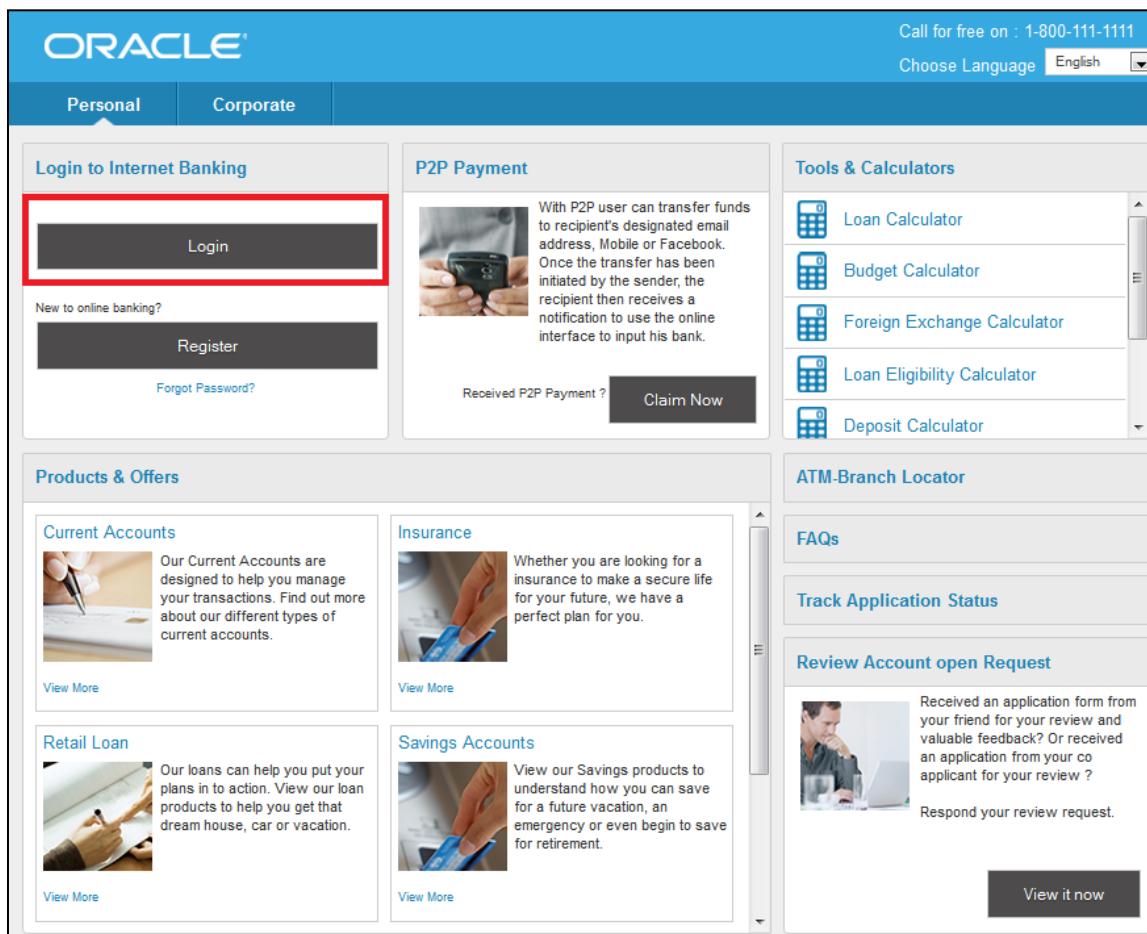
7.1 Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page



Field Description

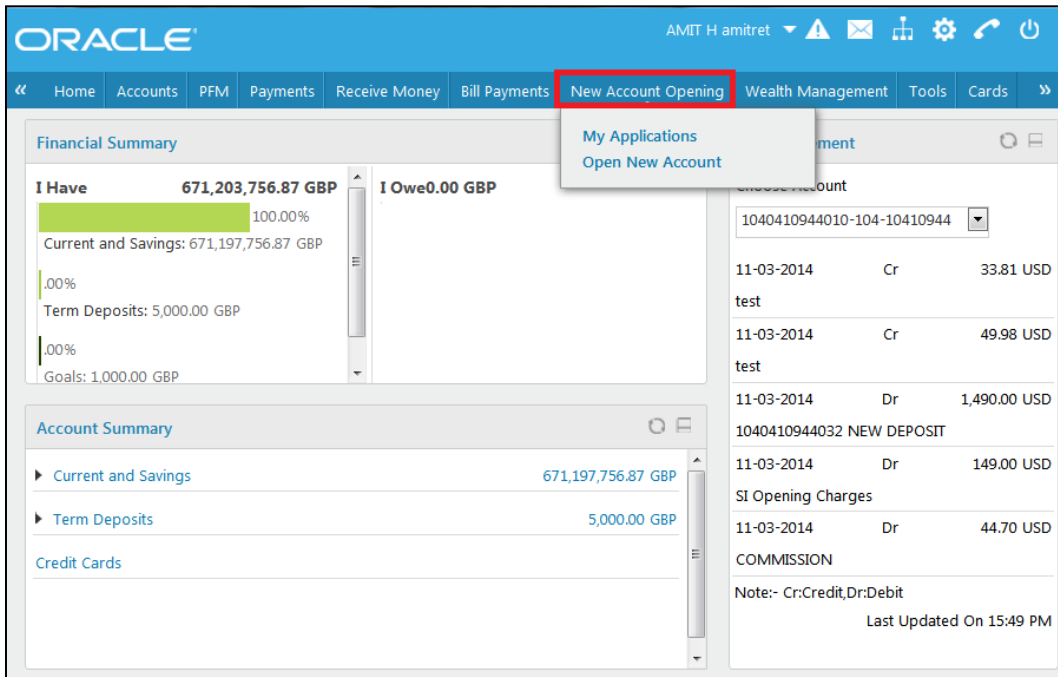
Field Name	Description
------------	-------------

Login Window

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

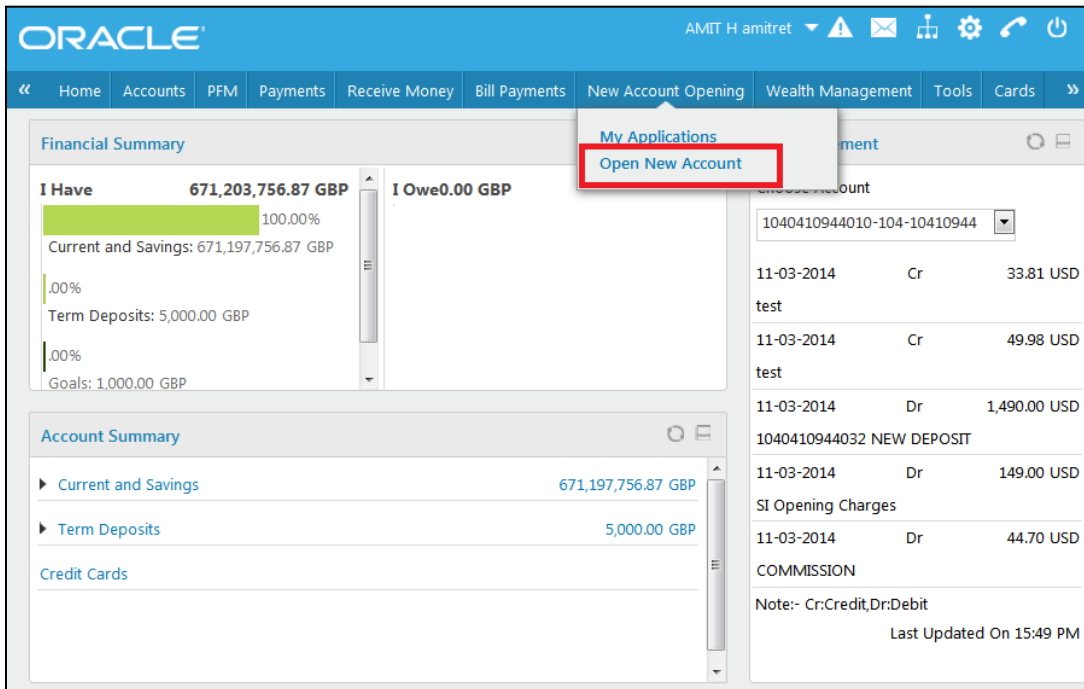
2. Click **Sign In**.
3. Click **New Account Opening**.

New Account Opening



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

Open New Account



- Click **More** link available on **Product Group – Insurance** from the **Product Showcase**.
- Click **Apply Online** link available on any desired product.

Insurance – Car Insurance

Online Application Form – Car Insurance

7. Enter the appropriate details in the respective sections.

Field Description

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

Application Details – Personal Details

Select Customer	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
------------------------	--

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

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

City	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
-------------	---

Mobile Number	<p>[Mandatory, Numeric, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
----------------------	--

Email ID	<p>[Mandatory, Alphanumeric, 255]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
-----------------	--

Preferred Day of Contact	<p>[Mandatory, Date-Picker]</p> <p>Select the desired date from the Date-Picker.</p>
---------------------------------	--

Preferred Time of Contact	<p>[Mandatory, Dropdown]</p> <p>Select the desired time from the dropdown.</p>
----------------------------------	--

Tell us your Requirement

No of Adults	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of adults in the family.</p>
---------------------	---

No of Children	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of children in the family.</p>
-----------------------	---

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

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

8. Click **Submit**.

7.2 New to Online Banking

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

For the New User to Online Banking:

1. Click **New to Online Banking? Register Now**.

Login Page

ORACLE Call for free on : 1-800-111-1111
Choose Language English

Please login to Oracle FLEXCUBE Direct Banking Choose Theme Default

User ID Email Id/ User Id

Virtual Keyboard Standard Keyboard

Password Forgot Password?

Click here to enter by hovering

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

Sign In

[New to Online Banking? Register Now](#)

The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

Online Registration

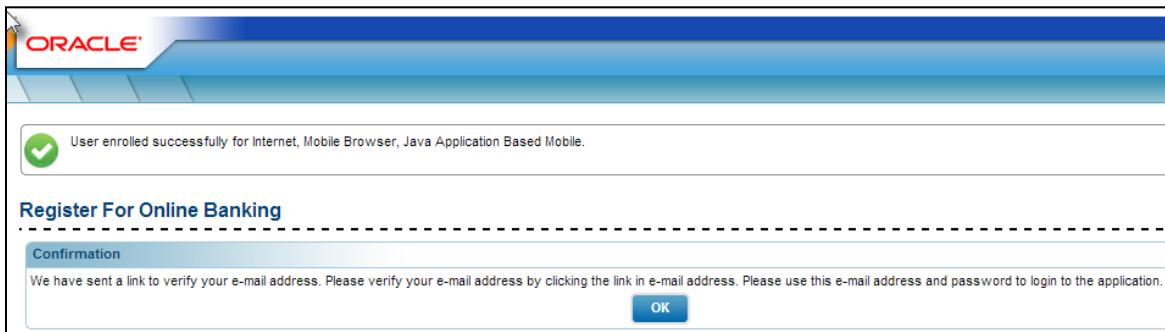
Relationship Type – Saving Account Customer

Field Name	Description
Relationship Type	[Mandatory, Dropdown] Select the appropriate Relationship Type from the following: <ul style="list-style-type: none"> • Saving Account Customer • Credit Card Customer • Loans/ Deposits Customer
Customer ID	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Customer ID.
Account Number	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Account Number.
Credit Card Number	[Conditional, Numeric, Input Box, 20*n] This field is available only when the Relationship Type selected is Credit Card Customer.
First Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate First Name.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Last Name.
Email ID	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
Date of Birth	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
Debit Card Number	[Conditional, Numeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Number.
Debit Card Pin	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

2. Select the checkbox for **Terms & Conditions**.

3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**.

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID

Field Description

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

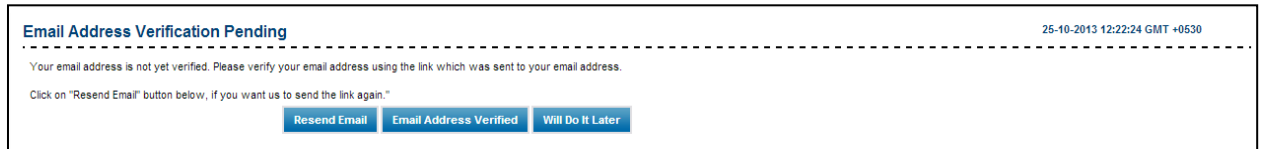
Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
----------------	--

Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.
-----------------	--

The following page is displayed.

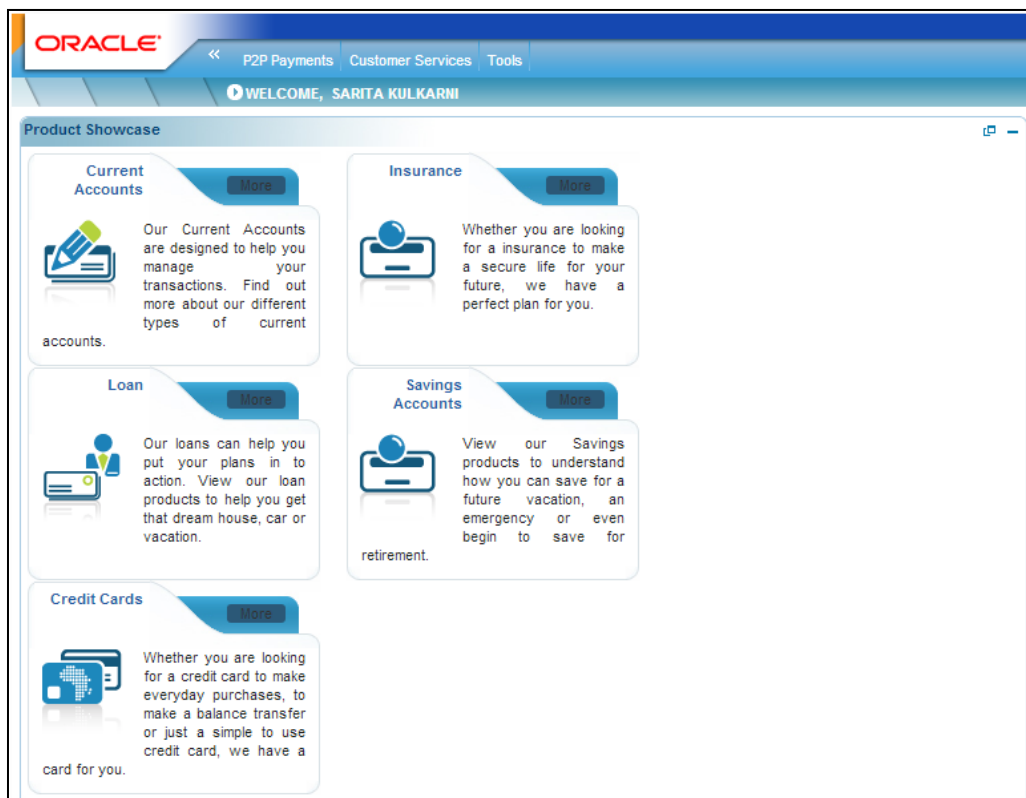
Email Address Verification Pending



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

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email Address**. The following page is displayed.

Product Showcase



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

Product – Car Insurance

The screenshot shows the Oracle website interface for Car Insurance. At the top, there's a blue header with the Oracle logo, a phone number (1-800-111-1111), and a language dropdown set to English. Below the header, there are tabs for 'Personal' and 'Corporate'. The main content area is titled 'Insurance' and is split into two columns. The left column is for 'Car Insurance', featuring a red car on a hand, a detailed description of the policy, and a 'View More' button. The right column is for 'Health', featuring an image of a person, a description of health services, and a 'View More' button. To the right of the main content is a sidebar titled 'Tools & Calculators' with links to various calculators and utility services.

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

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

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

7.3 Prospective Customer

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

For the Prospective Customer:

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

Login Page

ORACLE[®] Call for free on : 1-800-111-1111
Choose Language English

Personal Corporate

Login to Internet Banking

Login

New to online banking?

Register

[Forgot Password?](#)

P2P Payment

With P2P user can transfer funds to recipient's designated email address, Mobile or Facebook. Once the transfer has been initiated by the sender, the recipient then receives a notification to use the online interface to input his bank.

Received P2P Payment ? [Claim Now](#)

Tools & Calculators

- [Loan Calculator](#)
- [Budget Calculator](#)
- [Foreign Exchange Calculator](#)
- [Loan Eligibility Calculator](#)
- [Deposit Calculator](#)

Products & Offers

Current Accounts

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

[View More](#)

Insurance

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

[View More](#)

Retail Loan

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

[View More](#)

Savings Accounts

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

[View More](#)

ATM-Branch Locator

FAQs

Track Application Status

Review Account open Request

Received an application form from your friend for your review and valuable feedback? Or received an application from your co applicant for your review ?

Respond your review request.

[View it now](#)

2. Click **Apply Online**, available on the product – Car Insurance.

Product Group - Insurance

Car Insurance

3. Enter the required details in the following sections.

Field Description

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

Application Details

Personal Details

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

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

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

First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available when the logged in customer is a newly registered user.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the last name of the applicant. This field is available when the logged in customer is a newly registered user.
Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate name of the applicant. This field is available when the logged in customer is an existing customer.
Date of Birth	[Mandatory, Date picker] Select the appropriate birth date from the date picker
City	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
Mobile Number	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
Email ID	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.

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

Car Insurance

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

Are you an existing customer of the bank?

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

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

Application Details

Personal Details
 Tell us your Requirement

City where the car is registered*: Mumbai

First Date of Registration*: 04-04-2013

Manufacturer*: Honda

Model*: Accord

Price of the Vehicle*: 1200000

Previous Policy Expiry Date: 20-06-2013

Promotion code:

Field Description

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

Applicant Details

Tell us your Requirement

City where the car is registered	[Mandatory, Alphanumeric, 20] Enter the city name where the car registration is done.
---	--

First Date of Registration	[Mandatory, Date-Picker] Select the appropriate date from the date picker.
-----------------------------------	---

Manufacturer	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
---------------------	--

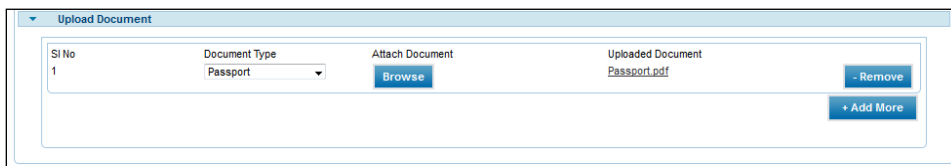
Model	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
--------------	--

Price of the Vehicle	[Mandatory, Numeric, Input Box, 20] Enter the price of the vehicle.
-----------------------------	--

Previous Policy Expiry Date	[Optional, Date-Picker] Enter the expiry date of the previous policy of the vehicle.
------------------------------------	---

Promotion Code	Enter the promotion code, if any.
-----------------------	-----------------------------------

Upload Document



Field Description

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

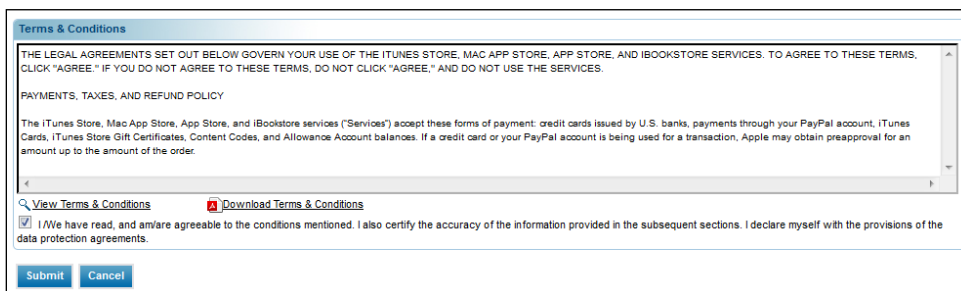
Upload Document

Mandatory Documents

SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
--------------	---

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

Terms & Conditions



Field Description

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

Terms & Conditions

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

Security Code



Field Description

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

Security Code

Security Code in the image	[Display] Displays the security code to be entered in the respective text field.
-----------------------------------	---



[icon, Optional]
A Refresh icon allows user to refresh the security code.

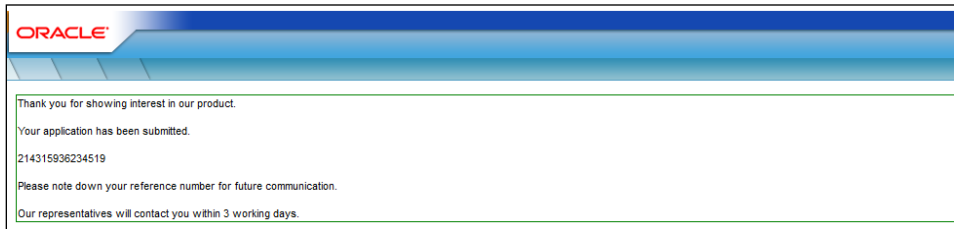
Note: before entering the security code, it is advisable to refresh the security code image to avoid the *session time-out* error.



[icon, Optional]
A user can hear the security code using this icon.

Field Name	Description
Security Code	[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.

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



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

8. Personal Accident and Health

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

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

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

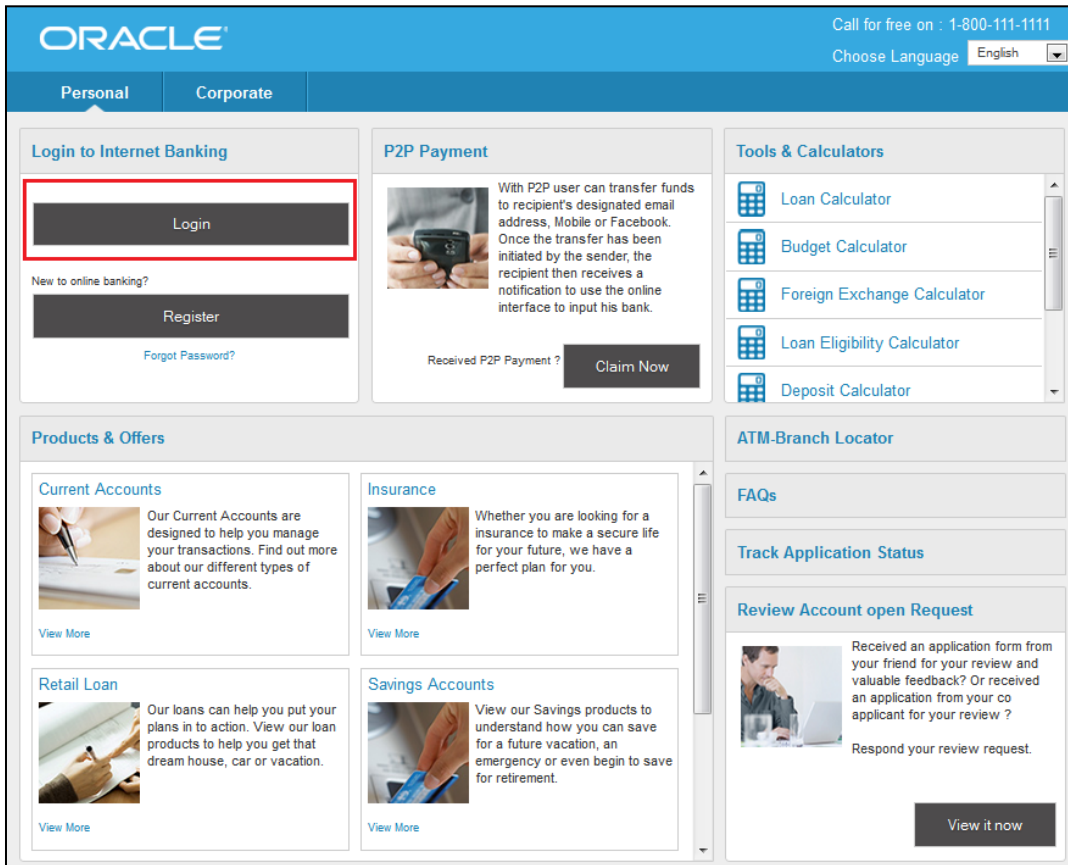
Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page



Field Description

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

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

New Account Opening

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. The top navigation bar includes links for 'Change Password', 'Open New Account', 'Reminder', 'Session Summary', 'Sitemap', and 'Logout'. The main menu has 'New Account Opening' highlighted with a red box and a callout bubble saying 'Click here'. Below the navigation, there are several sections:

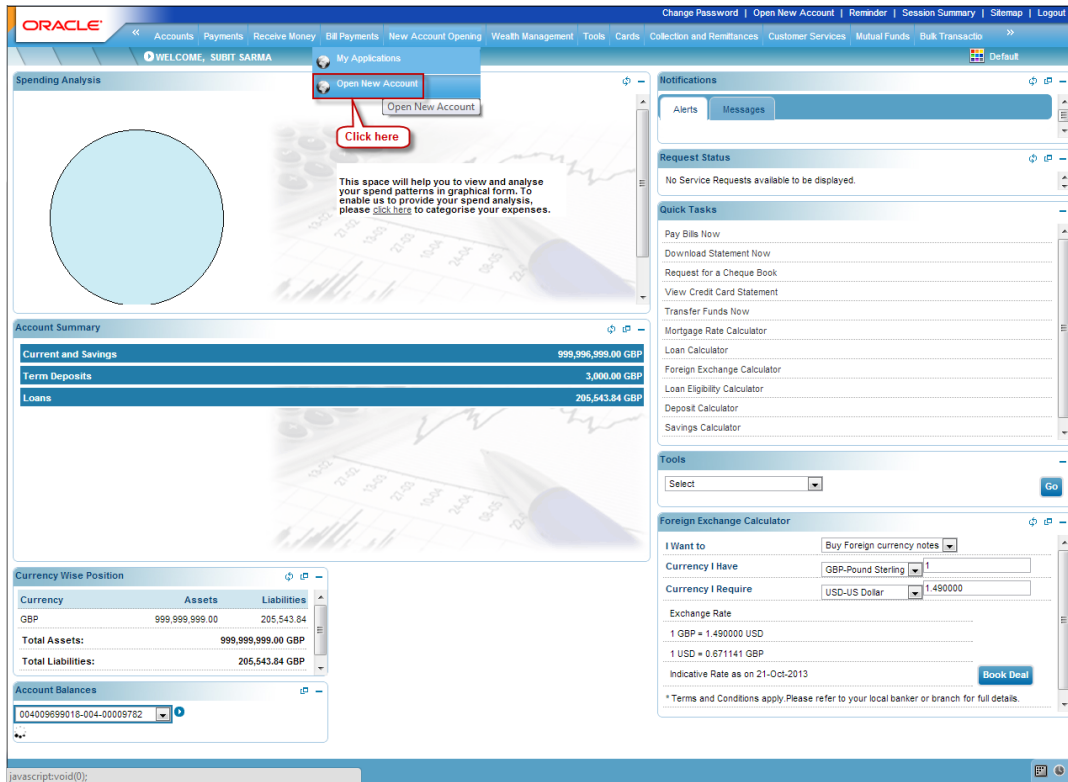
- Spending Analysis:** A large empty circle and a text box that says: "This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses." A red callout bubble points to the 'click here' link.
- Account Summary:** A table showing account balances:

Current and Savings	999,996,999.00 GBP
Term Deposits	3,000.00 GBP
Loans	205,543.84 GBP
- Currency Wise Position:** A table showing assets and liabilities:

Currency	Assets	Liabilities
GBP	999,999,999.00	205,543.84
Total Assets:	999,999,999.00 GBP	
Total Liabilities:		205,543.84 GBP
- Foreign Exchange Calculator:** A form with fields for 'I Want to' (Buy Foreign currency notes), 'Currency I Have' (GBP-Pound Sterling), and 'Currency I Require' (USD-US Dollar). It shows an exchange rate of 1 GBP = 1.490000 USD and 1 USD = 0.671141 GBP. A 'Book Deal' button is present.

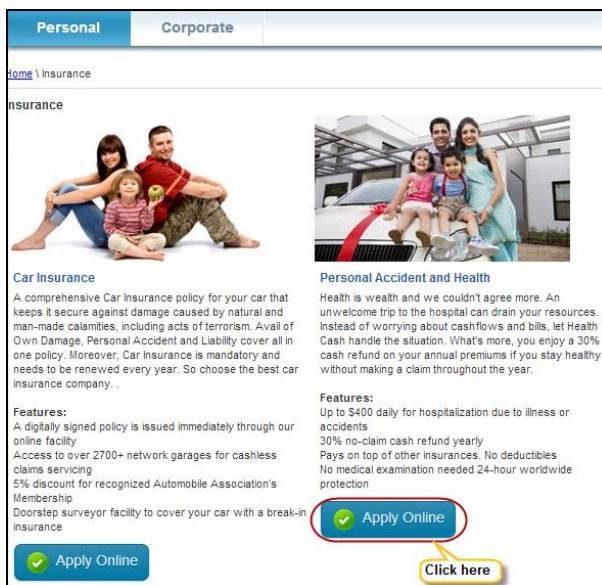
4. Click **Open New Account**.

Open New Account



5. Click the link **More** available on **Product Group – Insurance** from the **Product Showcase**.
6. Click **Apply Online** link available on Personal Accident and Health.

Insurance – Personal Accident and Health



The following page is displayed.

Online Application Form – Personal Accident and Health

7. Enter the appropriate details in the respective sections.

Field Description

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

Application Details – Personal Details

Select Customer	[Mandatory, Dropdown] This field is available only when customer is an existing user. If the user is an existing customer of the Bank of Oracle, then multiple accounts may be available for the same user / owned by the same user. The selected account number is used as a reference for further online application processing.
------------------------	---

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

Name	[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.
City	[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.

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

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

Field Name	Description
Download Terms & Conditions	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
Checkbox for accepting Terms & Conditions	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.

8. Click **Submit**.

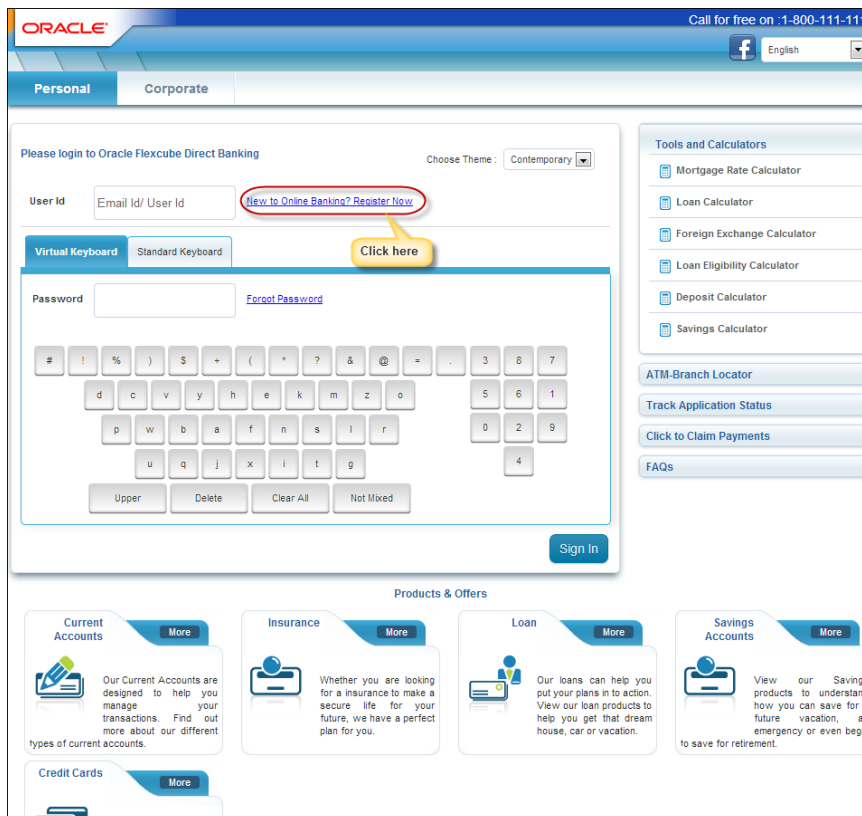
8.2 New to Online Banking

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

For the New User to Online Banking:

1. Click **New to Online Banking? Register Now**.

Login Page



The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

Online Registration

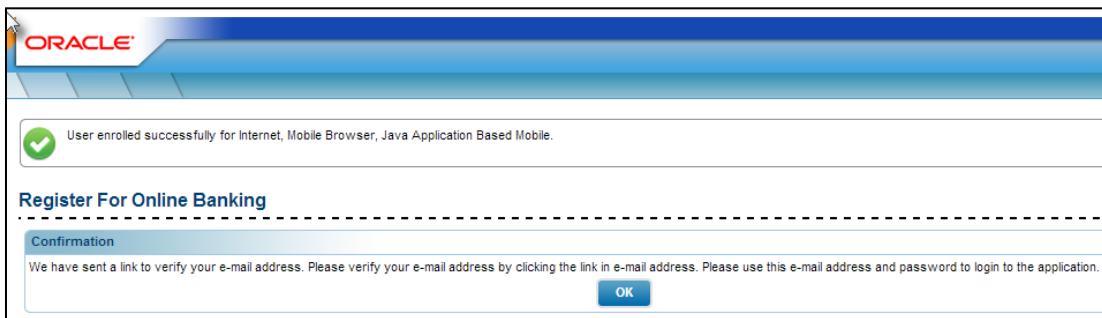
Relationship Type – Saving Account Customer

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

Field Name	Description
Debit Card Pin	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

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

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID

Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
----------------	--

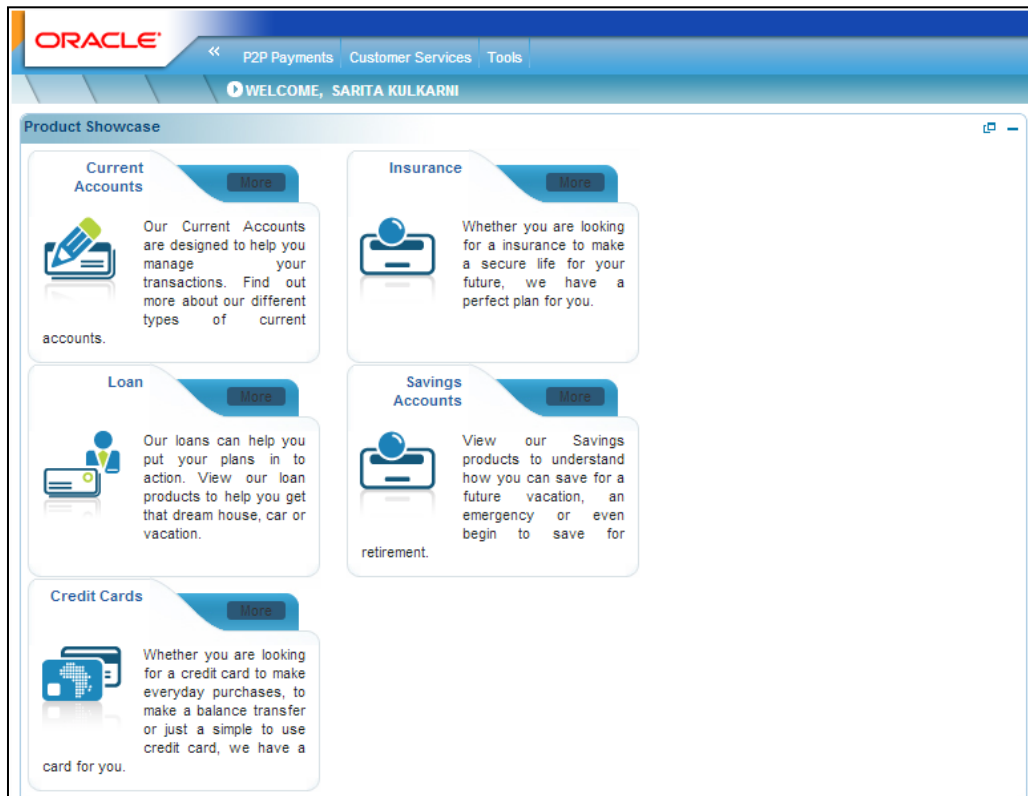
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.
-----------------	--

Email Address Verification Pending

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

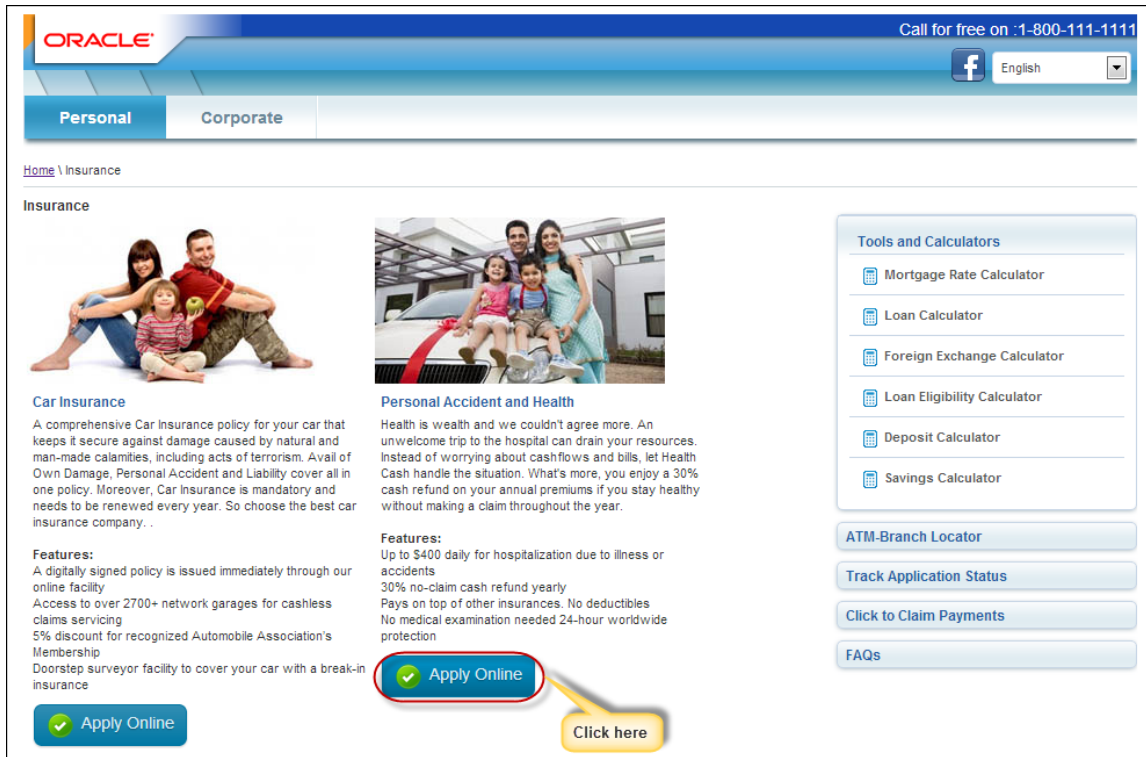
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
 If the Email ID verification is done, then click **Email Address Verified**.
OR
 Click **Will Do it Later**, to continue with the process without verifying the **Email Address**. The following page is displayed.

Product Showcase



8. Click **More**, available on the Product Group – **Insurance**.

Personal Accident and Health



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

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

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

8.3 Prospective Customer

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

For the Prospective Customer:

1. If you are a **Prospective Customer**, click **More** available on the Insurance.

Login Page

Please login to Oracle Flexcube Direct Banking Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard

Password [Forgot Password](#)

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Current Accounts [More](#)

Insurance [More](#)

Loan [More](#)

Savings Accounts [More](#)

Credit Cards [More](#)

2. Click **Apply Online**, available on the product – Personal Accident and Health.

Product Group - Insurance

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

f English

Personal
Corporate

[Home](#) \ Insurance

Insurance



Car Insurance

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

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

[Apply Online](#)



Personal Accident and Health

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

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

[Apply Online](#)

Tools and Calculators

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

[ATM-Branch Locator](#)

[Track Application Status](#)

[Click to Claim Payments](#)

[FAQs](#)

[Click here](#)

Personal Accident and Health

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

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

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

Application Details

Personal Details

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

3. Enter the relevant details in the fields.

Field Description

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

Personal Details

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

Select Customer	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
------------------------	--

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

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

Application Details

ORACLE

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

Application Details

- Personal Details
- Tell us your Requirement

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

Field Description

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

Personal Details

Tell us your Requirement

No of Adults	[Mandatory, Numeric, Input Box, 20] Enter the total number of adults to be insured or nominated.
No of Children	[Mandatory, Numeric, Input Box, 20] Enter the total number of children to be insured or nominated.
Sum Insured	[Mandatory, Numeric, Input Box, 20] Enter the total sum insured.
Promotion Code	[Optional, Alphanumeric , Input Box, 20] Enter the promotion code, if any.

Upload Document

SI No	Document Type	Attach Document	Uploaded Document
1	Salary Details	Browse	Salary_Details.pdf - Remove

[+ Add More](#)

Field Description**Field Name****Description****Upload Document****Mandatory Documents****SI No**

[Display, Auto-generated, Column Heading]

First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Document Type

[Display, Column Heading, Dropdown]

Select the desired document type from the following values.

- Identification Proof
 - Driving License
 - Electricity Bill
 - Passport
 - Phone Bill
- Address Proof
 - Driving License
 - Electricity Bill
 - Passport
 - SSN
- Employment Proof
 - Employment Letter
 - Salary Details
- Linked Account Details

Attach Document

[Column Heading, Mandatory]

Provides **Browse** button for selecting required file..

Browse

[Action Button, Mandatory]

Click **Browse** to select the required document as per the document type selected.

Uploaded Document

[Display]

Displays the list of documents uploaded.

Remove

[Action Button, Optional]

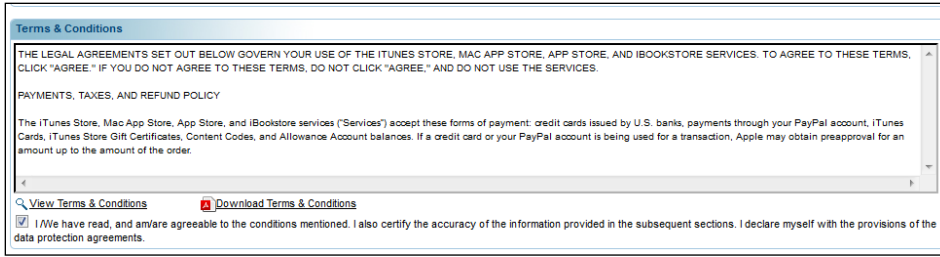
Click **Remove** to remove the selected document from the uploaded document list.

+ Add More

[Action Button, Optional]

Click **Add More** to upload more documents to the list.

Terms & Conditions



Field Description



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

Security Code

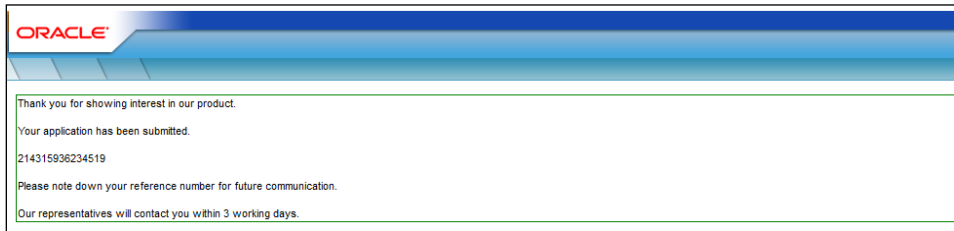


Field Description

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

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

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



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

9. Business Loan

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

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

9.1 Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page

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

Personal Corporate

Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01

Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard

Password [Forgot Password](#)

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

Current Accounts [More](#)
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Insurance [More](#)
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Loan [More](#)
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

Savings Accounts [More](#)
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

Credit Cards [More](#)
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use

Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate Retail User ID.
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per Password Policy, for the Retail User ID entered.

2. Click **Sign In**.
3. Click **New Account Opening**.

New Account Opening

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. The 'New Account Opening' menu item is highlighted with a red box and a callout that says 'Click here'. The interface includes a navigation menu, a 'Spending Analysis' section with a placeholder for a graph, an 'Account Summary' table, a 'Currency Wise Position' table, and a 'Foreign Exchange Calculator'.

Account Summary

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

Currency Wise Position

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

Foreign Exchange Calculator

I Want to: Buy Foreign currency notes

Currency I Have: GBP-Pound Sterling 1

Currency I Require: USD-US Dollar 1.490000

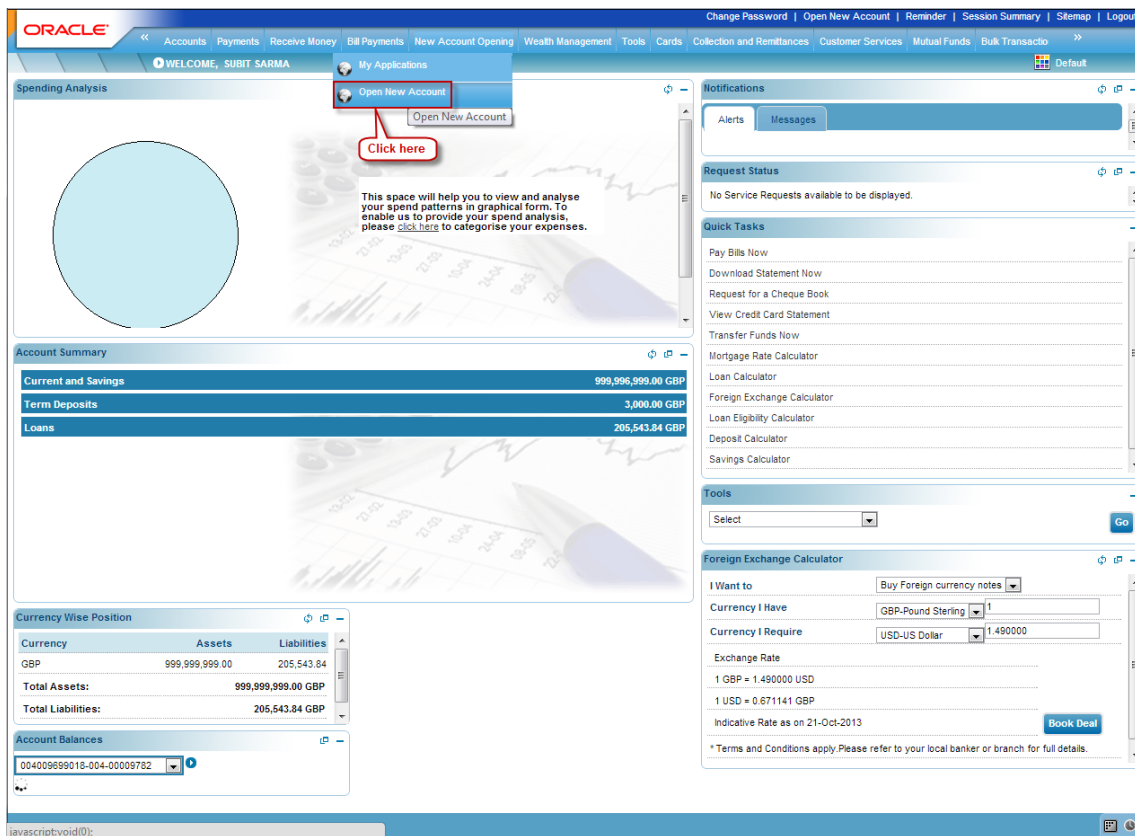
Exchange Rate: 1 GBP = 1.490000 USD
1 USD = 0.671141 GBP

Indicative Rate as on 21-Oct-2013

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

4. Click **Open New Account**.

Open New Account



5. Click **More** link available on any desired **Product Group** from the **Product Showcase**.

Product Group - Loan



6. Click **Apply Online** link available on any desired product.

Product – Business Loan

The screenshot displays the Oracle FLEXCUBE Direct Banking interface. At the top, there is a navigation bar with the Oracle logo and various menu items like 'Accounts', 'Payments', 'Receive Money', etc. Below this is a 'Product Showcase' section with four loan products:

- Business Loan:** Includes a photo of a business meeting. Description: 'These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surety required. A guarantor becomes a co-endorser and assumes liability in event of default.' Features: Hassle free processing, Speedy loan approval. A callout bubble says 'Click here' pointing to the 'Apply Online' button.
- Home Loan:** Includes a photo of a family with a house. Description: 'The No. 1 Home Loans Provider in the country. Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!' Features: Flexible repayment options, Added security with Loan Cover Term Assurance Plan (LCTAP), Automated Repayment of Home Loan EMIs, In-house scrutiny of property documents.
- Personal Loan:** Includes a photo of a family. Description: 'If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.' Features: Minimal documentation with super fast disbursal, Flexible repayment in 12-60 months, No guarantor required.
- Vehicle Loan:** Includes a photo of a family with a car. Description: 'The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.' Features: Covers the widest range of cars and multi-utility vehicles in India, Borrow up to 3 - 6 times your annual income.

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

Online Application Form – Business Loan

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

Application Details

Personal Details

Select Customer*:

Name*:

City*:

Mobile Number*:

Email Id*:

Preferred day of contact*:

Preferred time of contact*:

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

[Tell us your Requirement](#)

[Upload Document](#)

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Security Information

This is secure site

- How can I be sure

Need Help

1.866.362.4536

[Call](#) [Chat](#)

Review details of product you are applying

- [Features](#)
- [Terms and Conditions](#)

Feedback

- [Post your Feedback](#)

7. Enter the appropriate details in the respective sections.

Field Description

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

Application Details – Personal Details

Select Customer	[mandatory, Dropdown] Select the appropriate customer from the dropdown list.
Name	[Mandatory, Input Box, 35] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the applicant.
City	[Mandatory, Input Box, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the name of the city.

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

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

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

8. Click **Submit**.

9.2 New to Online Banking

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

For the New User to Online Banking:

1. Click **New to Online Banking? Register Now**.

Login Page

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

English

Personal Corporate

Please login to Oracle Flexcube Direct Banking Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard **Click here**

Password [Forgot Password](#)

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

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

Register for Online Banking

Relationship Type – Saving Account Customer

ORACLE

Register For Online Banking 23-10-2013 10:20:12

Are you an existing customer of the bank? **1. Click here**

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

Yes. I am an existing customer of Bank of Oracle. **1. Click here**

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type* Saving Account Customer

Customer Id*

Account Number*

First Name*

Last Name*

Email ID*

Date of Birth*

Debit Card Number*

Debit Card Pin*

2. Enter the appropriate information in the respective fields.

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

Security Code

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

Security Code

4. Click here

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

Online Registration

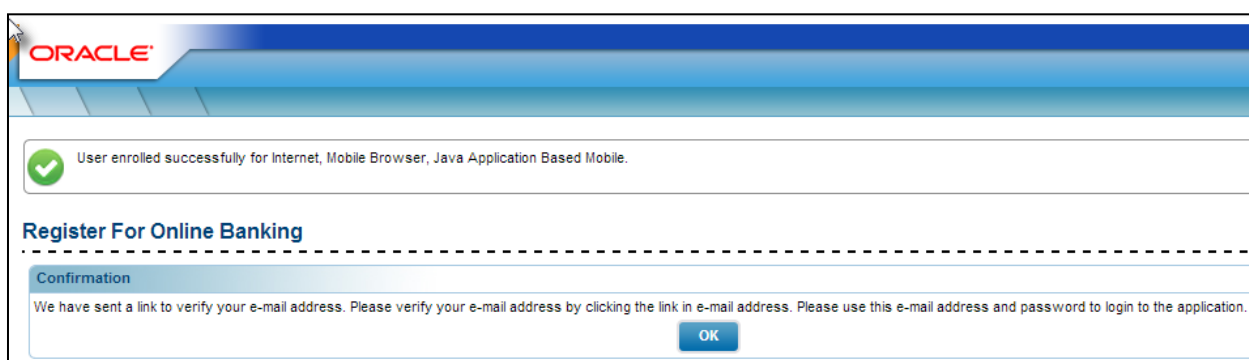
Relationship Type – Saving Account Customer

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

Field Name	Description
Debit Card Pin	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.

2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The **Register Online Banking** screen is displayed.

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID

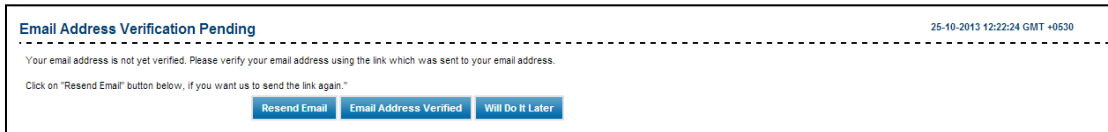
Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

Email Address Verification Pending



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





7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
 If the Email ID verification is done, then click **Email Address Verified**.
OR
 Click **Will Do it Later**, to continue with the process without verifying the **Email Address**.

Product Showcase



8. Click **More**, available on the Product Group – **Loans**.

Business Loan

 <p>Business Loan</p> <p>These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surety required. A guarantor becomes a co-endorser and assumes liability in event of default.</p> <p>Features: Hassle free processing Speedy loan approval</p> <p>Apply Online</p>	 <p>Home Loan</p> <p>The No. 1 Home Loans Provider in the country, Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!</p> <p>Features: Flexible repayment options Added security with Loan Cover Term Assurance Plan (LCTAP) Automated Repayment of Home Loan EMIs In-house scrutiny of property documents</p> <p>Apply Online</p>
 <p>Personal Loan</p> <p>If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.</p> <p>Features: Minimal documentation with super fast disbursement Flexible repayment in 12-60 months No guarantor required</p> <p>Apply Online</p>	 <p>Vehicle Loan</p> <p>The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.</p> <p>Features: Covers the widest range of cars and multi-utility vehicles in India Borrow up to 3 - 6 times your annual income</p> <p>Apply Online</p>

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

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

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

9.3 Prospective Customer

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

For the Prospective Customer:

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

Product Showcase

The screenshot displays a banking website interface. At the top, there are tabs for 'Personal' and 'Corporate'. A message reads: 'Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01'. Below this is a 'Choose Theme' dropdown set to 'Contemporary'. The login section includes a 'User Id' field (with a placeholder 'Email Id/ User Id' and a link 'New to Online Banking? Register Now'), a 'Password' field (with a 'Forgot Password' link), and a 'Virtual Keyboard' section. The virtual keyboard has two tabs: 'Virtual Keyboard' and 'Standard Keyboard'. The 'Virtual Keyboard' is active and shows a full QWERTY layout with additional function keys like 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. A 'Sign In' button is located at the bottom right of the login area.





On the right side, there is a 'Tools and Calculators' menu with links to: Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Below this are buttons for 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'.

The 'Products & Offers' section features four cards: 'Current Accounts', 'Insurance', 'Loan', and 'Savings Accounts'. Each card has a 'More' button. The 'Loan' card's 'More' button is circled in red, and a yellow callout bubble with the text 'Click here' points to it. The 'Current Accounts' card text reads: 'Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.' The 'Insurance' card text reads: 'Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.' The 'Loan' card text reads: 'Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.' The 'Savings Accounts' card text reads: 'View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.'

At the bottom left, there is a 'Credit Cards' card with a 'More' button and text: 'Whether you are looking for a credit card to make'.

Product Group – Loans

Product Showcase

 <p>Business Loan</p> <p>These funds can be used for business expansion, working capital, your child's education or home renovation. No collateral or guarantor surety required. A guarantor becomes a co-endorser and assumes liability in event of default.</p> <p>Features: Hassle free processing Speedy loan approval</p> <p style="text-align: center;">Apply Online</p>	 <p>Home Loan</p> <p>The No. 1 Home Loans Provider in the country, Home Loans offers some unbeatable benefits to its customers - Doorstep Service, Simplified Documentation and Guidance throughout the Process. It's really easy!</p> <p>Features: Flexible repayment options Added security with Loan Cover Term Assurance Plan (LCTAP) Automated Repayment of Home Loan EMIs In-house scrutiny of property documents</p> <p style="text-align: center;">Apply Online</p>
 <p>Personal Loan</p> <p>If you're looking for a personal loan that's easy to get, your search ends here. Personal Loans are easy to get and absolutely hassle free. With minimum documentation you can now secure a loan for an amount upto Rs. 15 lakhs.</p> <p>Features: Minimal documentation with super fast disbursal Flexible repayment in 12-60 months No guarantor required</p> <p style="text-align: center;">Apply Online</p>	 <p>Vehicle Loan</p> <p>The most preferred financier for vehicle loans in the country. Network of more than 1000 channel partners in over 200 locations. Tie-ups with all leading automobile manufacturers to ensure the best deals. Flexible schemes & quick processing. Hassle-free application process on the click of a mouse.</p> <p>Features: Covers the widest range of cars and multi-utility vehicles in India Borrow up to 3 - 6 times your annual income</p> <p style="text-align: center;">Apply Online</p>

2. Click **Apply Online**, available on any desired product.

Business Loan

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

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

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

Application Details

Personal Details

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

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

3. Mention whether the user is an existing customer of the bank or not.
Click Not yet. I am new to Bank of Oracle.

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

Field Description

Field Name

Description

Are you an existing customer of the bank?

[Mandatory, radio Button]

Select the appropriate option from the following:

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

Field Name	Description
Relationship Type	<p>[Conditional, Dropdown List]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> • Saving Account Customer • Credit Card Customer • Only Deposits / Loans Customer <p>This field is available when the logged in customer is an existing user.</p>
Customer ID / Account Number	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the selected Relationship Type is Saving Account Customer or Only Deposits / Loans Customer.</p> <p>Enter the appropriate Customer ID/ Account Number in the respective field.</p>
Credit Card Number	<p>[Conditional, Input Box, 20*n]</p> <p>This field is available only when the selected Relationship Type is Credit Card Customer.</p> <p>Enter the appropriate Credit Card Number.</p>

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

4. Enter the required details in the remaining fields.

Field Description

Field Name	Description
Application Details	
Personal Details	
If the user is an existing customer, then most of the personal details are fetched from the database itself. Enter the details for the remaining fields.	
Select Customer	<p>[Conditional]</p> <p>Select the required account number from the list.</p>
First Name	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>

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

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

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

Upload Document

Field Description

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

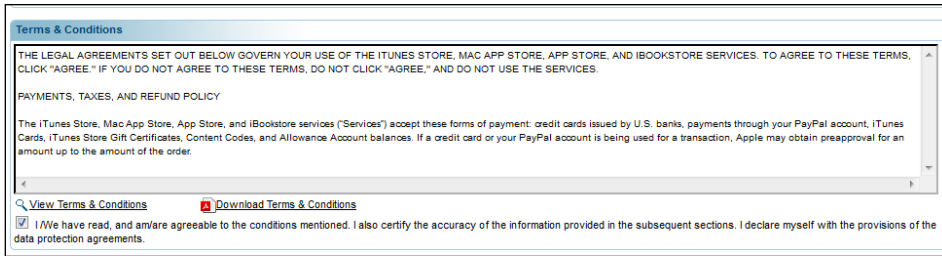
Application Details

Upload Document

Mandatory Documents

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

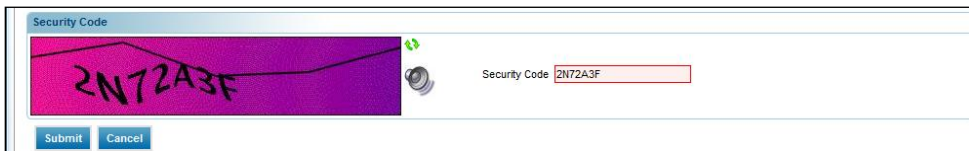
Terms & Conditions



Field Description



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

Security Code



Field Description

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

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

5. Click **Submit**.

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

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

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

10. Home Loan

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

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

10.1 Already Registered to Online Banking

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

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

Only the following field is specific to the Home Loan.

Type of purchase

The following screenshot and field description explains the same.

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

Type of Purchase	[Conditional, Dropdown]
-------------------------	-------------------------

Enter the purchase type from the following options:

- Construction
- Purchase a Flat
- Purchase Land
- Other
- Transfer an existing loan

Loan Amount	[Mandatory, Numeric, Input Box, 20]
--------------------	-------------------------------------

Enter the required loan amount.

Field Name	Description
Total Annual Income	[Mandatory, Numeric] Enter total annual income of the debtor.
Promotion Code	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

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

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

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

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

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

10.2 New to Online Banking

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

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

Only the following field is specific to the Home Loan.

Type of purchase

The following screenshot and field description explains the same.

Tell us your Requirement

Tell us your Requirement

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

Field Description

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

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

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

The screenshot shows a confirmation message from the Home Loan application form. The text reads: 'Home Loan Online Application Form. Fill in below details. Our representatives will get back to you to understand your requirement. Thank you for showing interest in our product. Your application has been submitted. 156978506237079. Please note down your reference number for future communication. Our representatives will contact you within 3 working days.'

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

10.3 Prospective Customer

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

For the Prospective Customer:

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

Login Page

Please login to Oracle Flexcube Direct Banking Choose Theme : Contemporary

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

Virtual Keyboard | Standard Keyboard

Password [Forgot Password](#)

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

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

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

Product Group - Loan

Personal
Corporate

[Home](#) \ [Loan](#)

Business Loan

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

Features:
Hassle free processing
Speedy loan approval

✔ Apply Online

Home Loan

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

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

✔ Apply Online

Personal Loan

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

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

✔ Apply Online

Vehicle Loan

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

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

✔ Apply Online

Tools and Calculators

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

[ATM-Branch Locator](#)

[Track Application Status](#)

[Click to Claim Payments](#)

[FAQs](#)

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

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

Type of purchase

The following screenshot and field description explains the same.

Tell us your Requirement

Tell us your Requirement

Type Of Purchase* Purchase Land

Loan Amount* Indian Rupee

Total Annual Income* Indian Rupee

Promotion code:

3000000

1500000

Field Description

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

Application Details**Tell us your Requirement**

Type of Purchase	[Conditional]
-------------------------	---------------

Enter the purchase type from the following options:

- Construction
- Purchase a Flat
- Purchase Land
- Other
- Transfer an existing loan

Loan Amount	[Mandatory, Numeric, Input Box, 20]
--------------------	-------------------------------------

Enter the required loan amount.

Total Annual Income	[Mandatory, Numeric]
----------------------------	----------------------

Enter total annual income of the debtor.

Promotion Code	[Optional, Alphanumeric, Input Box, 20]
-----------------------	---

Enter the promotion code, if any.

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

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

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

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

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

11. Personal Loan

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

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

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

11.1 Already Registered to Online Banking

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

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

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

Type of purchase

The following screenshot and field description explains the same.

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

Type of Purchase	[Conditional]
-------------------------	---------------

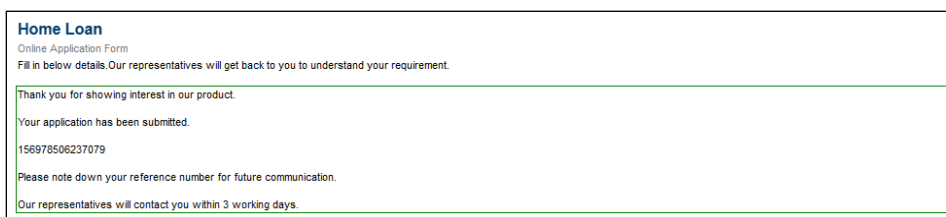
Enter the purchase type from the following options:

- Construction
- Purchase a Flat
- Purchase Land
- Other
- Transfer an existing loan

Field Name	Description
Loan Amount	[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.
Total Annual Income	[Mandatory, Numeric] Enter total annual income of the debtor.
Promotion Code	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

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

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



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

11.2 New to Online Banking

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

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

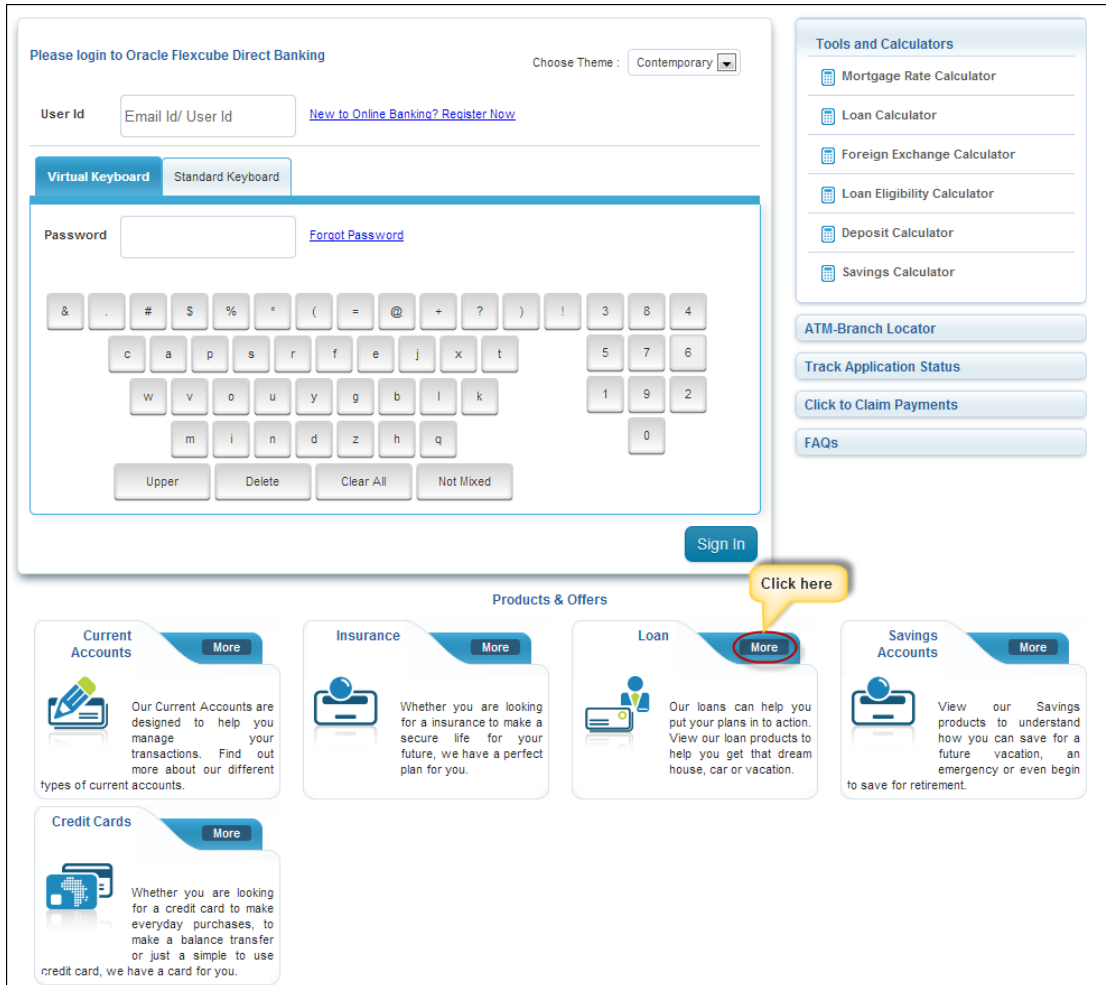
11.3 Prospective Customer

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

For the Prospective Customer:

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

Login Page




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

Product Group - Loan

Personal
Corporate

[Home](#) \ [Loan](#)

Loan




Business Loan

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

Features:
Hassle free processing
Speedy loan approval

[Apply Online](#)




Personal Loan

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

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

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




Home Loan

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

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

[Apply Online](#)



Vehicle Loan

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

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

[Apply Online](#)

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

The following page is displayed.

Personal Loan

3. Enter the required details in the following fields.

Field Description

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

Application Details

Personal Details

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

Select Customer

[Conditional]

This field is available only when customer is an existing user.

If the user is an existing customer of the *Bank of Oracle*, then multiple accounts may be available for the same user / owned by the same user.

The selected account number is used as a reference for further online application processing.

Field Name	Description
<p>Note: Since the user is not an existing customer of the bank, select Not yet. I am new to bank. Further section explains the registration process only for the Prospect user.</p>	
First Name	<p>[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available only if logged in customer is a newly registered customer.</p>
Last Name	<p>[Mandatory, Alphanumeric, Input Box, 35] Enter the last name of the applicant. This field is available only if logged in customer is a newly registered customer.</p>
Name	<p>[Mandatory, Alphanumeric, Input Box, 35] Enter the appropriate name of the applicant. This field is available only if logged in customer is an existing customer.</p>
Date of Birth	<p>[Mandatory, Date Picker] Select the appropriate birth date from the date picker. This field is available only if logged in customer is a newly registered customer.</p>
City	<p>[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.</p>
Mobile Number	<p>[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.</p>
Email ID	<p>[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.</p>
Preferred Day of Contact	<p>[Mandatory, Date Picker] Select the preferable day of contact from the date picker. The applicant should be available for the telephonic verification process on the same day.</p>

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

Tell us your Requirement

Field Description

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

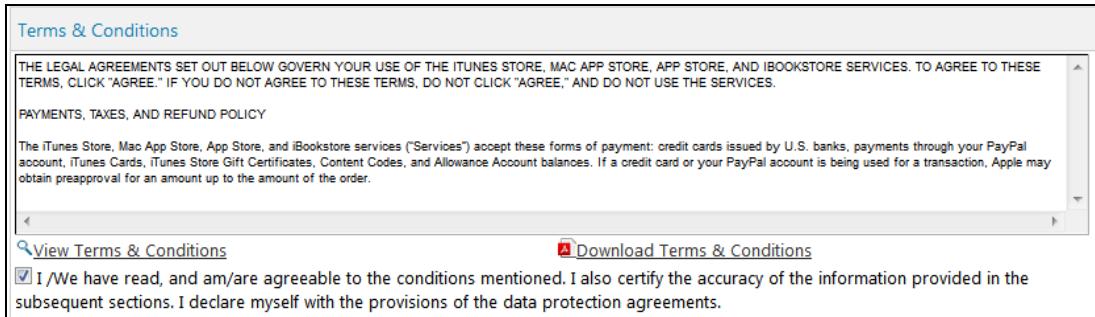
Field Name	Description
Total Annual Income	[Mandatory, Input Box] Enter the appropriate amount as a total annual income.
Promotion Code	Enter the promotion code, if any.

Upload Document

Field Description

Field Name	Description
Upload Document	
Mandatory Documents	
SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
Document Type	[Mandatory, Dropdown] Select the desired document type from the following values.
Browse	[Mandatory, Action Button] Click Browse to select the required document as per the document type selected.
Uploaded Document	[Display] Displays the list of documents uploaded.
Remove	[Optional, Action Button] Click Remove to remove the selected document from the uploaded document list.
+ Add More	[Optional, Action Button] Click Add More to upload more documents to the list.

Terms & Conditions



Field Description



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

Security Code



Field Description

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

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

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

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

Thank you for showing interest in our product.

Your application has been submitted.

103066674237300

Please note down your reference number for future communication.

Our representatives will contact you within 3 working days.

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

12. Vehicle Loan

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

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

12.1 Already Registered to Online Banking

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

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

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

- Purchase Type
- Vehicle Type

The following screenshot and field description explains the same.

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

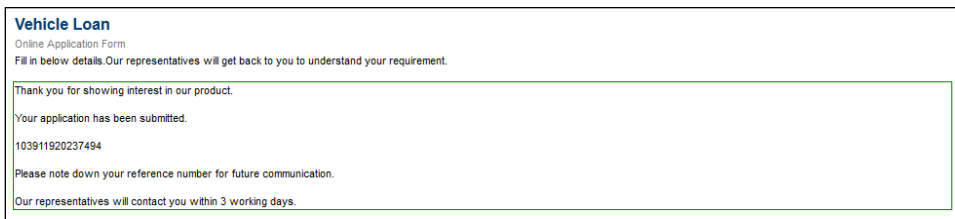
Purchase Type	[Mandatory] Select the appropriate Purchase Type from the following: <ul style="list-style-type: none"> • New • Used
----------------------	---

Field Name	Description
Vehicle Type	[Mandatory] Select the desired vehicle type from the following: <ul style="list-style-type: none"> • Commercial • Four Wheeler • Two Wheeler
Loan Amount (Currency Type)	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.
Loan Amount	[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.
Total Annual Income (Currency Type)	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Select the desired type of currency.
Total Annual Income	[Mandatory, Numeric] Enter total annual income of the debtor.
Promotion Code	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

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

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

Vehicle Loan



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

12.2 New to Online Banking

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

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

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

- Purchase Type
- Vehicle Type

The following screenshot and field description explains the same.

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

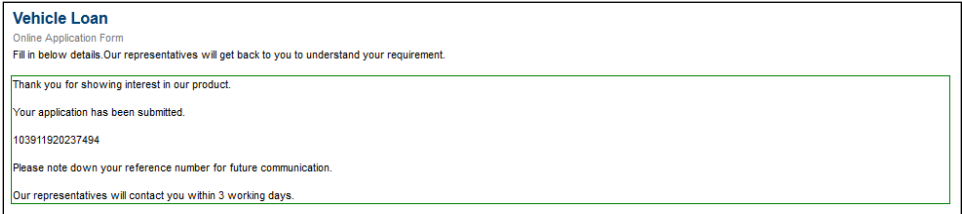
Purchase Type	[Mandatory] Select the appropriate Purchase Type from the following: <ul style="list-style-type: none"> • New • Used
Vehicle Type	[Mandatory] Select the desired vehicle type from the following: <ul style="list-style-type: none"> • Commercial • Four Wheeler • Two Wheeler
Loan Amount (Currency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

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

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

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

Vehicle Loan



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

12.3 Prospective Customer

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

For the Prospective Customer:

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

Login Page

Please login to Oracle Flexcube Direct Banking Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard

Password [Forgot Password](#)

3 8 4
5 7 6
1 9 2
0

Upper Delete Clear All Not Mixed

Sign In

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

Click to Claim Payments

FAQs

Products & Offers

Current Accounts [More](#)
Our Current Accounts are designed to help you manage your transactions. Find out more about our different types of current accounts.

Insurance [More](#)
Whether you are looking for a insurance to make a secure life for your future, we have a perfect plan for you.

Loan [More](#) Click here
Our loans can help you put your plans in to action. View our loan products to help you get that dream house, car or vacation.

Savings Accounts [More](#)
View our Savings products to understand how you can save for a future vacation, an emergency or even begin to save for retirement.

Credit Cards [More](#)
Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.


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

Product Group - Loan

Personal
Corporate

[Home \ Loan](#)

Loan




Business Loan

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

Features:
Hassle free processing
Speedy loan approval

[✔ Apply Online](#)




Home Loan

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

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

[✔ Apply Online](#)




Personal Loan

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

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

[✔ Apply Online](#)



Vehicle Loan

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

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

[✔ Apply Online](#) [Click here](#)

Tools and Calculators

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

ATM-Branch Locator

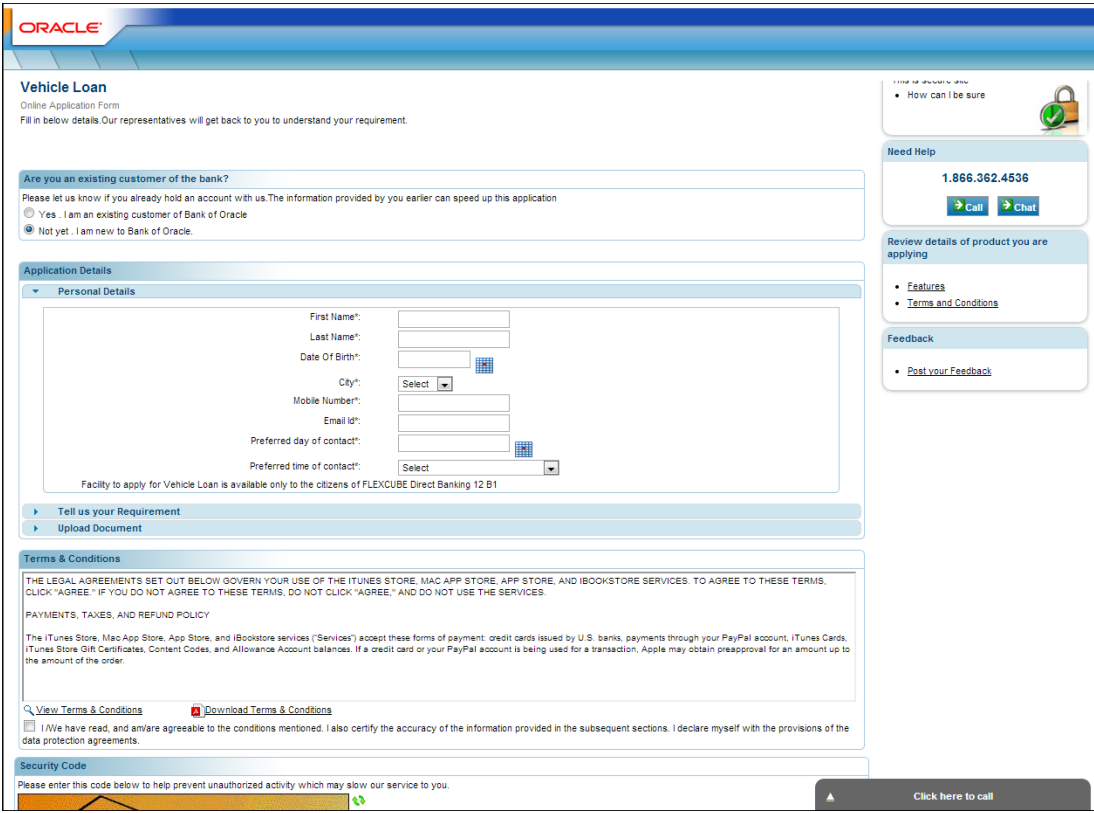
Track Application Status

Click to Claim Payments

FAQs

The following page is displayed.

Vehicle Loan



3. Enter the required details in the following fields.

Field Description

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

Application Details

Personal Details

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

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

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

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

Tell us your Requirement

Field Description

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

Application Details

Tell us your Requirement

Type of Purchase	[Mandatory , Dropdown] Select the type of purchased from the following options available in the dropdown. <ul style="list-style-type: none"> • New • Used
Loan Amount (Currency Type)	[Mandatory, Dropdown] Currency types vary as per the bank requirement and are system configured. Enter the desired type of currency.
Loan Amount	[Mandatory , Input Box] Enter the desired amount for a loan.
Total Annual Income (Currency Type)	[Mandatory, Dropdown] Currency types vary as per the bank requirement and are system configured. Enter the desired type of currency.
Total Annual Income	[Mandatory , Numeric, Input Box, 20] Enter the appropriate amount as a total annual income.
Promotion Code	[Optional, Input Box, 10] Enter the promotion code, if any.

Upload Document

Field Description

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

Application Details

Upload Document

Mandatory Documents

SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
--------------	---

Document Type	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • SSN • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details
----------------------	--

Attach Document	[Mandatory , Column Heading] Provides Browse button for selecting required file.
------------------------	--

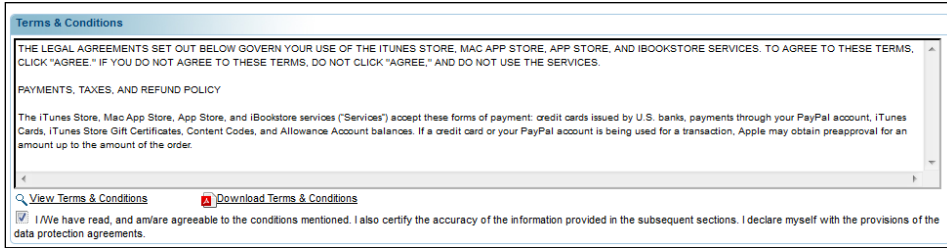
Browse	[Mandatory , Action Button] Click Browse to select the required document as per the document type selected.
---------------	---

Uploaded Document	[Display] Displays the list of documents uploaded.
--------------------------	---

Remove	[Optional , Action Button] Click Remove to remove the selected document from the uploaded document list.
---------------	--

+ Add More	[Optional , Action Button] Click Add More to upload more documents to the list.
-------------------	---

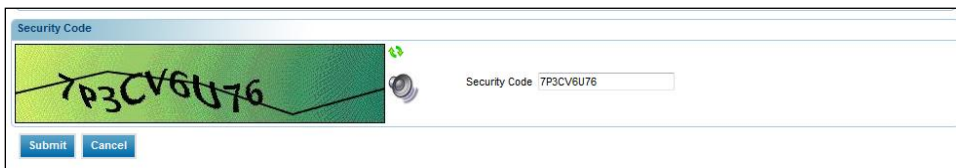
Terms & Conditions



Field Description



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

Security Code



Field Description

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

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

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

Vehicle Loan

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

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

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

13. Savings Accounts

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

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

13.1 Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page

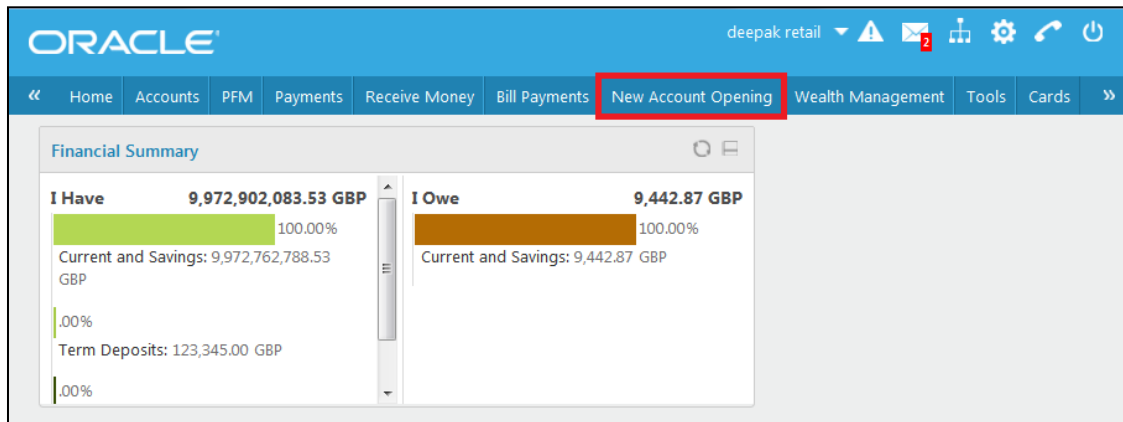
Field Description

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

2. Click **Sign In**.

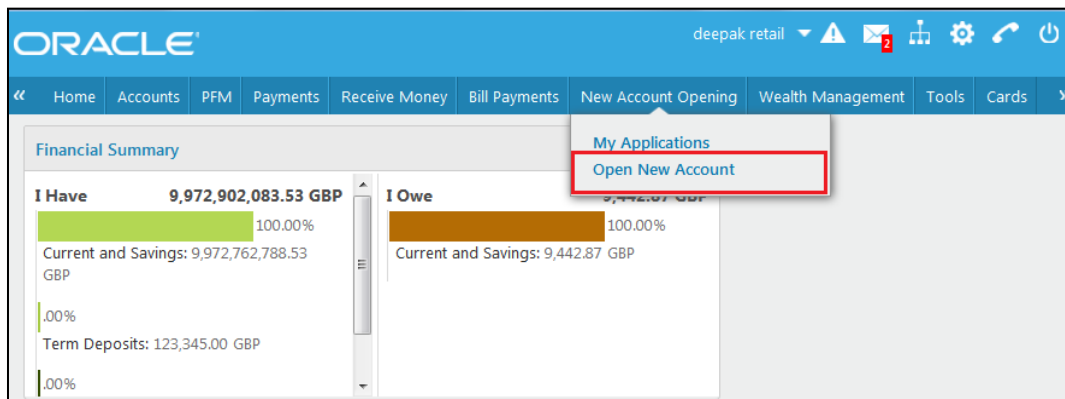
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



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

Open New Account



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

Product Group - Savings Accounts

The screenshot displays the Oracle Direct Banking interface. At the top, the Oracle logo is on the left, and the user's name 'deepak retail' is on the right, along with various utility icons. Below this is a navigation menu with links: Home, Accounts, PFM, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, and Cards. The main content area is titled 'Product Showcase' and shows a grid of product categories: Current Accounts, Insurance, Retail Loan, Savings Accounts, and Credit Cards. Each category includes a brief description and a 'View More' link. The 'Savings Accounts' category is highlighted with a red border, and its 'View More' link is also highlighted. To the right of the product showcase is a 'Tools and Calculators' sidebar with a list of calculators: Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Goal Calculator, Loan Eligibility Calculator, Deposit Calculator, Mortgage Rate Calculator, and Savings Calculator. Below the calculators are links for 'ATM Branch Locator' and 'FAQs'. The top right of the page shows the date and time: '23-05-2014 12:34:19 GMT +0530'.

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

Product - Savings Accounts

The screenshot displays the Oracle Flexcube Direct Banking website's Product Showcase for Savings Accounts. The page is titled "Product Showcase" and includes a navigation menu at the top with options like "Accounts", "Payments", "Receive Money", "Bill Payments", "New Account Opening", "Wealth Management", "Tools", "Cards", "Collection and Remittances", "Customer Services", "Mutual Funds", and "Bulk Transactio". The user is logged in as "WELCOME, SUBIT SARMA".

The main content area is divided into four product cards, each featuring a family photo and detailed information:

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

On the right side of the page, there is a sidebar with "Tools and Calculators" including Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Below this is an "ATM-Branch Locator" and "FAQs" section.

The following page is displayed:

Online Application Form

21-10-2013 14:05:09 GMT +0530

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

Open Account for me
 I have one Co-Applicant (Selected Option)
 I have two Co-Applicants
 I have three Co-Applicants

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

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

Customer Identification Code*

First Name

Last Name

Date of Birth*

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

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

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Continue

Field Description

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

Online Application Form

Savings Accounts

Account Ownership

Please specify your preference regarding Account Ownership [Mandatory, Radio Buttons]

Select the appropriate option from the following:

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

Co-Applicant Information

Is the Co-Applicant Existing Customer of the bank? [Mandatory, Radio Button]

Select the desired option from the following:

- Yes
- No

Customer Identification Code [Conditional, Input Box]

This field appears only when the Co-Applicant is an existing customer of the bank.

Enter the appropriate Customer Identification Code.

Field Name	Description
First Name	[Conditional, Characters without spaces, Input Box, 35] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate First Name of the Co-Applicant.
Last Name	[Conditional, Input Box, 35] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate First Name of the Co-Applicant.
Date of Birth	[Conditional, Date-Picker] This field appears only when the Co-Applicant is an existing customer of the bank. Select the appropriate Date of Birth from the Date-Picker.
Terms & Conditions	
Terms & Conditions	[Mandatory, Check Box] Select the checkbox to agree with the mentioned Terms & Conditions.
View Terms & Conditions	[Optional, Hyperlink] Click the link to view the Terms & Conditions.
Download Terms & Conditions	[Optional, Hyperlink] Click the link to download the PDF of Terms & Conditions.

Online Application Form – Saving Accounts

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

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

WELCOME, SUBIT SARMA

Online Application Form 21-10-2013 14:05:09 GMT +0530

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

Co-Applicant 1 Information

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

Customer Identification Code* 00009789

First Name Subit

Last Name Sarma

Date of Birth* 25-06-1981

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

Co-Applicant 2 Information

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Continue

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

Online Application Form – Savings Accounts

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

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

WELCOME, SUBIT SARMA

Online Application Form

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

Savings Accounts

Application Reference Number: 139502731092670

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

Personal Information

Contact Details

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

Download | Print

Security Information

This is secure site

- How can I be sure

Need Help

1.866.362.4536

Call | Chat | Mail

Review details of product you are applying

- Features
- Terms and Conditions

View Previous Interactions

- View

Feedback

- Post your Feedback

Track Your Application

- Track Your Application

Applicant Details 1

ORACLE Change Password | Open New Account | R

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

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts Application Reference Number : 139502731092670

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

Personal Information

Contact Details

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

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

Preferred mode of contact Please Select

Email

Mobile

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

Download Print

Field Description

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

Online Application Form - Savings Accounts

Personal Information

Contact Details

Preferred mode of contact	[Optional, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> Email Mobile
---------------------------	---

Preferred Mode of Contact – Email

The screenshot shows the Oracle Online Application Form for Savings Accounts. The application reference number is 139502731092670. The 'Personal Information' section is expanded to show 'Contact Details'. A message states: "We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences." Below this, the 'Preferred mode of contact' dropdown menu is set to 'Email'.

Preferred Mode of Contact – Mobile

The screenshot shows the Oracle Online Application Form for Savings Accounts. The application reference number is 139502731092670. The 'Personal Information' section is expanded to show 'Contact Details'. A message states: "We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences." Below this, the contact preferences are: 'Preferred mode of contact' is 'Mobile', 'Preferred date of contact**' is '25-10-2013', and 'Preferred time of contact**' is 'Any Time'.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 1

Personal Information

Contact Details

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

Applicant Details 2 - Preferred Mode of Contact – Email

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SUBIT SARMA. The application reference number is 139502731092670. The form is currently on the 'Applicant Details 2' step. Under the 'Personal Information' section, the 'Contact Details' sub-section is expanded, showing a message: 'We will use your contact details available with us to contact you if we require any clarifications while opening the account. Please provide your preferences.' Below this message, the 'Preferred mode of contact' dropdown menu is set to 'Email'.

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. There are also Download and Print buttons.

Applicant Details 2 - Preferred Mode of Contact – Mobile

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is at the 'Applicant Details 2' step. The 'Contact Details' section is highlighted with a red box and contains the following information:

- Preferred mode of contact: Mobile
- Preferred date of contact: 23-10-2013
- Preferred time of contact: Any Time

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, Print, and Next.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 2

Personal Information

Contact Details

Preferred mode of contact [Optional, Dropdown]
Select the desired option from the following:

- Email
- Mobile

Preferred date of contact [Mandatory, Date-Picker]
Select the desired date of contact from the Date-Picker.

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

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

Applicant Details 3 – Personal Information – Personal Details

ORACLE Change Password | Open New Account | Ren

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

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts Online Application Form Application Reference Number : 139502731092670

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

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation* Mrs

First Name* Manjiri

Middle Name

Last Name* Mudholkar

Date of Birth* 14-02-1984

Place Of Birth Pune

Birth Country* INDIA

Gender* Male Female

Marital Status Married

Mother's Maiden Name* Saudamini

Contact Details

Identification Details

Address Details

Employment Details

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

Download Print

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 3**Personal Information****Personal Details**

Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant from the dropdown list. <ul style="list-style-type: none"> • Col • Dr • Mr • Mrs • Ms • Others (Please Specify)
If Others, please specify	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
First Name	[Mandatory, Input Box, 35] Enter the first name of the applicant.
Last Name	[Mandatory, Input Box, 35] Enter the last name of the applicant.
Date of Birth	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.
Place of Birth	[Optional, Input Box, 35] Enter the appropriate place of birth.
Birth Country	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
Gender	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> • Male • Female

Field Name	Description
Marital Status	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> • Divorced • Separated • Remarried • Married • Single
Mother's Maiden Name	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.

Applicant Details 3 – Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is at the 'Applicant Details 3' step. The form is titled 'Savings Accounts Online Application Form' and includes an application reference number: 139502731092670. The 'Contact Details' section is expanded, showing the following fields:

- ISD Code*: 91
- Mobile Number*: 9920225235
- ISD Code*: 91
- Phone Number: [Empty]
- Email*: ManjiriM@gmail.com
- Preferred mode of contact: Mobile
- Preferred date of contact**: 24-10-2013
- Preferred time of contact**: Any Time

At the bottom of the form, there are buttons for 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. There are also 'Download' and 'Print' buttons at the very bottom.

Field Description

Field Name	Description
Online Application Form - Savings Accounts – Applicant Details 3	
Personal Information	
Contact Details	
ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.

Field Name	Description
ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
Email	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
Preferred Mode of Contact	[Optional, Dropdown] Select the desired mode of contact from the following values: <ul style="list-style-type: none"> • Mobile • Email
Preferred Date of Contact	[Mandatory, Date-Picker] Select the desired date of contact from the Date-Picker.

Applicant Details 3 – Personal Information – Identification Details

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SUBIT SARMA. The application reference number is 139502731092670. The current step is 'Applicant Details 3', which is highlighted in orange. The form is divided into sections: Personal Information, Address Details, and Employment Details. The 'Personal Information' section is expanded to show 'Identification Details'. The fields are as follows:

Identification*	PAN
ID Number*	AIPQ23456K
Citizenship*	INDIA
Permanent US Resident Status	<input type="radio"/> US Resident <input checked="" type="radio"/> Not a US Resident
Visited US in last 3 Years?	<input type="radio"/> Yes <input checked="" type="radio"/> No

At the bottom of the form, there are several action buttons: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 3**Personal Information****Identification Details**

Identification	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"> • Driving License • PAN • Passport Number • SSN
ID Number	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
Citizenship	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.
Permanent US Resident Status?	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • US Resident • Not a US Resident
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • Yes • No

Applicant Details 3 – Personal Information – Residential Address Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SUBIT SARMA. The application reference number is 139502731092670. The current step is 'Applicant Details 3'. The 'Residential Address' section is expanded, showing the following fields:

- Residential Address same as that of Initial Applicant's***: Radio buttons for Yes (selected) and No.
- Address***: Text input field containing 'Hub Mall'.
- City***: Text input field containing 'Gurgaon East'.
- State***: Text input field containing 'Mumbai'.
- Country of Residence***: Dropdown menu set to 'INDIA'.
- Postal Code***: Text input field.
- Accommodation Type***: Dropdown menu set to 'Company Provided'.

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Address Details

Residential Address

Residential Address same as that of Initial Applicants

[Mandatory, Radio Button]

Select the appropriate value from the following:

- Yes
- No

Address

[Mandatory, Alphanumeric, Input Box, 35*2]

This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.

Else, enter the appropriate Address.

City

[Mandatory, Input Box, 35]

This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.

Else, enter the appropriate City.

Field Name	Description
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes.</p> <p>Else select the appropriate Postal Code.</p>
Accommodation Type	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> • Company Provided • Owned by Self • Other

Applicant Details 3 – Personal Information – Mailing Address Details

ORACLE Change Password | Open New Account | R

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

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts Online Application Form Application Reference Number : 139502731092670

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

Personal Information

Address Details

Residential Address

Mailing Address

We shall send all the postal communication to you at this address.

Mailing Address* Same as that of Initial Applicant Same as Residential Address Other

Address* Hub Mall

Gurgaon East

City* Mumbai

State*

Country of Residence* INDIA

Postal Code

Employment Details

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

Download Print

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Address Details

Mailing Address

We shall send all the postal communication to you at this location:	[Display] Indicates that the following address is used for the postal communication.
--	---

Mailing Address	[Mandatory, Radio Buttons] Select the desired option from the following: <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other
------------------------	---

Field Name	Description
Residential Address same as that of Initial Applicants	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> • Yes • No
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Enter the appropriate address.</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else select the appropriate Country of Residence.</p>

Field Name	Description
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the following options are selected:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address • Other <p>This field is enabled if the Other option is selected for the Mailing Address.</p> <p>Else select the appropriate Postal Code.</p>

Applicant Details 3 – Personal Information – Employment Details

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SUBBIT SARMA. The application reference number is 139502731092670. The current step is 'Applicant Details 3', which is highlighted in orange. The form is divided into sections: Personal Information, Address Details, and Employment Details. The Employment Details section is expanded, showing the following information:

Nature of Employment*	Self Employed
Name of Business	Sarma Associates
Currency*	Indian Rupee
Gross Annual Income*	1200000

At the bottom of the form, there are several navigation buttons: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3**Employment Details**

Nature of Employment	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> • Full Time temporary • Unemployed • Full Time permanent • Self Employed • Part Time • Retired Pensioned • Retired Non Pensioned • Other
Current Employer Name	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Current Employer Name.</p>
Designation	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed • Enter the appropriate Designation.
Name of Business	<p>[Conditional, Input Box,]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Self Employed
Currency	<p>[Mandatory, Dropdown]</p> <p>Select the desired type of currency from the configured options.</p>
Gross Annual Income	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter the appropriate Gross Annual Income.</p>

Customize Account – Branch Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SUBIT SARMA. The application reference number is 139502731092670. The current step is 'Customize Account', which is highlighted in orange. The 'Branch Details' section is expanded, showing a form with the following fields:

- City***: BANGALORE (dropdown)
- Branch***: Bank Futura-E06 BRANCH (dropdown)
- Address**: IFLEXPARK (input box)
- City**: BAGHMANE (input box)
- Country**: BANGALORE (input box)

Below the form, there are expandable sections for 'Account Features', 'Debit Card Option', and 'Nomination Details'. At the bottom, there are buttons for 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. There are also 'Download' and 'Print' buttons at the very bottom.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Branch Details

Please mention the branch where you wish to open the Account	[Display] Indicates that the branch details are required to open the account.
City	[Mandatory, Dropdown] Select the desired City from the dropdown.
Branch	[Mandatory, Dropdown] Select the desired Branch from the dropdown.
Address	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
City	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate City.

Field Name	Description
Country	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Country.

Customize Account – Account Features

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is at the 'Customize Account' step. The form includes the following fields and options:

- Account Operation***: By any one of us (dropdown)
- Register for online Account statement***: Yes (selected) / No
- Frequency of statement generation****: Quarterly (dropdown)
- Month****: January (dropdown)
- Cheque Book Required***: Yes (selected) / No
- Type of Cheque Book****: Pre-Printed - 25 Leaves (dropdown)

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form - Savings Accounts – Customize Account

Account Features

Account Operation	[Mandatory, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> By me By only first applicant By any one of us By all of us jointly
--------------------------	---

Register for Online Account Statement	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> Yes No
--	--

Field Name	Description
Frequency of statement generation	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	<p>[Optional, Dropdown]</p> <p>Select the desired month. The statement will start getting generated from the selected month.</p>
Cheque Book Required	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Yes • No
Type of Cheque Book	<p>[Conditional, Dropdown]</p> <p>This field appears only when the option selected for Cheque Book Required is Yes.</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

Customize Account – Debit Card Option

The screenshot shows the Oracle Online Application Form interface. At the top, there is a navigation bar with the Oracle logo and various menu items like 'Accounts', 'Payments', 'Receive Money', etc. Below this, a header bar displays 'WELCOME, SUBIT SARMA'. The main content area is titled 'Online Application Form' and 'Savings Accounts Online Application Form'. It shows the 'Customize Account' step selected among several tabs: 'Applicant Details 1', 'Applicant Details 2', 'Applicant Details 3', 'Customize Account', 'Upload Documents', and 'Review'. The 'Debit Card Option' section is expanded, showing the 'Applicant' field with the value 'Subit Sarma', the 'Debit Card Required*' field with radio buttons for 'Yes' (selected) and 'No', and the 'Embossing Name**' field with the value 'Subit Sarma'. At the bottom, there are several action buttons: 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. There are also 'Download' and 'Print' buttons at the very bottom.

Field Description

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

Online Application Form - Savings Accounts – Customize Account

Debit Card Option

Applicant	[Display] Displays the name of the applicant.
------------------	--

Debit Card Required	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> • Yes • No
----------------------------	--

Embossing Name	[Conditional, Input Box] This field appears only when the option selected for Debit Card Required is Yes. Enter the desired name to be embossed on the debit card.
-----------------------	--

Customize Account – Nomination Details

ORACLE Change Password | Open New Account | R

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

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts
Online Application Form Application Reference Number : 139502731092670

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

▶ Branch Details
▶ Account Features
▶ Debit Card Option
▼ Nomination Details

Nominee Required* Yes No
 Name of Nominee**
 Relationship with Nominee**
 Other**
 Nominee Date of Birth**
 Nominee Address Same as Account holder
 Address**

 City**
 State**
 Country**
 Postal Code**

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

Download Print

9. Click **Next**.

Upload Documents

Applicant Details Linked Account Details Customize Account Upload Documents Review

Upload Documents

Mandatory Documents Identification Proof Address Proof

Sl No	Document Type	Attach Document	Uploaded Document	
1	Electricity Bill	<input type="button" value="Browse"/> <input type="button" value="Existing Documents"/>	Electricity_Bill.pdf	<input type="button" value="- Remove"/>
2	PAN Card	<input type="button" value="Browse"/> <input type="button" value="Existing Documents"/>	PAN_Card.pdf	<input type="button" value="- Remove"/>
<input type="button" value="+ Add More"/>				

Back Cancel Share with peer Save Help Complete Submit Application

Field Description

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

Upload Documents

Mandatory Documents

SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
Document Type	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • SSN • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details
Attach Document	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
Browse	[Conditional, Action Button] Click Browse to locate the respective document for the selected document type.
Existing Documents	[Conditional, Action Button] Click Existing Documents to select the respective document for the selected document type from the existing documents available, used for the same application.
Uploaded Document	[Display, Column Heading] Displays the list of uploaded documents.
Remove	[Optional, Action Button] Click Remove to remove the uploaded document from the list.

Field Name	Description
+ Add More	[Conditional, Action Button] Click Add More to upload more documents to the list.

10. Click **Next**. The **Review** page is displayed.

Review

Once the user submits the application, the Review tab is displayed. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details

11. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents

12. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card

13. Read the details carefully. Click Edit to modify the details to serve the purpose of accuracy.

Note: Once the user clicks **Open**, no changes can be made to the application information.

14. Click the desired option from the following and follow the respective process.

Back

Click **Back** to go back to the previous tab.

Next

Click **Next** to proceed with the next tab.

Cancel Application

Click **Cancel Application** to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.

Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

Download

Click **Download** to download the application.

Print

Click **Print** to print the application.

Help Complete

Click **Help Complete** to complete the application with the help of *System Admin*. The *System Admin* helps to complete the pending fields and review or submits the form on behalf of the applicant.

Share with co-applicant

15. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
16. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant

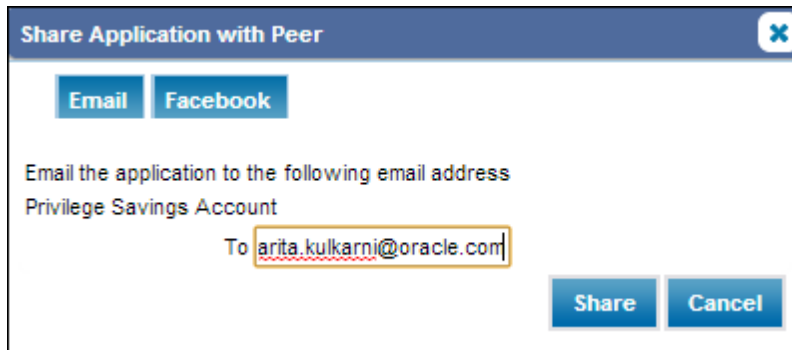
17. Click **Share**. The following pop-up window is displayed.

Share Application with Co-Applicant

The co-applicant will verify the details and approve the same.

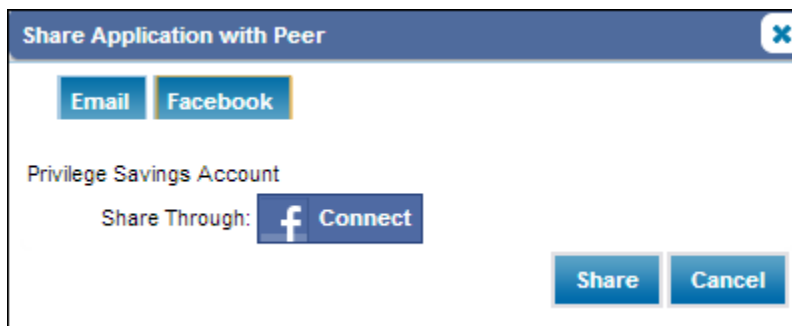
Share with peer

18. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



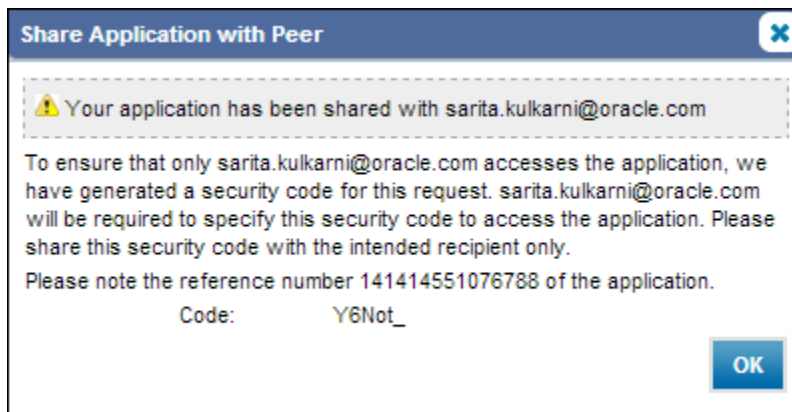
19. Click the desired option from the following:

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



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

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



22. Click **OK**.

Submit Application

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

13.2 New to Online Banking

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

For the New User to Online Banking:

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

Login Page

ORACLE[®] Call for free on : 1-800-111-1111
Choose Language English

Please login to Oracle FLEXCUBE Direct Banking Choose Theme Default

User ID Email Id/ User Id

Virtual Keyboard Standard Keyboard

Password Forgot Password?

Click here to enter by hovering

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

Sign In

New to Online Banking? Register Now

The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

ORACLE

Are you an existing customer of the bank?

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

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

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type* Saving Account Customer

Customer Id*

Account Number*

First Name*

Last Name*

Email ID*

Date of Birth*

Debit Card Number*

Debit Card Pin*

Security Code

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

Security Code

Cancel Register

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

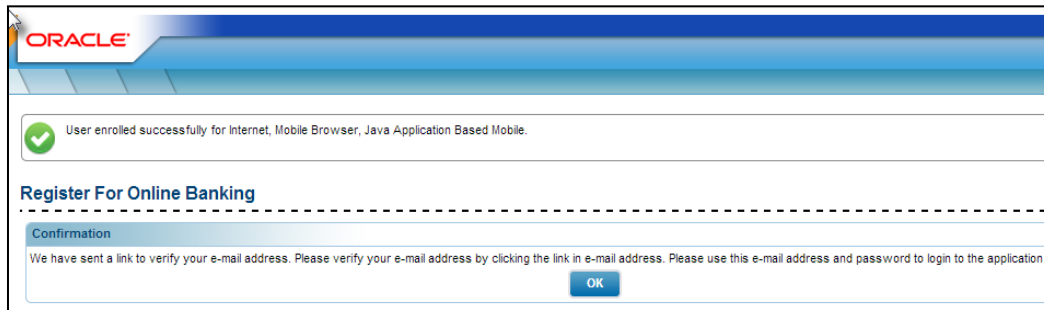
Online Registration

Relationship Type – Saving Account Customer

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

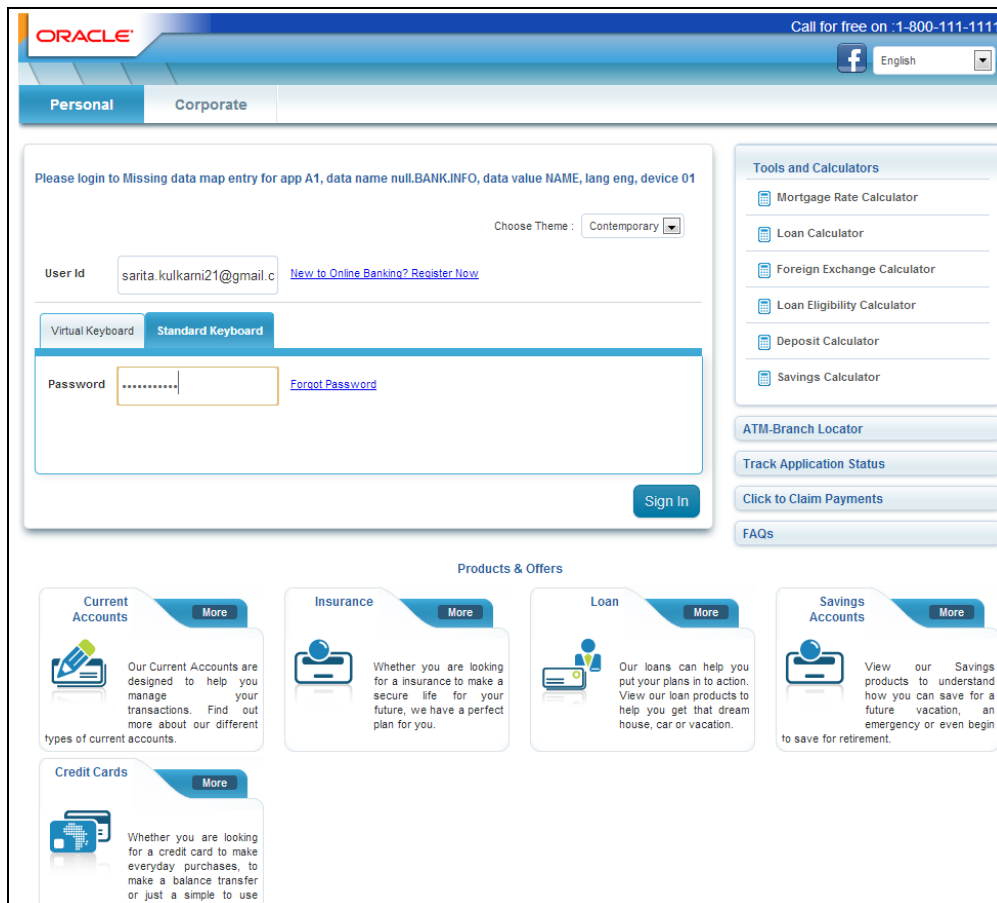
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID



Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

The following page is displayed.

Email Address Verification Pending

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

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

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

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

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
 If the Email ID verification is done, then click **Email Address Verified**.
OR
 Click **Will Do it Later**, to continue with the process without verifying the **Email Address**. The following page is displayed.

Product Showcase

ORACLE << P2P Payments Customer Services Tools

WELCOME, SARITA KULKARNI

Product Showcase

Current Accounts [More](#)

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

Insurance [More](#)

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

Loan [More](#)

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

Savings Accounts [More](#)

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

Credit Cards [More](#)

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

8. Click the **More** button, available on the Product Group - **Saving Accounts**.

Product Showcase

ORACLE << P2P Payments Customer Services Tools

WELCOME, SARITA KULKARNI

Product Showcase

Product Showcase

Privilege Savings Account
 A feature rich savings account that provides financial planning benefits and lifestyle privileges.

Features:
 Dedicated relationship manager
 Higher daily withdrawal limit
 Exclusive discounts at premier stores
 Free access to ATM Anywhere

[Apply Online](#)

Savings Accounts
 A savings account that gives you complete banking solutions.

Features:
 Zero balance corporate salary account
 Overdraft facility
 Preferential pricing
 Free access to ATM Anywhere

[Apply Online](#)

Students Bank Account
 An easy way to save and manage your finances while you earn your degree.

Features:
 Low minimum balance
 Online Banking Service
 Interest Rate - 3.25% p.a.
 Free access to ATM Anywhere

[Apply Online](#)

Regular Saving Account
 An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

Features:
 Interest calculated daily, paid monthly
 Interest rate - 3.75% p.a.
 No minimum balance
 Easy online account management

[View More](#)

ProductShowcase

9. The following page is displayed. Click the **Apply Online** link available on the product - **Saving Accounts**.

Savings Accounts - Online Application Form

ORACLE ATM and Branch Locators | Change Password | Logout

<< P2P Payments Customer Services Tools >>

WELCOME, SARITA KULKARNI

Online Application Form 25-10-2013 12:26:52 GMT +0530

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Continue

The following page is displayed.

10. Select the desired **Account Ownership** from the following options:
11. Accept the **Terms & Conditions** by checking the checkbox. A user can also **View** or **Download** the terms & Conditions. The following page is displayed.

Savings Accounts - Online Application Form

ORACLE ATM and Branch Locators | Change Password | Logout

<< P2P Payments Customer Services Tools >>

WELCOME, SARITA KULKARNI

Online Application Form 25-10-2013 12:26:52 GMT +0530

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Continue

Field Description**Field Name****Description****Online Application Form – Saving Accounts****Account Ownership**

[Mandatory, Radio Buttons]

Select the desired Account Ownership from the following:

- Open Account for me
- I have One Co-Applicant
- I have Two Co-Applicant
- I have Three Co-Applicant

Terms & Conditions**Terms & Conditions**

[Mandatory, Check Box]

Select the checkbox to agree with the mentioned Terms & Conditions.

View Terms & Conditions

[Optional, Hyperlink]

Click the link to view the Terms & Conditions.

Download Terms & Conditions

[Optional, Hyperlink]

Click the link to download the PDF of Terms & Conditions.

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

Savings Accounts – Online Application Form

ORACLE P2P Payments Customer Services Tools ATM and Branch Locators | Change Password | Logout

WELCOME, SARITA KULKARNI

Online Application Form

Application Reference Number : 185539021097617

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

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation* Select

First Name* Sarla

Middle Name

Last Name* Kulkarni

Date of Birth*

Place Of Birth

Birth Country*

Gender* Male Female

Marital Status Please Select

Mother's Maiden Name*

Contact Details

Identification Details

Address Details

Employment Details

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

Download Print

Click here to call

Security Information

This is secure site

- How can I be sure

Need Help

1.866.362.4536

Call Chat Mail

Review details of product you are applying

- Features
- Terms and Conditions

View Previous Interactions

- View

Feedback

- Post your Feedback

Track Your Application

- Track Your Application

13. Enter the appropriate details in the respective fields.

Savings Accounts – Applicant Details 1

Personal Information – Personal Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is Sarita Kulkarni. The form is at the 'Applicant Details 1' step. The 'Personal Information' section is expanded, showing the following details:

- Salutation*: Select
- First Name*: Sarita
- Middle Name*:
- Last Name*: Kulkarni
- Date of Birth*: 05-02-1984
- Place Of Birth*: Mumbai
- Birth Country*: INDIA
- Gender*: Male Female
- Marital Status*: Single
- Mother's Maiden Name*: Jayashree

Navigation buttons include: Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 1

Personal Information

Personal Details

Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant from the dropdown list.
-------------------	--

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

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

Savings Accounts – Applicant Details 1

Personal Information – Contact Details

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 1' step. The 'Contact Details' section is expanded, showing the following fields:

- ISD Code*: 91
- ISD Code*: (empty)
- Mobile Number*: 7738043334
- Phone Number: (empty)
- Email*: sarita.kulkarni21@gmail.co
- Preferred mode of contact: Mobile
- Preferred date of contact**: 25-09-2013
- Preferred time of contact**: Any Time

Below the form, there are buttons for 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. At the bottom, there are 'Download' and 'Print' buttons.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 1

Personal Information

Contact Details

ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
Mobile Number	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
Phone Number	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
Email	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
Preferred Mode of Contact	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <p>Mobile</p> <p>Email</p>
Preferred Date of Contact	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
Preferred Time of Contact	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> • Anytime • Between 9 AM to 10 AM • Between 10 AM to 11 AM • Between 11 AM to 12 PM • Between 12 PM to 1 PM • Between 1 PM to 2 PM • Between 2 PM to 3 PM • Between 3 PM to 4 PM • Between 4 PM to 5 PM • Between 5 PM to 6 PM • Between 6 PM to 7 PM

Savings Accounts – Applicant Details 1

Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 1' step. The 'Identification Details' section is expanded, showing the following fields:

- Identification*: A dropdown menu with 'PAN' selected.
- ID Number*: An input box containing 'AIQ15951K'.
- Citizenship*: A dropdown menu with 'INDIA' selected.
- Permanent US Resident Status: Radio buttons for 'US Resident' (selected) and 'Not a US Resident'.
- Visited US in last 3 Years?: Radio buttons for 'Yes' and 'No'.

Other sections visible include 'Personal Information', 'Address Details', and 'Employment Details'. The right sidebar contains 'Security Information', 'Need Help' (with a phone number 1.866.362.4536 and call/chat/mail buttons), 'Review details of product you are applying' (with links for Features and Terms and Conditions), 'View Previous Interactions' (with a View button), 'Feedback' (with a Post your Feedback button), and 'Track Your Application' (with a Track Your Application button). Navigation buttons at the bottom include Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Personal Information

Identification Details

Identification	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"> • Driving License • PAN • Passport Number • SSN
ID Number	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
Citizenship	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.
Permanent US Resident Status?	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • US Resident • Not a US Resident

Field Name	Description
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • Yes • No

Savings Accounts – Applicant Details 1

Address Details – Residential Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 1' step. The 'Address Details' section is expanded to show the 'Residential Address' form. The fields are filled with the following information:

- Address*: 1 Vatika, Yogi Road
- City*: Mumbai
- State*: Maharashtra
- Country of Residence*: INDIA
- Postal Code: 400091
- Accommodation Type*: Owned by Self

At the bottom of the form, there are buttons for 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. There are also 'Download' and 'Print' buttons. On the right side, there is a 'Security Information' section, a 'Need Help' section with a phone number (1.866.362.4536) and 'Call', 'Chat', and 'Mail' buttons, and a 'Review details of product you are applying' section with links for 'Features' and 'Terms and Conditions'. There is also a 'View Previous Interactions' section with a 'View' link, a 'Feedback' section with a 'Post your Feedback' link, and a 'Track Your Application' section with a 'Track Your Application' link.

Field Description

Field Name	Description
Online Application Form - Savings Accounts – Applicant Details 1	
Address Details	
Residential Address	
Residential Address same as that of Initial Applicants	[Mandatory, Radio Button] Select the appropriate value from the following: <ul style="list-style-type: none"> • Yes • No
Address	[Mandatory, Alphanumeric, Input Box, 35*2] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else, enter the appropriate Address.

Field Name	Description
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
Accommodation Type	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 1

Address Details – Mailing Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 1' step. The 'Address Details' section is expanded, showing the 'Mailing Address' sub-section. The 'Mailing Address' section includes a checkbox for 'Same as Residential Address' and a text area for postal communication. The form also includes a 'Security Information' section, a 'Need Help' section with a phone number (1.866.362.4536) and contact options (Call, Chat, Mail), and a 'Review details of product you are applying' section with links for 'Features' and 'Terms and Conditions'. The form also includes a 'View Previous Interactions' section with a 'View' link, a 'Feedback' section with a 'Post your Feedback' link, and a 'Track Your Application' section with a 'Track Your Application' link. The form also includes a 'Cancel Application' button, a 'Share with co-applicant' button, a 'Share with peer' button, a 'Save' button, a 'Help Complete' button, a 'Submit Application' button, and a 'Next' button. The form also includes a 'Download' button and a 'Print' button.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Address Details

Mailing Address

We shall send all the postal communication to you at this location:

[Display]

Indicates that the following address is used for the postal communication.

Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

- Same as that of Initial Applicant
- Same as Residential Address
- Other

Field Name	Description
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate address</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate Postal Code.</p>

Savings Accounts – Applicant Details 1

Employment Details

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 1' step. The 'Employment Details' section is expanded, showing the following fields:

- Nature of Employment*: Full Time permanent (dropdown)
- Current Employer Name*: Aequor (text input)
- Designation: Technical Writer (text input)
- Currency*: Indian Rupee (dropdown)
- Gross Annual Income*: 25000 (text input)

Navigation buttons at the bottom include: Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print. A sidebar on the right contains: Security Information, Need Help (1.866.362.4536), Review details of product you are applying (Features, Terms and Conditions), View Previous Interactions (View), and Feedback (Post your Feedback).

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 1

Employment Details

Nature of Employment	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> • Full Time temporary • Unemployed • Full Time permanent • Self Employed • Part Time • Retired Pensioned • Retired Non Pensioned • Other
Current Employer Name	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Current Employer Name.</p>

Field Name	Description
Designation	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Designation.</p>
Name of Business	<p>[Conditional, Input Box,]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Self Employed
Currency	<p>[Mandatory, Dropdown]</p> <p>Select the desired type of currency from the system configured options.</p>
Gross Annual Income	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter the appropriate Gross Annual Income.</p>

Savings Accounts – Applicant Details 2

Personal Information – Personal Details

The screenshot shows the 'Online Application Form' for 'Savings Accounts'. The application reference number is 185639021097617. The 'Personal Information' section is expanded to show 'Personal Details'. The form includes the following fields:

- Salutation*: Mrs (dropdown)
- First Name*: Manjiri (text box)
- Middle Name* (text box)
- Last Name*: Mudholkar (text box)
- Date of Birth*: 14-02-1984 (calendar icon)
- Place Of Birth*: Pune (text box)
- Birth Country*: INDIA (dropdown)
- Gender*: Male (radio), Female (radio)
- Marital Status*: Married (dropdown)
- Mother's Maiden Name*: Meenakshi (text box)

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 2

Personal Information

Personal Details

Salutation [Dropdown, Mandatory]

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

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

If Others, please specify [Conditional, Input Box, 50]

This field is available and Mandatory only when Salutation selected is "Others".

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

Savings Accounts – Applicant Details 2

Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is Sarita Kulkarni. The application reference number is 185539021097617. The current step is 'Applicant Details 2'. The form includes the following fields:

- ISD Code*: 91
- ISD Code*: (empty)
- Email*: sarita.kulkarni@oracle.co
- Preferred mode of contact: Email
- Mobile Number*: 9874563210
- Phone Number: (empty)

Navigation buttons include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form - Savings Accounts – Applicant Details 2

Personal Information

Contact Details

ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
Mobile Number	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
Phone Number	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
Email	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
Preferred Mode of Contact	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> • Mobile • Email
Preferred Date of Contact	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
Preferred Time of Contact	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> • Anytime • Between 9 AM to 10 AM • Between 10 AM to 11 AM • Between 11 AM to 12 PM • Between 12 PM to 1 PM • Between 1 PM to 2 PM • Between 2 PM to 3 PM • Between 3 PM to 4 PM • Between 4 PM to 5 PM • Between 5 PM to 6 PM • Between 6 PM to 7 PM

Savings Accounts – Applicant Details 2

Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is Sarita Kulkarni. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 2' step. The 'Identification Details' section is expanded, showing the following fields:

- Identification*: PAN (dropdown menu)
- ID Number*: BHYS1456A (input box)
- Citizenship*: INDIA (dropdown menu)
- Permanent US Resident Status: US Resident, Not a US Resident
- Visited US in last 3 Years?: Yes, No

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 2

Personal Information

Identification Details

Identification	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"> • Driving License • PAN • Passport Number • SSN
ID Number	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
Citizenship	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.
Permanent US Resident Status?	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • US Resident • Not a US Resident

Field Name	Description
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • Yes • No

Savings Accounts – Applicant Details 2

Address Details – Residential Address

The screenshot displays the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the application reference number is 185539021097617. The user is logged in as SARITA KULKARNI. The form is currently on the "Applicant Details 2" step.

The "Address Details" section is expanded, showing the "Residential Address" form. The form includes the following fields:

- Residential Address same as that of Initial Applicant's*: Yes No
- Address*: 1 Vatika
- City*: Mumbai
- State*: Maharashtra
- Country of Residence*: INDIA
- Postal Code: 400091
- Accommodation Type*: Select

Below the Residential Address section, there are sections for "Mailing Address" and "Employment Details".

At the bottom of the form, there are several buttons: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. There are also Download and Print buttons.

On the right side of the page, there are several utility boxes:

- Security Information**: This is a secure site. How can I be sure.
- Need Help**: 1.866.362.4536. Call, Chat, Mail.
- Review details of product you are applying**: Features, Terms and Conditions.
- View Previous Interactions**: View.
- Feedback**: Post your Feedback.
- Track Your Application**: Track Your Application.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3**Address Details****Residential Address**

Residential Address same as that of Initial Applicants	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> • Yes • No
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
Accommodation Type	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 2

Address Details – Mailing Address

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 2

Address Details

Mailing Address

We shall send all the postal communication to you at this location:

[Display]

Indicates that the following address is used for the postal communication.

Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

- Same as that of Initial Applicant
- Same as Residential Address
- Other

Field Name	Description
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate address.</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate Postal Code.</p>

Savings Accounts – Applicant Details 2

Employment Details

The screenshot displays the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The current step is Applicant Details 2, which focuses on Employment Details. The form includes the following fields:

- Nature of Employment*: Self Employed (dropdown)
- Name of Business: Akshara Gifts & Crafts (text input)
- Currency*: Indian Rupee (dropdown)
- Gross Annual Income*: 200000 (text input)

Navigation and utility buttons are located at the bottom of the form: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print. A right sidebar provides additional information, including Security Information, a Need Help contact number (1.866.362.4536) with Call, Chat, and Mail options, and a section for reviewing product details with links to Features and Terms and Conditions.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Employment Details

Nature of Employment	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> • Full Time temporary • Unemployed • Full Time permanent • Self Employed • Part Time • Retired Pensioned • Retired Non Pensioned • Other
Current Employer Name	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Current Employer Name.</p>

Field Name	Description
Designation	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Designation.</p>
Name of Business	<p>[Conditional, Input Box,]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Self Employed
Currency	<p>[Mandatory, Dropdown]</p> <p>Select the desired type of currency from the system configured options.</p>
Gross Annual Income	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter the appropriate Gross Annual Income.</p>

Savings Accounts – Applicant Details 3

Personal Information – Personal Details

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Personal Information

Personal Details

Salutation	[Dropdown, Mandatory]
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Enter the appropriate salutation term for applicant from the dropdown list.

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

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

Savings Accounts – Applicant Details 3

Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The current step is 'Applicant Details 3'. The form includes the following fields:

- ISD Code*: 91
- ISD Code*: (empty)
- Mobile Number*: 9632147850
- Phone Number: (empty)
- Email*: sarita.kulkarni@oracle.coi
- Preferred mode of contact: Email

Navigation buttons include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Personal Information

Contact Details

ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
ISD Code	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
Mobile Number	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
Phone Number	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
Email	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
Preferred Mode of Contact	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> • Mobile • Email
Preferred Date of Contact	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
Preferred Time of Contact	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> • Anytime • Between 9 AM to 10 AM • Between 10 AM to 11 AM • Between 11 AM to 12 PM • Between 12 PM to 1 PM • Between 1 PM to 2 PM • Between 2 PM to 3 PM • Between 3 PM to 4 PM • Between 4 PM to 5 PM • Between 5 PM to 6 PM • Between 6 PM to 7 PM

Savings Accounts – Applicant Details 3

Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is Sarita Kulkarni. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 3' step. The 'Personal Information' section is expanded to show 'Identification Details'. The fields are as follows:

- Identification*: PAN (dropdown menu)
- ID Number*: THJ1597535J (input box)
- Citizenship*: INDIA (dropdown menu)
- Permanent US Resident Status: US Resident, Not a US Resident
- Visited US in last 3 Years?: Yes, No

Navigation buttons include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. There are also Download and Print buttons. The right sidebar contains Security Information, Need Help (1.866.362.4536), Review details of product you are applying (Features, Terms and Conditions), View Previous Interactions (View), Feedback (Post your Feedback), and Track Your Application (Track Your Application).

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Personal Information

Identification Details

Identification	[Mandatory, Dropdown] Select the appropriate value from the following: <ul style="list-style-type: none"> • Driving License • PAN • Passport Number • SSN
ID Number	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate ID Number for Phone Number.
Citizenship	[Mandatory, Dropdown] Select the appropriate country for the Citizenship.

Field Name	Description
Permanent US Resident Status?	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • US Resident • Not a US Resident
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> • Yes • No

Savings Accounts – Applicant Details 3

Address Details – Residential Address

The screenshot displays the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the application reference number is 185539021097617. The user is logged in as SARITA KULKARNI. The form is currently on the "Applicant Details 3" step, which focuses on "Address Details".

The "Residential Address" section includes the following fields:

- Residential Address same as that of Initial Applicant's***: Radio buttons for Yes (selected) and No.
- Address***: Text input field containing "1 Vatika".
- City***: Text input field containing "Yogi Road".
- State***: Text input field containing "Mumbai".
- Country of Residence***: Dropdown menu set to "INDIA".
- Postal Code**: Text input field containing "400091".
- Accommodation Type***: Dropdown menu set to "Owned by Self".

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. A "Download" and "Print" button are also present.

On the right side, there is a "Security Information" box, a "Need Help" section with contact options (Call, Chat, Mail) and the number 1.866.362.4536, and a "Track Your Application" section.

Field Description

Field Name	Description
Online Application Form - Savings Accounts – Applicant Details 3	
Address Details	
Residential Address	
Residential Address same as that of Initial Applicants	[Mandatory, Radio Button] Select the appropriate value from the following: <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
Accommodation Type	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 3

Address Details – Mailing Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The current step is Applicant Details 3, which includes sections for Personal Information, Address Details, and Employment Details. The Address Details section is expanded to show the Mailing Address form. The form includes a text area for a message and radio buttons for selecting the mailing address type. The address fields are populated with: Address: 1 Vatika, Yogi Road; City: Mumbai; State: Maharashtra; Country of Residence: INDIA; Postal Code: 400091. Navigation buttons include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. A right-hand sidebar contains Security Information, Need Help (with a phone number 1.866.362.4536 and Call, Chat, Mail buttons), Review details of product you are applying (with links for Features and Terms and Conditions), View Previous Interactions (with a View link), Feedback (with a Post your Feedback link), and Track Your Application (with a Track Your Application link).

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Address Details

Mailing Address

We shall send all the postal communication to you at this location:

[Display]

Indicates that the following address is used for the postal communication.

Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

- Same as that of Initial Applicant
- Same as Residential Address
- Other

Field Name	Description
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate Address.</p>
City	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate City.</p>
State	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else, enter the appropriate State.</p>
Country of Residence	<p>[Optional, Dropdown]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else select the appropriate Country of Residence.</p>
Postal Code	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:</p> <ul style="list-style-type: none"> • Same as that of Initial Applicant • Same as Residential Address <p>Else enter the appropriate Postal Code.</p>

Savings Accounts – Applicant Details 3

Employment Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The form is currently on the 'Applicant Details 3' step. The 'Employment Details' section is expanded, showing the following fields:

- Nature of Employment*: Self Employed (dropdown)
- Name of Business: Aesthetics Jewellery (input box)
- Currency*: Indian Rupee (dropdown)
- Gross Annual Income*: 500000 (input box)

Navigation buttons include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next. There are also Download and Print buttons. The right sidebar contains Security Information, Need Help (with a phone number 1.866.362.4536 and Call, Chat, Mail options), Review details of product you are applying (with Features and Terms and Conditions links), and View Previous Interactions (with a View link).

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Employment Details

Nature of Employment	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> • Full Time temporary • Unemployed • Full Time permanent • Self Employed • Part Time • Retired Pensioned • Retired Non Pensioned • Other
Current Employer Name	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Current Employer Name.</p>

Field Name	Description
Designation	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Full Time Permanent • Full Time Temporary • Part Time • Unemployed <p>Enter the appropriate Designation.</p>
Name of Business	<p>[Conditional, Input Box,]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> • Self Employed
Currency	<p>[Mandatory, Dropdown]</p> <p>Select the desired type of currency from the system configured options.</p>
Gross Annual Income	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter the appropriate Gross Annual Income.</p>

Linked Account Details

Customize Account - Branch Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The 'Customize Account' tab is selected, and the 'Branch Details' section is expanded. The form prompts the user to mention the branch where they wish to open the account. The fields shown are: City* (BANGALORE), Branch* (Bank Futura-E00 BRANCH), Address (FLEXPARK), City (BAGHMANE), and Country (BANGALORE). There are also sections for Account Features, Debit Card Option, and Nomination Details. The right sidebar contains Security Information, Need Help (1.866.362.4536), Review details of product you are applying (Features, Terms and Conditions), View Previous Interactions (View), and Feedback (Post Your Feedback).

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Applicant Details 3

Branch Details

Please mention the branch where you wish to open the Account	[Display] Indicates that the branch details are required to open the account.
City	[Mandatory, Dropdown] Select the desired City from the dropdown.
Branch	[Mandatory, Dropdown] Select the desired Branch from the dropdown.
Address	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
City	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate City.

Field Name	Description
Country	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Country.

Customize Account – Account Features

The screenshot shows the Oracle Online Application Form for Savings Accounts. The 'Customize Account' tab is selected. The form includes the following fields:

- Account Operation*: By any one of us (dropdown)
- Register for online Account statement*: Yes (selected) / No (radio button)
- Frequency of statement generation*: Monthly (dropdown)
- Day of the Month*: 1 (dropdown)
- Cheque Book Required*: Yes (selected) / No (radio button)
- Type of Cheque Book*: Pre-Printed - 25 Leaves (dropdown)

Navigation buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

Field Name	Description
Online Application Form - Savings Accounts – Customize Account	

Account Features

Account Operation	[Mandatory, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> • By me • By only first applicant • By any one of us • By all of us jointly
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Register for Online Account Statement	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> • Yes • No
--	--

Field Name	Description
Frequency of statement generation	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	<p>[Optional, Dropdown]</p> <p>Select the desired month. The statement will start getting generated from the selected month.</p>
Day of the Month	<p>[Conditional, Dropdown]</p> <p>Select the desired date. The statement will start getting generated from the selected date of the selected month.</p>
Cheque Book Required	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Yes • No
Type of Cheque Book	<p>[Conditional, Dropdown]</p> <p>This field appears only when the option selected for Cheque Book Required is Yes.</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

Customize Account – Debit Card Option

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The 'Customize Account' step is active, showing the 'Debit Card Option' section. The applicant's name is Sarita Kulkarni. The 'Debit Card Required' field has radio buttons for 'Yes' (selected) and 'No'. The 'Embossing Name' field contains 'Sarita Kulkarni'. The form includes navigation buttons like 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'. There are also 'Download' and 'Print' buttons. A sidebar on the right contains 'Security Information', 'Need Help' (with a phone number 1.866.362.4536 and 'Call', 'Chat', 'Mail' buttons), 'Review details of product you are applying' (with links for 'Features' and 'Terms and Conditions'), and 'View Previous Interactions' (with a 'View' link).

Field Description

Field Name	Description
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Online Application Form - Savings Accounts – Customize Account

Debit Card Option

Applicant [Display]
Displays the name of the applicant.

Debit Card Required [Mandatory, Radio Button]
Select the desired option from the following:

- Yes
- No

Embossing Name [Conditional, Input Box]
This field appears only when the option selected for Debit Card Required is Yes.
Enter the desired name to be embossed on the debit card.

Customize Account – Nomination Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The user is logged in as SARITA KULKARNI. The application reference number is 185539021097617. The current step is 'Customize Account' under 'Nomination Details'. The form fields are as follows:

- Nominee Required***: Radio buttons for Yes (selected) and No.
- Name of Nominee****: Input box containing 'Gauri Desai'.
- Relationship with Nominee****: Dropdown menu with 'Other' selected.
- Other****: Input box containing 'Sister'.
- Nominee Date of Birth****: Calendar icon showing '06-11-1981'.
- Nominee Address**:
 - Same as Account holder
 - Address****: Input box containing '1 Vastika'.
 - City****: Input box containing 'Yogi Road'.
 - State****: Input box containing 'Mumbai'.
 - Country****: Input box containing 'Maharashtra'.
 - Postal Code****: Input box containing 'INDIA'.
 - Postal Code****: Input box containing '400091'.

The right sidebar contains the following sections:

- Security Information**: This is secure site. How can I be sure.
- Need Help**: 1.866.362.4536. Call, Chat, Mail.
- Review details of product you are applying**: Features, Terms and Conditions.
- View Previous Interactions**: View.
- Feedback**: Post your Feedback.
- Track Your Application**: Track Your Application.

Buttons at the bottom include: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, Print.

Field Description

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

Online Application Form - Savings Accounts – Customize Account

Nomination Details

Nominee Required [Mandatory, Radio Buttons]
 Select the desired option from the following:

- Yes
- No

Name of Nominee [Conditional, Input Box,70]
 This field is available only when the option selected for the Nominee Required is Yes.

Relationship with Nominee [Conditional, Dropdown]
 This field is available only when the option selected for the Nominee Required is Yes.
 Select the appropriate option from the following:

- Parent
- Spouse
- Child
- Other

Field Name	Description
Other	<p>[Conditional, Input Box, 20]</p> <p>This field is available only when the option selected for the Relationship with Nominee is Other.</p>
Nominee Date of Birth	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>Select the appropriate applicant's Birth Date from the Date-Picker.</p>
Nominee Address	<p>[Conditional, Checkbox]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>Check the checkbox if the nominee's residential address is same as Account Holder's address.</p>
Address	<p>[Conditional, Alphanumeric, Input Box,35*2]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate address of the nominee.</p>
City	<p>[Conditional, Input Box, 35]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate City.</p>
State	<p>[Conditional, Input Box,40]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate State.</p>
Country	<p>[Conditional, Input Box, 35]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate Country.</p>

Field Name	Description
Postal Code	<p>[Conditional, Input Box, 20]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate Postal Code.</p>

Upload Documents

Field Description

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

Field Name	Description
Document Type	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • SSN • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details
Attach Document	<p>[Display, Column Heading]</p> <p>Displays the following action buttons that help locating and attaching the required documents.</p>
Browse	<p>[Conditional, Action Button]</p> <p>Click Browse to locate the respective document for the selected document type.</p>
Existing Documents	<p>[Conditional, Action Button]</p> <p>Click Existing Documents to select the respective document for the selected document type from the existing documents available, used for the same application.</p>
Uploaded Document	<p>[Display, Column Heading]</p> <p>Displays the list of uploaded documents.</p>
Remove	<p>[Optional, Action Button]</p> <p>Click Remove to remove the uploaded document from the list.</p>
+ Add More	<p>[Conditional, Action Button]</p> <p>Click Add More to upload more documents to the list.</p>
Review	<p>Once the user submits the application, the Review tab is displayed. The entire application is divided into the three sections, as mentioned below:</p>

Step 1 – Applicant Details

ORACLE P2P Payments Account Opening Customer Services WELCOME, NISHA MEHTA

Online Application Form

Applicant Details Upload Documents Customise Your Card **Review**

Your application was submitted successfully!

Step 1 - Applicant Details Edit

<p>Personal Details</p> <p>Salutation* :Dr First Name* :Nisha Middle Name* : Last Name* :Mehta Date of Birth* :30-03-1970 Gender* :Female Marital Status* :Married Mother's Maiden Name* :Yashodaben</p>	<p>Contact Details</p> <p>Mobile Number* :7755334862 Phone Number* : Email* :nisham@yahoo.com Preferred mode of contact* :Mobile Preferred date of contact** :20-08-2013 Preferred time of contact** :Between 09.00 AM & 10.00 AM</p>
<p>Identification Details</p> <p>Identification* :PAN ID Number* :AS456852D Citizenship* :INDIA</p>	<p>Residential Address</p> <p>Address* :A Hiranandani :Powai City* :Mumbai State* :Maharashtra Country of Residence* :INDIA Postal Code :400062 Accommodation Type* :Owned by Self</p>
<p>Mailing Address</p> <p>Address* :A Hiranandani :Powai City* :Mumbai State* :Maharashtra Country of Residence* :INDIA Postal Code :400062</p>	<p>Employment Details</p> <p>Nature of Employment* :Unemployed Currency* :Indian Rupee Gross Annual Income* :720000.00</p>

14. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents

Step 2 - Upload Documents Edit

Identification Proof: PAN Card
 Address Proof: Passport

15. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card

Step 3 - Customise Your Card Edit

<p>Existing Card Details</p> <p>Do you own a credit card* :No</p>	<p>Club Membership Details</p> <p>Are you currently a member of the Club program* :No</p>
<p>Card Details</p> <p>Do you wish to register for online card statement* :Yes Name embossed as on card :Nisha Mehta Do you require Photo on card :Yes</p>	<p>Supplementary Card</p> <p>Relationship with family member :Parent Name as on add-on card :Yashodaben Patel Date of birth :15-06-1950 Gender :Female Limit on Supplementary Card :50</p>
<p>Card Receiving Option</p> <p>How should We deliver the Credit Card to You* :Courier to Mailing Address</p>	<p>Protection Plus Insurance Scheme</p> <p>Do you wish to avail the card protection plan :No</p>

Back Open

16. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Note: Once the user clicks **Open**, no changes can be made to the application information.

17. Click the desired option from the following:

Back

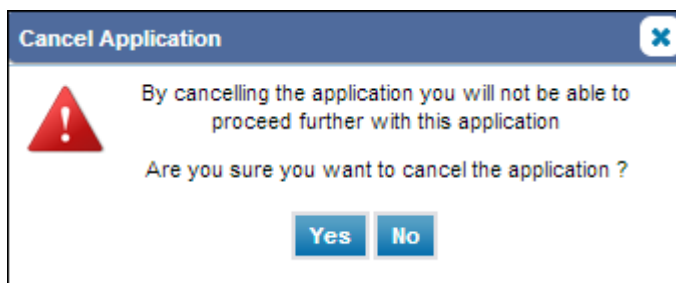
Click **Back** to go back to the previous tab.

Next

Click **Next** to proceed with the next tab.

Cancel Application

Click **Cancel** Application to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.



- Click Yes to remove the application permanently.
- Click No to proceed with the same application.

Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

Download

Click **Download** to download the application.

Print

Click **Print** to print the application.

Help Complete

Click **Help Complete** to complete the application with the help of *System Admin*. The *System Admin* helps to complete the pending fields and submits the form on behalf of the applicant.

Share with co-applicant

18. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
19. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant

20. Click **Share**. The following pop-up window is displayed.

Share Application with Co-Applicant

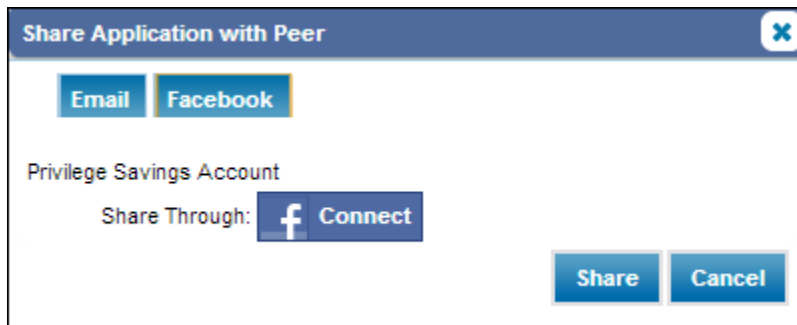
The co-applicant will verify the details and approve the same.

Share with peer

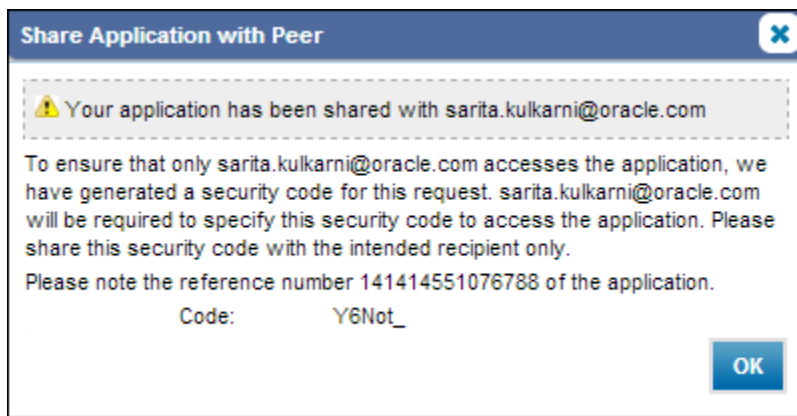
21. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.

22. Click the desired option from the following:

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



23. Click **fConnect** to select the desired **Facebook Friend** to share the application.
24. Click **Share**. The following page is displayed.



25. Click **OK**.

Submit Application

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

13.3 Prospective Customer

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

For the Prospective Customer:

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

Product Showcase

The screenshot displays the Oracle Internet Banking homepage. At the top, there is a blue header with the Oracle logo on the left, a phone number "Call for free on : 1-800-111-1111" on the right, and a language selection dropdown set to "English". Below the header are two tabs: "Personal" (selected) and "Corporate".

The main content area is divided into several sections:

- Login to Internet Banking:** Contains a "Login" button, a "Register" button, and a link for "Forgot Password?".
- P2P Payment:** Features an image of a person using a mobile device and text explaining P2P payments. A "Claim Now" button is visible below the text.
- Tools & Calculators:** A vertical list of calculator tools including Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, and Deposit Calculator.
- Products & Offers:** A grid of four product tiles:
 - Current Accounts:** Text describes accounts for managing transactions. Includes a "View More" link.
 - Insurance:** Text discusses insurance for life and future security. Includes a "View More" link.
 - Retail Loan:** Text explains loans for various needs like a house or vacation. Includes a "View More" link.
 - Savings Accounts:** Text describes savings products for retirement or vacation. Includes a "View More" link, which is highlighted with a red rectangular box.
- ATM-Branch Locator:** A section for finding nearby ATMs and branches.
- FAQs:** A section for frequently asked questions.
- Track Application Status:** A section for monitoring the status of applications.
- Review Account open Request:** Text prompts users to respond to review requests. Includes a "View it now" button.

The following page is displayed.

Product Group – Savings Accounts

The screenshot displays the Oracle Direct Banking website's 'Savings Accounts' page. The header includes the Oracle logo, a contact number (1-800-111-1111), and a language selector set to English. The navigation bar shows 'Personal' and 'Corporate' tabs. The main content area is titled 'Savings Accounts' and contains four product cards:

- Privilege Savings Account:** A feature-rich account with financial planning benefits. Features include a dedicated relationship manager, higher daily withdrawal limits, and free ATM access. An 'Apply Now' button is present.
- Salary Account:** A zero-balance corporate salary account with overdraft facilities and preferential pricing. An 'Apply Now' button is present.
- Online Savings Account:** Offers a high interest rate (3.75% p.a.) and 24/7 access. Features include daily interest calculation, no minimum balance, and easy online management. A 'View More' button is present.
- Students Bank Account:** Designed for students, offering a low minimum balance, online banking, and a 3.25% p.a. interest rate. A 'View More' button is present.

The right-hand sidebar provides additional services: 'Tools & Calculators' (Loan, Budget, Foreign Exchange, Loan Eligibility, Deposit), 'ATM-Branch Locator', 'Click to Claim Payments', 'FAQs', and 'Track Application Status'.

2. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the *Savings Accounts*, as shown in the following screenshot:

Saving Accounts


ORACLE[®] Call for free on : 1-800-111-1111
Choose Language English

Personal Corporate

Home > Savings Accounts

Savings Accounts

Privilege Savings Account




A feature rich savings account that provides financial planning benefits and lifestyle privileges.

Features:
Dedicated relationship manager
Higher daily withdrawal limit
Exclusive discounts at premier stores
Free access to ATM Anywhere

[Apply Now](#)

Salary Account



A savings account that gives you complete banking solutions.

Features:
Zero balance corporate salary account
Overdraft facility
Preferential pricing
Free access to ATM Anywhere

[Apply Now](#)

Tools & Calculators

- [Loan Calculator](#)
- [Budget Calculator](#)
- [Foreign Exchange Calculator](#)
- [Loan Eligibility Calculator](#)
- [Deposit Calculator](#)

[ATM-Branch Locator](#)

[Click to Claim Payments](#)

[FAQs](#)

[Track Application Status](#)

Online Application Form

ORACLE

Privilege Savings Account

Are you an existing customer of the bank ?

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

Yes I am Existing Customer/Registered Customer of the bank.
 Not yet, I am new to bank.

Not Registered with us ?

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name
 Last Name
 Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password Very Weak [Login Password Policy](#)
 Confirm Password

Account Ownership

Please Specify your preference regarding Account Ownership

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

3. Enter the required details in the following fields.

Field Description

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

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

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

Note: Since the user is not an existing customer of the bank, select **Not yet. I am new to bank.**

Further section explains the registration process only for the **Prospective Customer.**



Not Registered with us?

First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available only when logged in customer is newly registered user.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the last name of the applicant. This field is available only when logged in customer is newly registered user.
Email	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
Password	[Mandatory, Alphanumeric, Input Box, 255] Enter the desired password.
Confirm Password	[Mandatory, Alphanumeric, Input Box, 255] Repeat the above password to avoid any kind of typographical mistakes.

Account Ownership

Field Name	Description
Account Ownership	
Please specify your preferences regarding Account Ownership	<p>[Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Open account for me • I have one Co-Applicant • I have two Co-Applicants

Terms & Conditions

Field Name	Description
Terms & Conditions	[Display] Displays all the terms and conditions applicable for online processing.
View terms & Conditions	[Hyperlink, Optional] A hyperlink is opened into the new browser window that provides all the terms and conditions applicable for online processing. A user can read all the terms and conditions thoroughly.
Download Terms & Conditions	[Hyperlink, Optional] A user can download the Terms & Conditions using this hyperlink.
Checkbox for accepting Terms & Conditions	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.
Security Code	
Security Code in the image	[Display] Displays the security code to be entered in the respective text field.
	[Icon, Optional] A refresh icon allows user to refresh the security code.
<hr/> <p>Note: before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p> <hr/>	
	[Icon, Optional] A user can hear the security code using this icon.
Security Code	[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.

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

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

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

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation* Select

First Name* Anjali

Middle Name

Last Name* Katti

Date of Birth*

Gender* Male Female

Marital Status Please Select

Mother's Maiden Name*

Ajax Response

User enrolled successfully for Internet, Mobile Browser, Java Application Based Mobile.
Your application with reference number 529190481249472 has been saved.

To ensure the correctness of the e-mail address, we have sent you a mail on **akatti@yahoo.com**. Please check your email and click on hyper link to verify the e-mail address. Post verification, please click on e-mail Address verified link below to proceed further.

You may also chose to complete this process at a later point of time. Your application will be saved, which you can submit later anytime for opening of the account before September 20,2013, after verifying your e-mail address.

Your activation email will expire 7 days from now at **10:09AM on August 28,2013**

Cancel Share with co-applicant Continue Next

- Click **Continue**. The following message window is opened. It provides the Reference Number for the application submitted. The following page is displayed.

Privilege Savings Account - Applicant Details 1

- Enter the appropriate information in the following fields.

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

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

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation* Mrs

First Name* Anjali

Middle Name Anil

Last Name* Katti

Date of Birth* 17-10-1980

Gender* Male Female

Marital Status Married

Mother's Maiden Name* Vinta

Personal Information

▶ Contact Details

▶ Identification Details

▶ Address Details

▶ Employment Details

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

Field Description

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

Personal Information**Personal Details**

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

Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.
First Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the first name of the applicant. This field is available only when the logged in customer is a newly registered user.
Middle Name	[Optional, Alphanumeric, Input Box, 35] Enter the middle name of the applicant. This field is available only when the logged in customer is a newly registered user.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] Enter the last name of the applicant. This field is available only when the logged in customer is a newly registered user.
Name	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing user.
Date of Birth	[Mandatory, Date Picker] Select the appropriate birth date from the date picker
Gender	[Mandatory, Radio Button] Select the appropriate gender of the applicant.
Marital Status	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> • Divorced • Separated • Remarried • Married • Single
Mother's Maiden Name	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

Savings Accounts – Applicant Details 1

The screenshot shows the 'Savings Accounts Online Application Form' with the 'Applicant Details 1' step selected. The application reference number is 529190481249472. The form is divided into sections: Personal Information, Contact Details, Identification Details, Address Details, and Employment Details. The 'Contact Details' section is expanded, showing fields for Mobile Number (8520654753), Phone Number, Email (akatti@yahoo.com), Preferred mode of contact (Mobile), Preferred date of contact (29-08-2013), and Preferred time of contact (Any Time). Navigation buttons at the bottom include Cancel, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next.

Field Description

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

Personal Information

Contact Details

Mobile Number	[Mandatory, Numeric, Input Box, 20] Enter the appropriate mobile number of the applicant.
Phone Number	[Mandatory, Numeric, Input Box, 20] Enter the appropriate phone number of the applicant.
Email	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email address of the applicant.
Preferred mode of contact	[Optional, Dropdown] Enter the desired option from the following: <ul style="list-style-type: none"> • Mobile • Email
Preferred date of contact	[Mandatory, Date Picker] Select the desired date from the date picker.

Field Name	Description
Preferred time of contact	<p>[Mandatory, Dropdown]</p> <p>Select the desired time from the following:</p> <ul style="list-style-type: none"> • Anytime • Between 9 AM to 10 AM • Between 10 AM to 11 AM • Between 11 AM to 12 PM • Between 12 PM to 1 PM • Between 1 PM to 2 PM • Between 2 PM to 3 PM • Between 3 PM to 4 PM • Between 4 PM to 5 PM • Between 5 PM to 6 PM • Between 6 PM to 7 PM

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form Application Reference Number: **529190481249472**

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

Personal Information

- ▶ Personal Details
- ▶ Contact Details
- ▼ Identification Details

Identification*	<input type="text" value="PAN"/>
ID Number*	<input type="text" value="TH560234J"/>
Citizenship*	<input type="text" value="INDIA"/>
- ▶ Address Details
- ▶ Employment Details

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

Field Description

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

Personal Information

Identification Details

Identification	<p>[Mandatory, Dropdown]</p> <p>Select the desired identification type from the following options.</p> <ul style="list-style-type: none"> • PAN • Passport • Driving License • SSN
-----------------------	--

Field Name	Description
ID Number	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
Citizenship	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1 | Applicant Details 2 | Linked Account Details | Customize Account | Upload Documents | Review

Personal Information

Address Details

Residential Address

Address* 2, Tulsi Vihar,
Paud road, Near Dashbhuj

City* Pune

State* Maharashtra

Country of Residence* INDIA

Postal Code 452102

Accommodation Type* Company Provided

Mailing Address

Employment Details

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

Field Description

Field Name	Description
Address Details	
Residential Address	
Address	[Mandatory, Alphanumeric] Enter the appropriate address of the applicant.
City	[Mandatory, Alphanumeric,20] Enter the city of residence.
State	[Mandatory, Alphanumeric, 20] Enter the state of residence.
Country of Residence	[Mandatory, Dropdown] Select the country of residence.

Field Name	Description
Postal Code	[Optional, Numeric] Enter the postal code of the area of residence.
Accommodation Type	Select the appropriate residence type from the following options: <ul style="list-style-type: none"> Owned by self

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

Applicant Details 1 | Applicant Details 2 | Linked Account Details | Customize Account | Upload Documents | Review

Personal Information

Address Details

Residential Address

Mailing Address

We shall send all the postal communication to you at this address.

Same as Residential Address

Address* 2, Tulsi Vihar,
Paud road, Near Dashbhu

City* Pune

State* Maharashtra

Country of Residence* INDIA

Postal Code 452102

Employment Details

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

Field Description

Field Name	Description
Address Details	
Mailing Address	
Checkbox for same residential address	[Optional, Checkbox] Select the checkbox if mailing address is same as residential address of the applicant. If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.

Note: If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.

City	[Mandatory, Alphanumeric,20] Enter the city of residence.
-------------	--

City	[Mandatory, Alphanumeric,20] Enter the city of residence.
State	[Mandatory, Alphanumeric, 20] Enter the state of residence.
Country of Residence	[Mandatory, Dropdown] Select the country of residence.
Postal Code	[Optional, Numeric] Enter the postal code of the area of residence.

Savings Accounts – Applicant Details 1

Savings Accounts
Online Application Form Application Reference Number : **529190481249472**

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

▶ Personal Information
▶ Address Details
▼ Employment Details

Nature of Employment*	Full Time temporary ▼
Current Employer Name*	South Co-Op Bank
Designation	Officer
Currency*	Indian Rupee ▼
Gross Annual income*	600000

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

Field Description

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

Employment Details

Nature of Employment	<p>[Mandatory, Dropdown] Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> Full Time Permanent Retired Non Pensioned Other Part Time Retired Pensioned Self Employed Full Time Temporary Unemployed
Name of Business	<p>[Conditional, Alphanumeric, 20] Enter the name of business.</p>

Field Name	Description
Currency	[Mandatory, Dropdown] Enter the type of currency. The list is displayed as per system configuration.
Gross Annual Income	[Mandatory, Numeric, 20] Enter the gross annual income of the applicant.

7. Click **Next**. The Applicant Details 2 page is displayed.

Privilege Savings Account - Applicant Details 1

8. Enter the appropriate details in the following fields.

Savings Accounts – Applicant Details 2

Savings Accounts
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information

Personal Details

Please provide your personal details. The account shall be opened with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

Salutation* Mr

First Name* Anil

Middle Name Anand

Last Name* Katti

Date of Birth* 21-06-1978

Gender* Male Female

Marital Status Married

Mother's Maiden Name* Geeta

Contact Details

Identification Details

Address Details

Employment Details

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

Field Description

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

Personal Information

Personal Details

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

Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.
-------------------	---

Field Name	Description
First Name	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant. This field is available only when logged in customer is a newly registered user.
Middle Name	[Optional, Alphanumeric, 35] Enter the middle name of the applicant. This field is available only when logged in customer is a newly registered user.
Last Name	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant. This field is available only when logged in customer is a newly registered user.
Name	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing customer.
Date of Birth	[Mandatory, Date picker] Select the appropriate birth date from the date picker This field is available only when logged in customer is a newly registered user.
Gender	[Mandatory, Radio Button] Select the appropriate gender of the applicant.
Marital Status	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> • Divorced • Separated • Remarried • Married • Single
Mother's Maiden Name	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

Savings Accounts - Applicant Details 2

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

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

Personal Information

▶ Personal Details

▼ Contact Details

We will use these details to contact you if we require any clarifications while opening the account. Notifications and details about the steps which are required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.

Mobile Number*

Phone Number

Email*

Preferred mode of contact

Preferred date of contact**

Preferred time of contact**

▶ Identification Details

▶ Address Details

▶ Employment Details

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

Field Description

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

Personal Information	
Contact Details	
Mobile Number	[Mandatory, Numeric,10] Enter the appropriate mobile number of the applicant.
Phone Number	[Mandatory, Numeric,20] Enter the appropriate phone number of the applicant.
Email	[Mandatory, Alphanumeric, 255] Enter the appropriate Email address of the applicant.
Preferred mode of contact	[Dropdown, Optional] Enter the desired option from the following: <ul style="list-style-type: none"> • Mobile • Email
Preferred date of contact	[Date Picker, Mandatory] Select the desired date from the date picker.

Field Name	Description
Preferred time of contact	<p>[Dropdown, Mandatory]</p> <p>Select the desired time from the following options.</p> <ul style="list-style-type: none"> Anytime Between 9 AM to 10 AM Between 10 AM to 11 AM Between 11 AM to 12 PM Between 12 PM to 1 PM Between 1 PM to 2 PM Between 2 PM to 3 PM Between 3 PM to 4 PM Between 4 PM to 5 PM Between 5 PM to 6 PM Between 6 PM to 7 PM

Savings Accounts – Applicant Details 2

The screenshot shows the 'Savings Accounts Online Application Form' with the 'Applicant Details 2' step selected. The application reference number is 529190481249472. The form includes sections for Personal Information, Identification Details, Address Details, and Employment Details. The Identification Details section is expanded, showing fields for Identification* (PAN), ID Number* (JK258456A), and Citizenship* (INDIA). Navigation buttons include Back, Cancel, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, and Next.

Field Description

Field Name	Description
Personal Information	
Identification Details	
Identification	<p>[Mandatory, Dropdown]</p> <p>Select the desired identification type from the following options.</p> <ul style="list-style-type: none"> PAN Passport
ID Number	<p>[Mandatory, Alphanumeric,20]</p> <p>Enter the respective unique number of the selected identification document.</p>

Field Name	Description
Citizenship	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

Savings Accounts – Applicant Details 2

Savings Accounts
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information

Address Details

Residential Address

Residential Address same as that of Initial Applicant's* Yes No

Address* 2, Tulsi Vihar,
Paud Road, Near Dashab

City* Pune

State* Maharashtra

Country of Residence* INDIA

Postal Code 452102

Accommodation Type* Company Provided

Mailing Address

Employment Details

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

Field Description

Field Name	Description
Address Details	
Residential Address	
Address	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate address of the applicant Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
City	[Mandatory, Alphanumeric, Input Box, 20] Enter the city of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
State	[Mandatory, Alphanumeric, Input Box, 20] Enter the state of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address

Field Name	Description
Country of Residence	[Mandatory, Dropdown] Select the country of residence.
Postal Code	[Optional, Numeric, Input Box, 20] Enter the postal code of the area of residence Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
Accommodation Type	Select the appropriate residence type from the following options: <ul style="list-style-type: none"> Owned by self Owned by Company Other

Savings Accounts – Applicant Details 2

Savings Accounts
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information

Address Details

Residential Address

Mailing Address

We shall send all the postal communication to you at this address.

Mailing Address* Same as that of Initial Applicant Same as Residential Address Other

Address* 2, Tulsi Vihar,
Paud Road, Near Dashab

City* Pune

State* Maharashtra

Country of Residence* INDIA

Postal Code 452102

Employment Details

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

Field Description

Field Name	Description
Address Details	
Mailing Address	
Checkbox for same residential address	[Optional, Checkbox] Select the checkbox if mailing address is same as residential address of the applicant. If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.

Field Name	Description
<p>Note: If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.</p>	
Address	[Mandatory, Alphanumeric, Input Box, 20] Enter the address or it may appear automatically if you select Mailing Address as Same as Residential Address
City	[Mandatory, Alphanumeric, Input Box, 20] Enter the city of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
State	[Mandatory, Alphanumeric, Input Box, 20] Enter the state of residence or it may appear automatically if you select Mailing Address as Same as Residential Address
Country of Residence	[Mandatory, Dropdown] Select the country of residence from the dropdown list.
Postal Code	[Optional, Numeric, Input Box, 20] Enter the postal code of the area of residence or it may appear automatically if you select Mailing Address as Same as Residential Address.

Savings Account – Applicant Details 2

Savings Accounts
Online Application Form Application Reference Number : 529190481249472

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

▶ Personal Information
▶ Address Details
▼ Employment Details

Nature of Employment*	<input type="text" value="Full Time temporary"/>
Current Employer Name*	<input type="text" value="Karnataka Bank Limited"/>
Designation	<input type="text" value="Senior Officer"/>
Currency*	<input type="text" value="Indian Rupee"/>
Gross Annual income*	<input type="text" value="750000"/>

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

Field Description

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

Employment Details

Nature of Employment	[Mandatory, Dropdown] Select the appropriate option from the following values: <ul style="list-style-type: none"> • Full Time Permanent • Retired Non Pensioned • Other • Part Time • Retired Pensioned • Self Employed • Full Time Temporary • Unemployed
Name of Business	[Conditional, Alphanumeric, 20] Enter the name of business.
Currency	[Mandatory, Dropdown] Enter the type of currency. The list is displayed as per system configuration.
Gross Annual Income	[Mandatory, Numeric, 20] Enter the gross annual income of the applicant.

9. Click **Next**. The Linked Account Details page is displayed.

Privilege Savings Account – Linked Account Details

10. Enter the appropriate information in the following fields.

Savings Accounts – Linked Account Details

Savings Accounts
Online Application Form Application Reference Number : **529190481249472**

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

Account Number*

Type of Code* Swift National Clearing Code

National Clearing Code Type** ▼

National Clearing Code** 🔍

Name of the Bank

Bank Address

City

Country

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

Field Description

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

Linked Account Details

Account Number	[Mandatory, Alphanumeric, 20] Enter the appropriate account number
Type of code	[Radio Button, Mandatory] Select the type of code from the following: <ul style="list-style-type: none"> • Swift • National Clearing Code
National Clearing code Type	[Mandatory, Dropdown] Select the appropriate value from the following options.
National Clearing Code	[Mandatory, Alphanumeric, 20] Select the appropriate code or select the required code using the lookup icon present next to the input field.
Name of the Bank	[Alphanumeric, Input Box, 20] Enter the appropriate bank name.
Bank Address	[Alphanumeric, Input Box, 20] Enter the appropriate bank address.
City	[Alphanumeric, Input Box, 20] Enter the appropriate city.
Country	[Alphanumeric, Input Box, 20] Enter the appropriate country.

11. Click **Next**. The *Customize Account* page is displayed.

Savings Account – Customize Account

12. Enter the appropriate information in the following fields.

Savings Accounts – Customize Account

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

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

Branch Details

City*

Branch*

Address

City

Country

▶ Account Features
▶ Debit Card Option
▶ Nomination Details

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

Field Description

Field Name	Description
Customize Account	
Branch Details	
City	[Mandatory, Dropdown] Enter the appropriate city of the branch from the dropdown.
Branch	[Mandatory, Dropdown] Enter the appropriate branch from the dropdown.
Address	[Alphanumeric, 40] Enter the address of the branch, or it may appear automatically as you select the branch.
City	[Alphanumeric, 20] Enter the appropriate city, or it may appear automatically as you select the branch.
Country	[Alphanumeric, 20] Enter the appropriate country, or it may appear automatically as you select the branch.

Savings Accounts – Customize Account

Savings Accounts
Online Application Form

Application Reference Number : **529190481249472**

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

▶ Branch Details
▼ Account Features

Account Operation* By any one of us ▼

Register for online Account statement* Yes No

Frequency of statement generation** Monthly ▼

Cheque Book Required* Yes No

Type of Cheque Book** Multi City - 10 Leaves ▼

▶ Debit Card Option
▶ Nomination Details

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

Field Description

Field Name	Description
Customize Account	
Account Features	
Register for online Account statement	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> • Yes • No
Frequency of statement generation	<p>[Mandatory, Dropdown]</p> <p>Select the desired value from the dropdown.</p> <ul style="list-style-type: none"> • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	<p>[Mandatory, Dropdown]</p> <p>Select the desired month from the dropdown. The statement generation cycle will start from the selected month.</p>
Cheque Book Required	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Type of Cheque Book	[Mandatory, Dropdown list] Select the desired value from the following: <ul style="list-style-type: none"> • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

Savings Accounts – Customize Account

Savings Accounts
Online Application Form Application Reference Number: **529190481249472**

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

▶ Branch Details
▶ Account Features
▼ Debit Card Option

Applicant: Anjali Katti

Debit Card Required* Yes No

Embossing Name**

▶ Nomination Details

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

Field Description

Field Name	Description
Customize Account	
Debit Card Option	
Debit Card Required	[Mandatory, Radio Button] Select the desired value from the following: <ul style="list-style-type: none"> • Yes • No
Embossing Name	[Mandatory, Alphanumeric, 40] Appears automatically, or enter the desired text.

Savings Accounts – Customize Account

Savings Accounts
Online Application Form Application Reference Number : 529190481249472

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

▶ Branch Details
▶ Account Features
▶ Debit Card Option
▼ Nomination Details

Nominee Required* Yes No

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

Field Description

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

Customize Account

Nomination Details

Nominee Required?	<p>[Mandatory, Radio Button]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> • Yes • No
--------------------------	--

13. Click **Next**. The Linked Account Details page is displayed.

Privilege Savings Account – Upload Documents

14. Enter the appropriate information in the following fields.

Savings Accounts – Upload Documents

Applicant Details Linked Account Details Customize Account Upload Documents Review

Upload Documents

Mandatory Documents Identification Proof Address Proof

Sl No	Document Type	Attach Document	Uploaded Document	
1	Electricity Bill	<input type="button" value="Browse"/> Existing Documents	Electricity_Bill.pdf	<input type="button" value="- Remove"/>
2	PAN Card	<input type="button" value="Browse"/> Existing Documents	PAN_Card.pdf	<input type="button" value="- Remove"/>

Back Cancel Share with peer Save Help Complete Submit Application

Field Description

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

Upload Documents**Mandatory Documents**

SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
Document Type	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • SSN • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details
Attach Document	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
Browse	[Conditional, Action Button] Click Browse to locate the respective document for the selected document type.
Existing Documents	[Conditional, Action Button] Click Existing Documents to select the respective document for the selected document type from the existing documents available, used for the same application.
Uploaded Document	[Display, Column Heading] Displays the list of uploaded documents.
Remove	[Optional, Action Button] Click Remove to remove the uploaded document from the list.

Field Name	Description
+ Add More	[Conditional, Action Button] Click Add More to upload more documents to the list.

15. Click **Next**. The **Review** page is displayed.

Review

Once the user submits the application, the **Review** tab is displayed. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details

ORACLE P2P Payments Account Opening Customer Services

WELCOME, NISHA MEHTA

Online Application Form

Applicant Details Upload Documents Customise Your Card **Review**

Your application was submitted successfully!

Step 1 - Applicant Details [Edit](#)

Personal Details

Salutation*: .Dr
First Name*: .Nisha
Middle Name*:
Last Name*: .Mehta
Date of Birth*: .30-03-1970
Gender*: .Female
Marital Status*: .Married
Mother's Maiden Name*: .Yashodaben

Contact Details

Mobile Number*: .7755334862
Phone Number*:
Email*: .nisham@yahoo.com
Preferred mode of contact*: .Mobile
Preferred date of contact*: .20-08-2013
Preferred time of contact*: .Between 09.00 AM & 10.00 AM

Identification Details

Identification*: .PAN
ID Number*: .A S456852D
Citizenship*: .INDIA

Residential Address

Address*: .A Hiranandani
: .Powai
City*: .Mumbai
State*: .Maharashtra
Country of Residence*: .INDIA
Postal Code*: .400062
Accommodation Type*: .Owned by Self

Mailing Address

Address*: .A Hiranandani
: .Powai
City*: .Mumbai
State*: .Maharashtra
Country of Residence*: .INDIA
Postal Code*: .400062

Employment Details

Nature of Employment*: .Unemployed
Currency*: .Indian Rupee
Gross Annual income*: .720000.00

16. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents

Step 2 - Upload Documents [Edit](#)

Identification Proof: .PAN Card
Address Proof: .Passport

17. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card

18. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Note: Once the user clicks **Open**, no changes can be made to the application information.

19. Click the desired option from the following:

Back

Click **Back** to go back to the previous tab.

Next

Click **Next** to proceed with the next tab.

Cancel Application

Click **Cancel** Application to cancel the application. Once the cancellation is confirmed, the user will not be able to process the same form in the future.

- Click **Yes** to remove the application permanently.
- Click **No** to proceed with the same application.

Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

Download

Click **Download** to download the application.

Print

Click **Print** to print the application.

Help Complete

Click **Help Complete** to complete the application with the help of System Admin. The System Admin helps to complete the pending fields and submits the form on behalf of the applicant.

Share with co-applicant

20. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
21. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant

The screenshot shows the 'Online Application Form' interface. At the top right, the 'Application Reference Number' is 872865121. A message states: 'Application saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number for opening of the account.' Below this are tabs for 'Applicant Details 1', 'Applicant Details 2', and 'Link'. A pop-up window titled 'Share Application with Co-Applicant' is open, displaying the text: 'Email the application to the following email address Savings Accounts'. The 'To' field contains 'kul.sarita@gmail.com'. There are 'Share' and 'Cancel' buttons at the bottom of the pop-up. In the background, the 'Personal Information' section is visible, with 'First Name' as 'Swati' and 'Middle Name' as 'Kanyalkar'.

22. Click **Share**. The following pop-up window is displayed.

Share Application with Co-Applicant

The screenshot shows the 'Savings Accounts Online Application Form' interface. At the top right, the 'Application Reference Number' is 8728651. A green checkmark icon and message state: 'Application saved. Please continue to provide remaining details. You may also opt to complete the application at later point of time using this reference number for submit for opening of the account.' Below this are tabs for 'Applicant Details 1', 'Applicant Details 2', and 'Link'. A pop-up window titled 'Share Application with Co-Applicant' is open, displaying a yellow warning icon and the text: 'Your application has been shared with kul.sarita@gmail.com'. Below this, it says: 'To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only. Please note the reference number 872865121097870 of the application. Code: infawP'. There is an 'OK' button at the bottom of the pop-up. In the background, the 'Personal Information' section is visible, with 'First Name' as 'Swati', 'Middle Name' as 'Kanyalkar', and 'Last Name' as 'Kanyalkar'.

The co-applicant will verify the details and approve the same.

Share with peer

23. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.

Share Application with Peer

Email Facebook

Email the application to the following email address
Privilege Savings Account

To arita.kulkarni@oracle.com

Share Cancel

24. Click the desired option from the following:
- Email – By default it is selected. Enter the personal Email ID in the respective field.
 - Facebook – Click Facebook to share the same application with peer through social media.

Share Application with Peer

Email Facebook

Privilege Savings Account

Share Through: f Connect

Share Cancel

25. Click **fConnect** to select the desired **Facebook Friend** to share the application.
26. Click **Share**. The following page is displayed.

Share Application with Peer

⚠ Your application has been shared with sarita.kulkarni@oracle.com

To ensure that only sarita.kulkarni@oracle.com accesses the application, we have generated a security code for this request. sarita.kulkarni@oracle.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.

Please note the reference number 141414551076788 of the application.

Code: Y6Not_

OK

27. Click **OK**.

Submit Application

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

14. Privilege Savings Account

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

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

For all the types of users, the entire application process for the *Regular Savings Account* is same as that of **Savings Accounts**. Please refer to the *Savings Account*.

Note: This particular product may not be applicable for the *Corporate User*. Depending upon the *Bank Requirement* the respective *Savings Account* products are configured.

14.1 Already Registered to Online Banking

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

Note: For the **Already Registered User to Online Banking**, the entire application process for the *Privilege Savings Account* is similar to the process for **Already Registered to Online Banking of Savings Accounts**. Please refer to the *Savings Account*.

14.2 New to Online Banking

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

Note: For the **New User to Online Banking**, the entire application process for the *Privilege Savings Account* is similar to the process for **New to Online Banking of Savings Accounts**. Please refer to the *Savings Account*.

14.3 Prospective Customer

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

Note: For the **Prospective Customer**, the entire application process for the *Privilege Savings Account* is similar to the process of **Prospective Customer of Savings Accounts**. Please refer to the *Savings Account*.

15. Regular Savings Account

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

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

15.1 Already Registered to Online Banking

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

Note: For the **Already Registered User to Online Banking**, the entire application process for the *Regular Savings Account* is similar to the process of **Already Registered User to Online Banking** of *Savings Accounts*. Please refer to the *Savings Account*.

15.2 New to Online Banking

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

Note: For the **New User to Online Banking**, the entire application process for the *Regular Savings Account* is similar to the process of **New to Online Banking** of *Savings Accounts*. Please refer to the *Savings Account*.

15.3 Prospective Customer

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

Note: For the **Prospective Customer**, the entire application process for the *Regular Savings Account* is similar to the process of **Prospective Customer** of *Savings Accounts*. Please refer to the *Savings Account*.

16. Students Bank Account

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

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

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

Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page

Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 100]
----------------	---

Enter the appropriate **User ID**.

Password	[Mandatory, As per Password Policy, Input Box, 20]
-----------------	--

Enter the respective password as per *Password Policy*, for the User ID entered.

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

New Account Opening

The screenshot shows the Oracle NetBanking interface. At the top, the navigation menu includes 'Accounts', 'Payments', 'Receive Money', 'Bill Payments', 'New Account Opening' (highlighted with a red box and a 'Click here' callout), 'Wealth Management', 'Tools', 'Cards', 'Collection and Remittances', 'Customer Services', 'Mutual Funds', and 'Bulk Transactio'. Below the navigation, the 'Spending Analysis' section contains a large blue circle and a text box that reads: 'This space will help you to view and analyse your spend patterns in graphical form. To enable us to provide your spend analysis, please [click here](#) to categorise your expenses.' The 'Account Summary' section displays the following data:

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

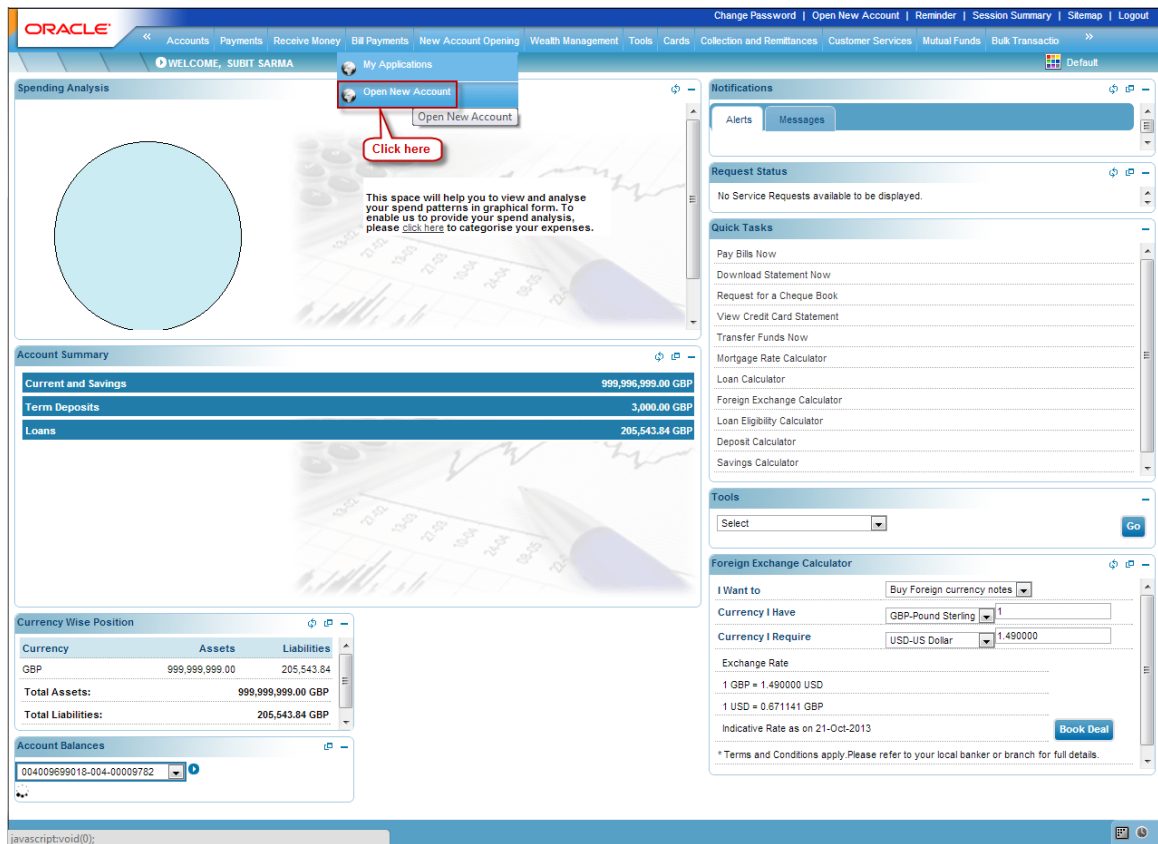
The 'Currency Wise Position' section shows a table with columns for Currency, Assets, and Liabilities:

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

The 'Foreign Exchange Calculator' section includes a 'Book Deal' button and a note: '* Terms and Conditions apply. Please refer to your local banker or branch for full details.'

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

Open New Account



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


Product Group - Savings Accounts



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

Product – Students Bank Account


Product Showcase



Privilege Savings Account
A feature rich savings account that provides financial planning benefits and lifestyle privileges.

Features:
Dedicated relationship manager
Higher daily withdrawal limit
Exclusive discounts at premier stores
Free access to ATM Anywhere


[Apply Online](#)



Savings Accounts
A savings account that gives you complete banking solutions.

Features:
Zero balance corporate salary account
Overdraft facility
Preferential pricing
Free access to ATM Anywhere


[Apply Online](#)



Students Bank Account
An easy way to save and manage your finances while you earn your degree.

Features:
Low minimum balance
Online Banking Service
Interest Rate - 3.25% p.a.
Free access to ATM Anywhere

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



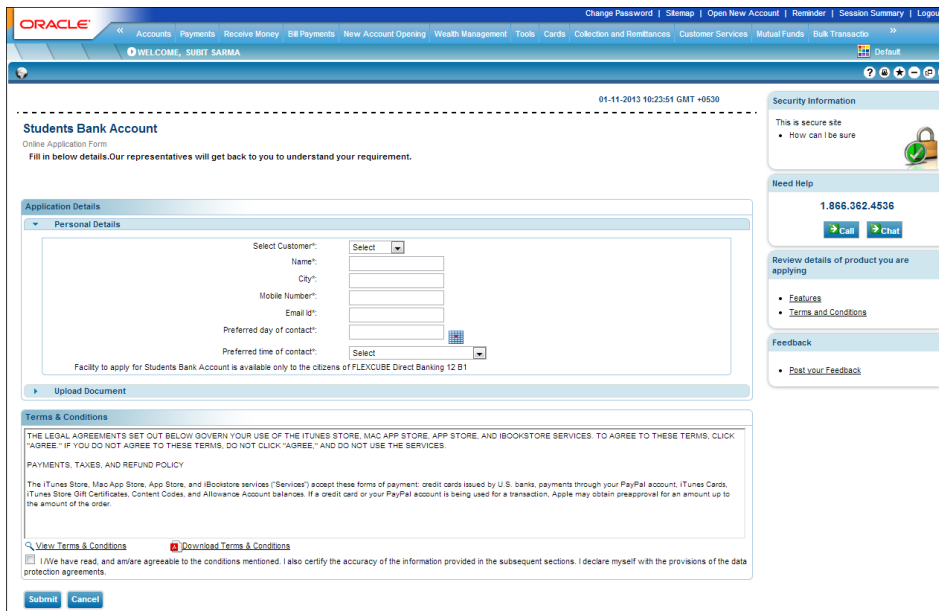
Regular Saving Account
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

Features:
Interest calculated daily, paid monthly
Interest rate - 3.75% p.a.
No minimum balance
Easy online account management

[View More](#)

The following page is displayed.

Online Application Form – Students Bank Account



7. Enter the appropriate details in the respective sections.

Online application Form – Students Bank Account

Field Description

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

Field Name	Description
Email ID	[Mandatory, Alphanumeric, 255] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.
Preferred Day of Contact	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
Preferred Time of Contact	[Mandatory, Dropdown] Select the desired time from the dropdown.

Online application Form – Students Bank Account

The screenshot shows the Oracle Students Bank Account Online Application Form. The top navigation bar includes links for Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. The user is logged in as WELCOME, SUBIT SARMA. The main content area is titled "Students Bank Account" and includes an "Online Application Form" section. The "Application Details" section is highlighted with a red box and contains a table for uploading documents. The table has columns for "SI No", "Document Type", "Attach Document", and "Uploaded Document". The "SI No" column contains the value "1". The "Document Type" column has a dropdown menu set to "Passport". The "Attach Document" column has a "Browse" button. The "Uploaded Document" column shows "Identification_Proof.pdf" with a "- Remove" button and an "+ Add More" button. Five callouts provide instructions: 1. Select the desired Document Type, 2. Browse the appropriate document, 3. Uploaded document appears here, 4. You can add more documents, 5. You can remove the uploaded. Below the table is the "Terms & Conditions" section, which includes a checkbox for agreeing to the terms. The right sidebar contains "Security Information", "Need Help" (with a phone number 1.866.362.4536 and Call/Chat buttons), "Review details of product you are applying" (with links for Features and Terms and Conditions), and "Feedback" (with a Post your Feedback button).

Field Description

Upload Document

Mandatory Documents

SI No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.
-------	---

Upload Document

Document Type [Display, Column Heading, Dropdown]

Select the desired document type from the following values.

- Identification Proof
 - Driving License
 - Electricity Bill
 - Passport
 - Phone Bill
- Address Proof
 - Driving License
 - Electricity Bill
 - Passport
 - SSN
- Employment Proof
 - Employment Letter
 - Salary Details
- Linked Account Details

Attach Document [Column Heading, Mandatory]

Provides **Browse** button for selecting required file.

Browse [Action Button, Mandatory]

Click **Browse** to select the required document as per the document type selected.

Uploaded Document [Display]

Displays the list of documents uploaded.

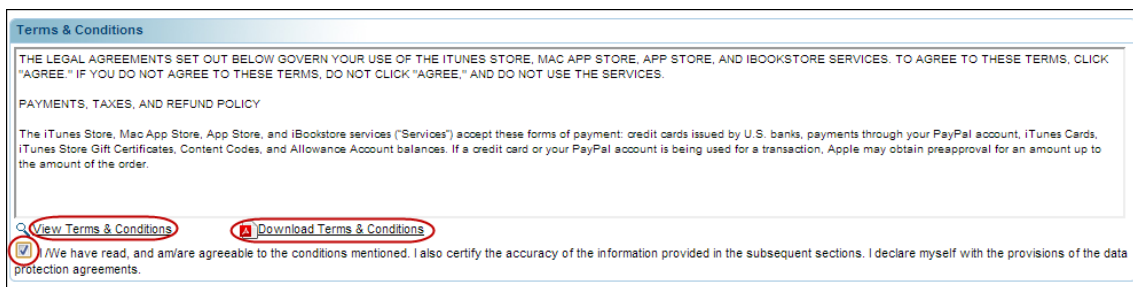
Remove [Action Button, Optional]

Click **Remove** to remove the selected document from the uploaded document list.

+ Add More [Action Button, Optional]

Click **Add More** to upload more documents to the list.

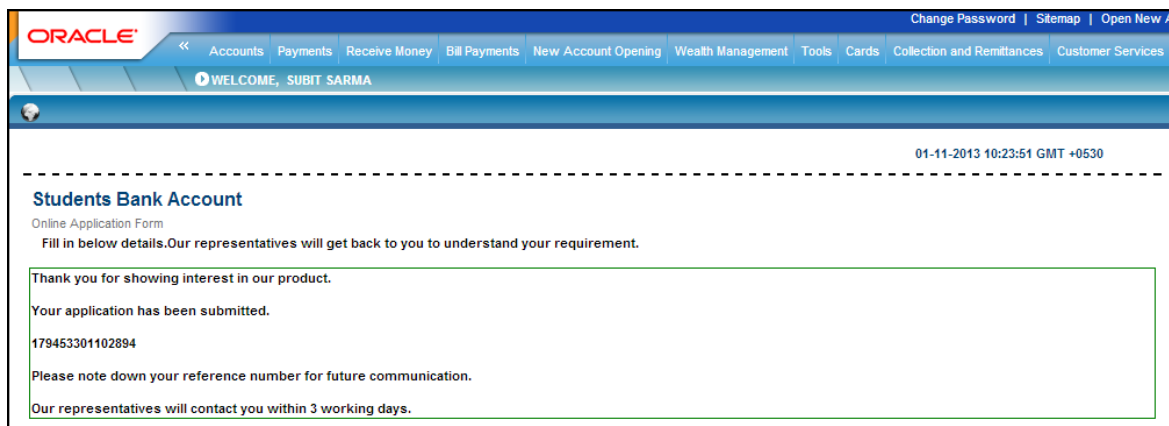
Terms & Conditions



Field Description**Terms & Conditions**

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

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



16.2 New to Online Banking

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

Note: For the **New User to Online Banking**, the entire application process is similar to the process of **New to Online Banking of Savings Accounts**. Please refer to the *Savings Account*.

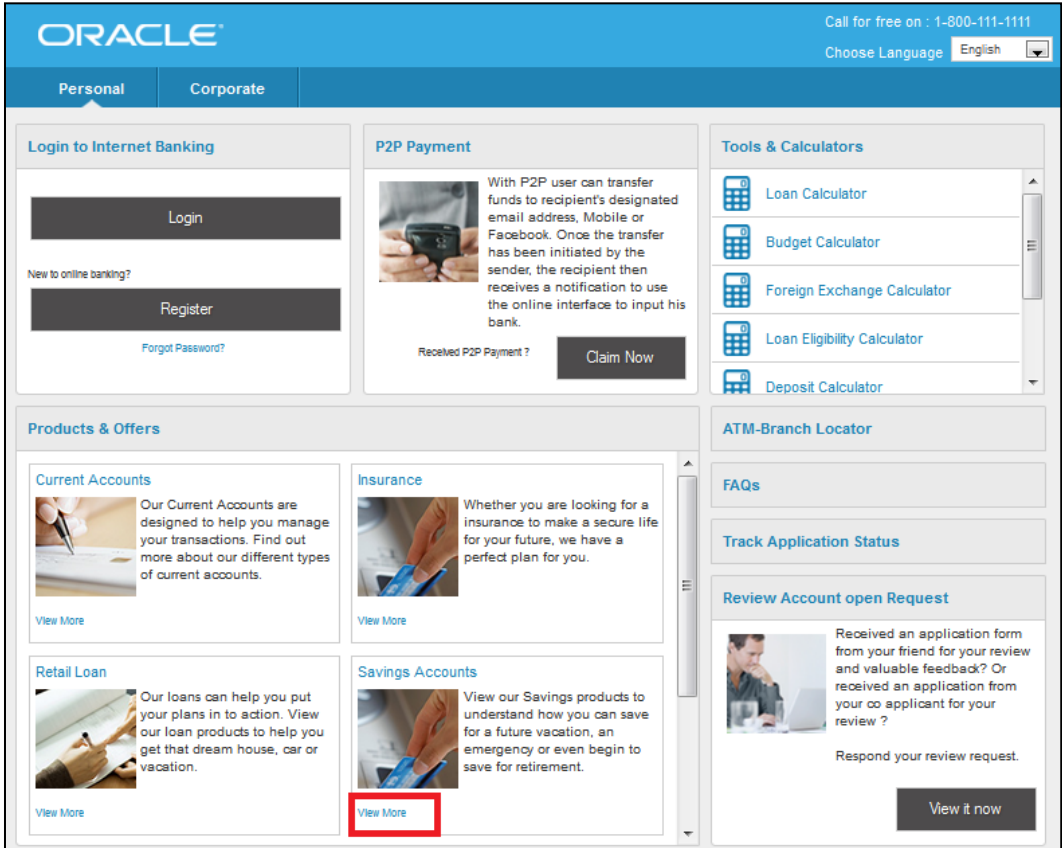
16.3 Prospective Customer

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

For the New User to Online Banking:

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

Product Showcase



The following page is displayed.

Product Group – Savings Accounts

The screenshot shows the Oracle Direct Banking website interface. At the top, there is a blue header with the Oracle logo on the left, a phone number 'Call for free on : 1-800-111-1111' on the right, and a language selection dropdown set to 'English'. Below the header are navigation tabs for 'Personal' and 'Corporate'. The main content area is titled 'Savings Accounts' and contains four product cards: 'Privilege Savings Account', 'Salary Account', an unnamed online savings account, and 'Students Bank Account'. Each card includes a description, a list of features, and a button ('Apply Now' or 'View More'). The 'Students Bank Account' button is highlighted with a red rectangle. To the right of the main content is a sidebar titled 'Tools & Calculators' with links for Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, and Deposit Calculator. Below this sidebar are links for 'ATM-Branch Locator', 'Click to Claim Payments', 'FAQs', and 'Track Application Status'.

2. Click **Apply Online** button available on the Students Bank Account. The following page is displayed.

Online Application Form

Are you an existing customer of Bank of Oracle?

Field Description

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

Application Details – Personal Details

Are you an existing customer of the bank?	[Mandatory, radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> Yes. I am an existing customer of <i>Bank of Oracle</i> Not yet. I am new to <i>Bank of Oracle</i>
---	--

Field Name	Description
Relationship Type	<p>[Conditional, Dropdown List]</p> <p>This field is available only when the logged in customer is an existing user.</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> • Saving Account Customer • Credit Card Customer • Only Deposits / Loans Customer
Customer ID / Account Number	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the option selected for Relationship Type is Saving Account Customer or Only Deposits / Loans Customer.</p> <p>Enter the appropriate Customer ID/ Account Number in the respective field.</p>
Credit Card Number	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Relationship Type is Credit Card Customer.</p> <p>Enter the appropriate Credit Card Number.</p>

Application Details – Personal Details

Application Details

Personal Details

First Name*: Kshipra

Last Name*: Gokhale

Date Of Birth*: 20-07-1987

City*: Mumbai

Mobile Number*: 2255881739

Email Id*: kshipra.g@gmail.com

Preferred day of contact*: 11-11-2013

Preferred time of contact*: Any Time

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

Upload Document

Field Description

Field Name	Description
Application Details – Personal Details	
First Name	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the customer is newly registered user.</p>

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

Application Details – Upload Document

SI No	Document Type	Attach Document	Uploaded Document
1	Passport	Browse	Identification_Proof.pdf

[- Remove](#)
[+ Add More](#)

Field Description

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

Upload Documents

Mandatory Documents



SI No	<p>[Display, Auto-generated, Column Heading]</p> <p>First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.</p>
Document Type	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • PAN Card • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details
Attach Document	<p>[Display, Column Heading]</p> <p>Displays the following action buttons that help locating and attaching the required documents.</p>
Browse	<p>[Conditional, Action Button]</p> <p>Click Browse to locate the respective document for the selected document type.</p>

Field Name	Description
Existing Documents	[Conditional, Action Button] Click Existing Documents to select the respective document for the selected document type from the existing documents available, used for the same application.
Uploaded Document	[Display, Column Heading] Displays the list of uploaded documents.
Remove	[Optional, Action Button] Click Remove to remove the uploaded document from the list.
+ Add More	[Conditional, Action Button] Click Add More to upload more documents to the list.

Security Code



Field Description

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

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

Success Message

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

Thank you for showing interest in our product.
Your application has been submitted.
756678131102898
Please note down your reference number for future communication.
Our representatives will contact you within 3 working days.

17. Credit Cards Gold

The online application process for **Credit Card Gold** enables prospects/existing customer to apply for a **Credit Card Gold** from the Online Banking Channels. This process is initiated once the user chooses to apply for the same product after viewing the product information.

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

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

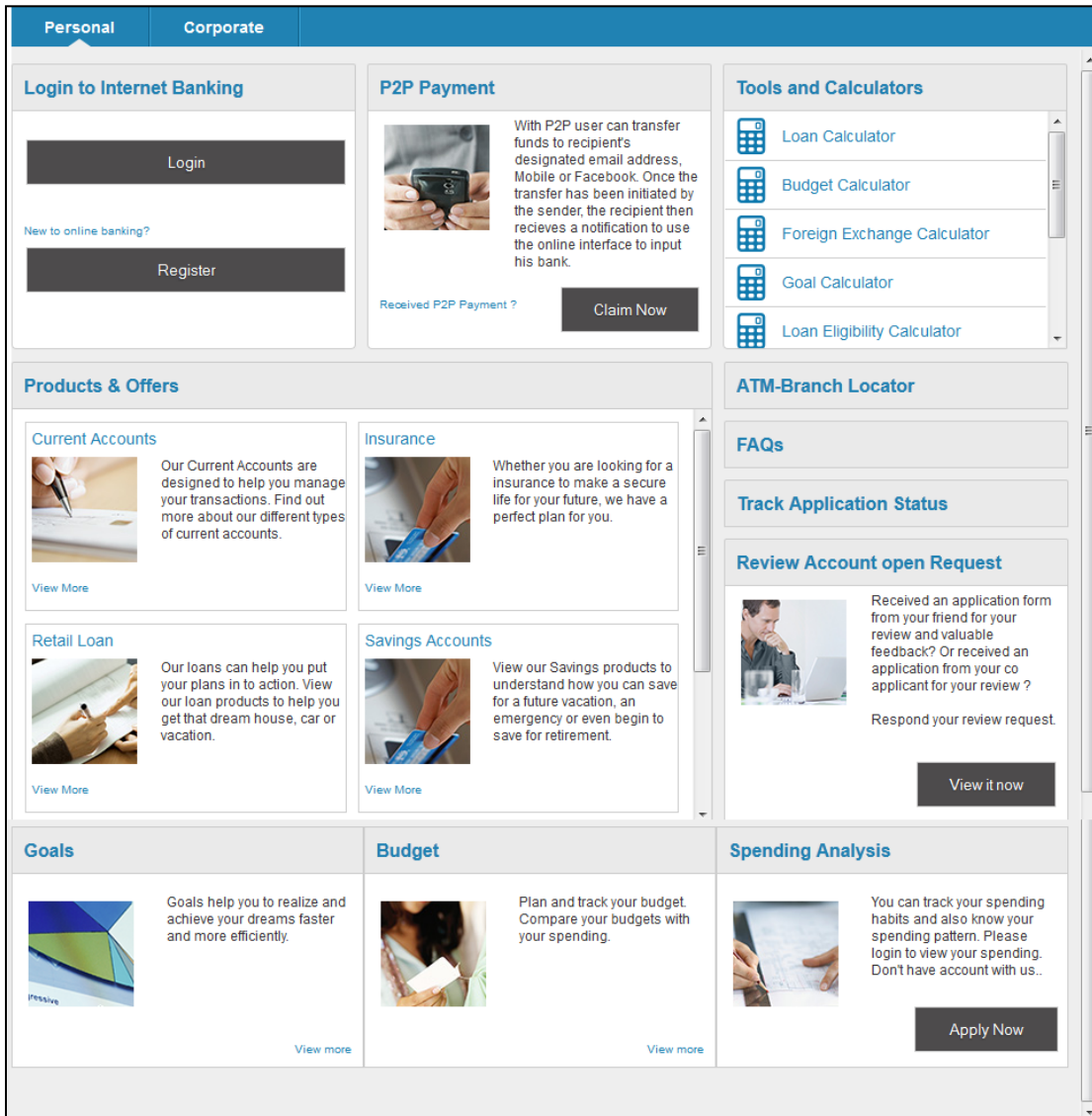
17.1 Already Registered to Online Banking

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

For an Already Registered User to Online Banking:

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

Login Page



Field Description

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

Login Window

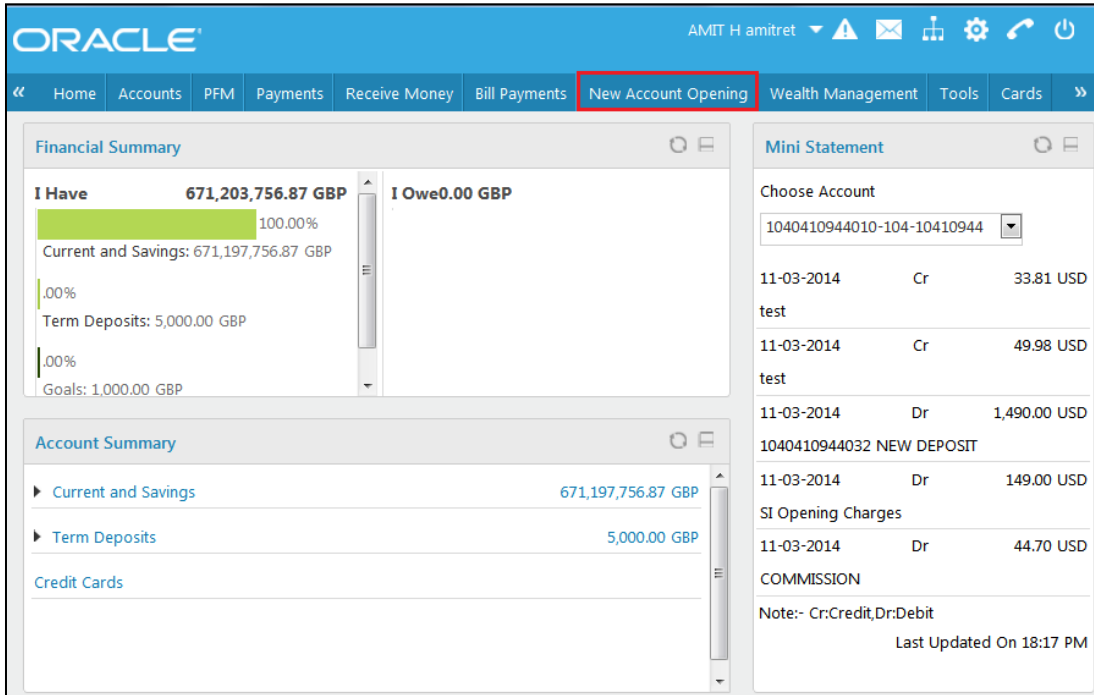
User ID	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate User ID .
----------------	---

Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the User ID entered.
-----------------	--

2. Click **Sign In**.

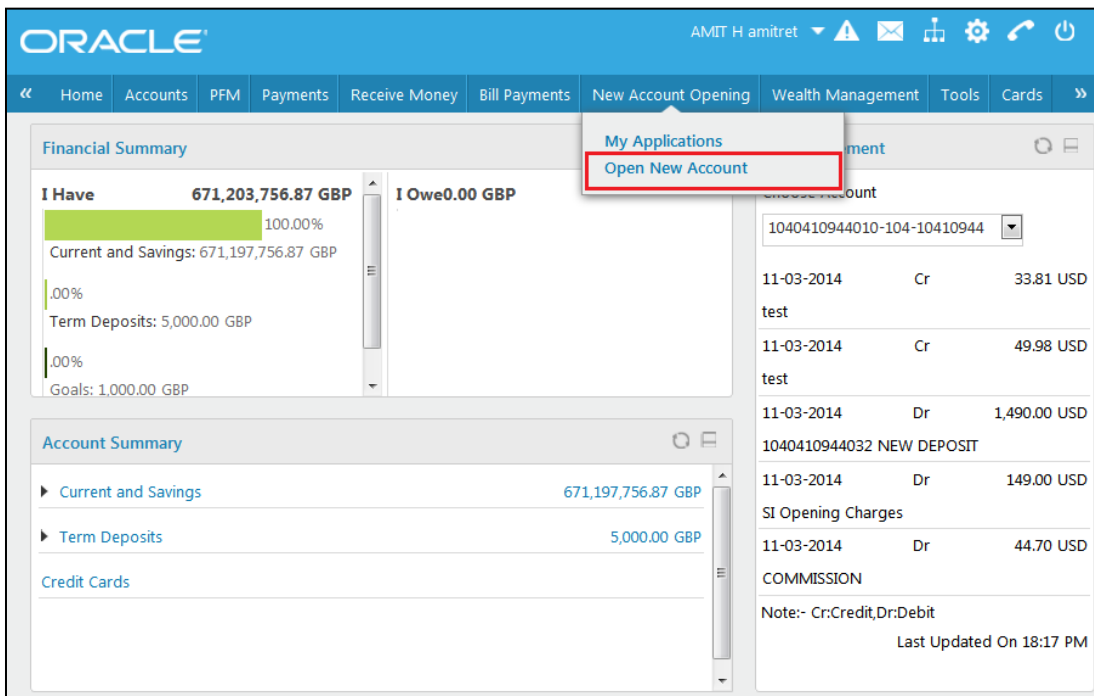
- The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



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

Open New Account



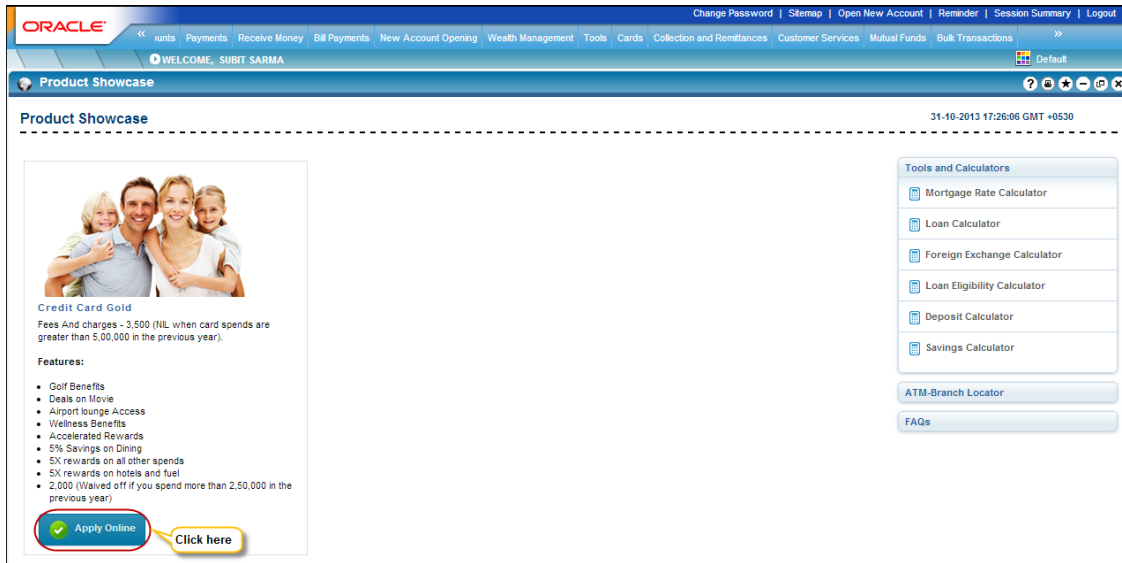
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

Product Group – Credit Cards

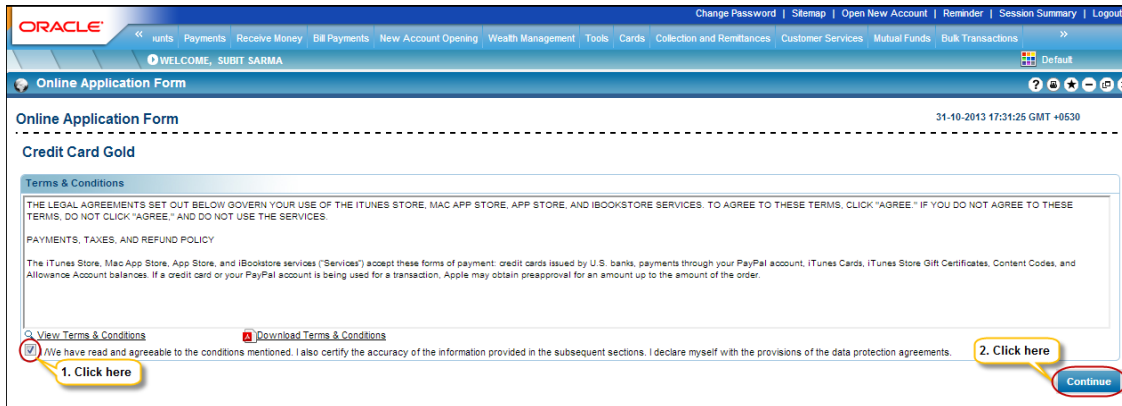


The following page is displayed.

Product Showcase



The following page is displayed.



The following page is displayed.

Online Application Form – Credit Card Gold

Field Description

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

Online Application Form - Savings Accounts

Personal Information

Contact Details

Preferred mode of contact [Optional, Dropdown]
 Select the desired option from the following:

- Email
- Mobile

Applicant Details - Email

Applicant Details – Mobile

The screenshot shows the Oracle Online Application Form for Credit Card Gold. The user is SUBIT SARMA. The application reference number is 199303571102830. The Applicant Details section is highlighted, showing the following fields:

- Preferred mode of contact: Mobile
- Preferred date of contact: 06-11-2013
- Preferred time of contact: Any Time

Navigation buttons include: Cancel Application, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

Field Description

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

Online Application Form – Credit Card Gold – Applicant Details

Personal Information

Contact Details

Preferred mode of contact [Optional, Dropdown]
 Select the desired option from the following:

- Email
- Mobile

Preferred date of contact [Mandatory, Date-Picker]
 Select the desired date of contact from the Date-Picker.

Preferred time of contact [Mandatory, Date-Picker]
 Select the desired value from the following:

- Anytime
- Between 9 AM to 10 AM
- Between 10 AM to 11 AM
- Between 11 AM to 12 PM
- Between 12 PM to 1 PM
- Between 1 PM to 2 PM
- Between 2 PM to 3 PM
- Between 3 PM to 4 PM
- Between 4 PM to 5 PM
- Between 5 PM to 6 PM
- Between 6 PM to 7 PM

Customise Your Card – Existing Card Details

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card

Existing Card Details

Do you own a card?	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> • Yes • No
---------------------------	--

Credit Card Number	[Conditional, Numeric, Input Box, 20*n] This field is available only when the option selected for Do you own a card is Yes. Enter the appropriate Credit Card Number.
---------------------------	---

Customize Your Card – Club Membership Details

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card**Club Membership Details**

Are you currently a member of the Club program	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Yes • No
Credit Card Number	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Enter the appropriate Credit Card Number.</p>
Club Names	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Select the appropriate Club Name.</p>
Specify Club Name	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for Club Names is Other (Please Specify).</p> <p>Enter the appropriate Club Name.</p>
My Club Membership Number is	<p>[Conditional, Input Box, 20]</p> <p>Enter the appropriate Club Membership Number.</p>

Customize Your Card – Card Details

Online Application Form

Credit Card Gold
Online Application Form

Application Reference Number : **616865421102906**

Applicant Details
Customise Your Card
Upload Documents
Review

▶ Existing Card Details

▶ Club Membership Details

▼ Card Details

Do you wish to register for online card statement* Yes No

Name embossed as on card

Do you require Photo on card Yes No

▶ Supplementary Card

▶ Card Receiving Option

▶ Protection Plus Insurance Scheme

Back
Cancel Application
Share with peer
Save
Help Complete
Submit Application
Next

Download
Print

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card

Card Details

Do you wish to register for Online Card Statement?	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Yes • No
Name embossed as on card	<p>[Optional, Input Box, 35]</p> <p>Enter the appropriate name for embossing.</p>
Do you require photo on card?	<p>[Optional, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> • Yes • No

Customize Your Card – Supplementary Card

Online Application Form

Credit Card Gold
Online Application Form

Application Reference Number: **616865421102906**

Applicant Details | **Customise Your Card** | Upload Documents | Review

Existing Card Details
Club Membership Details
Card Details
Supplementary Card

Please issue additional card to my following family member

Supplementary Card 1

Relationship with family member: Sibling
Name as on add-on card: Amit Sarma
Date of birth: 25-03-1987
Gender: Male Female
Limit on Supplementary Card: 50 %

Remove Card
Add More Card

Card Receiving Option
Protection Plus Insurance Scheme

Back | Cancel Application | Share with peer | Save | Help Complete | Submit Application | Next

Download | Print

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card

Supplementary Card 1

Relationship with family member [Optional, Dropdown]
Select the desired option from the following:

- Sibling
- Child
- Other
- Parent
- Spouse

Specify Relationship [Optional, Input Box, 20]
This field is available only when the option selected for Relationship with family Member is Other.
Enter the desired relationship.

Name as on add-on card [Optional, Input Box, 20]
Enter the desired name to be embossed on the add-on card.

Date of birth [Optional, Date-Picker]
Enter the birth-date of the family member.

Field Name	Description
Gender	[Optional, Radio Buttons] Select the appropriate option from the following: Male Female
Limit on Supplementary Card	[Optional, Input Box, 2] Enter the desired limit on Supplementary Card.

Customize Your Card – Card Receiving Option

The screenshot shows a web application interface with a navigation bar at the top containing 'Applicant Details', 'Upload Documents', 'Customise Your Card' (highlighted), and 'Review'. Below the navigation bar is a list of expandable sections: 'Existing Card Details', 'Club Membership Details', 'Card Details', 'Supplementary Card', and 'Card Receiving Option' (expanded). The expanded section contains a dropdown menu with the text 'How should We deliver the Credit Card to You?' and the selected option 'Courier to Mailing Address'. Below this is another section 'Protection Plus Insurance Scheme'. At the bottom of the form are buttons for 'Back', 'Cancel', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'.

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card

Card Receiving Option

How should we deliver the Credit Card to you? [Optional, Dropdown]
Select the desired option from the following:

- Courier to Mailing Address
- Personally collect from Branch

Customize Your Card – Protection Plus Insurance Scheme

The screenshot shows the same web application interface as above, but with the 'Protection Plus Insurance Scheme' section expanded. It contains a question: 'Do you wish to avail the card protection plan?' with two radio button options: 'Yes' and 'No'. The 'No' option is selected. The rest of the interface, including the navigation bar and bottom buttons, remains the same.

Field Description

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

Online Application Form – Credit Card Gold – Customise Your Card**Protection Plus Insurance Scheme**

Do you wish to avail the card protection plan?	[Optional, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> • Yes • No
---	---

6. Click **Back** to go back to the previous tab.
 Or
 Click **Next** to proceed further with the next tab.
 Or
 Click **Cancel** to cancel the application processing.
 Or
 Click **Share with peer** to share the same application with peers.
 Or
 Click **Save** to save the same application without submitting it.
 Or
 Click **Help Complete** to get help on completing the application.
 Or
 Click **Submit Application** to submit the application.

Credit Card Gold - Review

Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

Step 1 – Review - Applicant Details

ORACLE P2P Payments Account Opening Customer Services Change

WELCOME, NISHA MEHTA

Online Application Form

Applicant Details Upload Documents Customise Your Card **Review**

Your application was submitted successfully!

Step 1 - Applicant Details Edit

<p>Personal Details</p> <p>Salutation* :Dr First Name* :Nisha Middle Name* : Last Name* :Mehta Date of Birth* :30-03-1970 Gender* :Female Marital Status* :Married Mother's Maiden Name* :Yashodaben</p>	<p>Contact Details</p> <p>Mobile Number* :7755334862 Phone Number* : Email* :nisham@yahoo.com Preferred mode of contact* :Mobile Preferred date of contact** :20-08-2013 Preferred time of contact** :Between 09.00 AM & 10.00 AM</p>
<p>Identification Details</p> <p>Identification* :PAN ID Number* :AS456852D Citizenship* :INDIA</p>	<p>Residential Address</p> <p>Address* :A Hiranandani :Powai City* :Mumbai State* :Maharashtra Country of Residence* :INDIA Postal Code :400062 Accommodation Type* :Owned by Self</p>
<p>Mailing Address</p> <p>Address* :A Hiranandani :Powai City* :Mumbai State* :Maharashtra Country of Residence* :INDIA Postal Code :400062</p>	<p>Employment Details</p> <p>Nature of Employment* :Unemployed Currency* :Indian Rupee Gross Annual Income* :720000.00</p>

7. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Review - Upload Documents

Step 2 - Upload Documents Edit

Identification Proof: PAN Card
 Address Proof: Passport

8. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Review - Customise your Card

Step 3 - Customise Your Card Edit

Existing Card Details Do you own a credit card* :No	Club Membership Details Are you currently a member of the Club program* :No
Card Details Do you wish to register for online card statement* :Yes Name embossed as on card :Nisha Mehta Do you require Photo on card :Yes	Supplementary Card Relationship with family member :Parent Name as on add-on card :Yashodaben Patel Date of birth :15-06-1950 Gender :Female Limit on Supplementary Card :50
Card Receiving Option How should We deliver the Credit Card to You* :Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan :No

Back Open

Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

9. Click **Back** to go back to back to the previous tab.

Note: Once the user clicks **Open**, no changes can be made to the application information.

10. Once the user makes all the required changes, click **Open** to open the application. The following page is displayed.

Online Application Form - Review

WELCOME, NISHA MEHTA

Online Application Form

Citizenship* :INDIA

City* :Mumbai
State* :Maharashtra
Country of Residence* :INDIA
Postal Code :400062
Accommodation Type* :Owned by Self

Mailing Address
Address* :A Hiranandani
Powai
City* :Mumbai
State* :Maharashtra
Country of Residence* :INDIA
Postal Code :400062

Employment Details
Nature of Employment* :Unemployed
Currency* :Indian Rupee
Gross Annual income* :720000.00

Step 2 - Upload Documents
Identification Proof :PAN Card
Address Proof :Passport

Step 3 - Customise Your Card

Existing Card Details Do you own a credit card* :No	Club Membership Details Are you currently a member of the Club program* :No
Card Details Do you wish to register for online card statement* :Yes Name embossed as on card :Nisha Mehta Do you require Photo on card :Yes	Supplementary Card Relationship with family member :Parent Name as on add-on card :Yashodaben Patel Date of birth :15-06-1950 Gender :Female Limit on Supplementary Card :50
Card Receiving Option How should We deliver the Credit Card to You* :Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan :No

Download Print

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

12. Click **Print** to print the application.
13. Click **Logout** to logout from the application.

17.2 New to Online Banking

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

For the New User to Online Banking:

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

Login Page

The screenshot shows the Oracle FLEXCUBE Direct Banking login interface. At the top, there is a blue header with the Oracle logo and contact information. Below the header, there is a navigation bar with the text 'Please login to Oracle FLEXCUBE Direct Banking' and a 'Choose Theme' dropdown menu. The main content area contains a 'User ID' input field, a 'Password' input field, and a 'Forgot Password?' link. A checkbox labeled 'Click here to enter by hovering' is located below the password field. A virtual keyboard is displayed below the password field. At the bottom of the page, there is a 'Sign In' button and a 'New to Online Banking? Register Now' link, which is highlighted with a red box.

The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer

Field Description

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

Register for Online Banking

Are you an existing customer of Bank of Oracle

[Mandatory, Radio Button]

Select the appropriate value from the following:

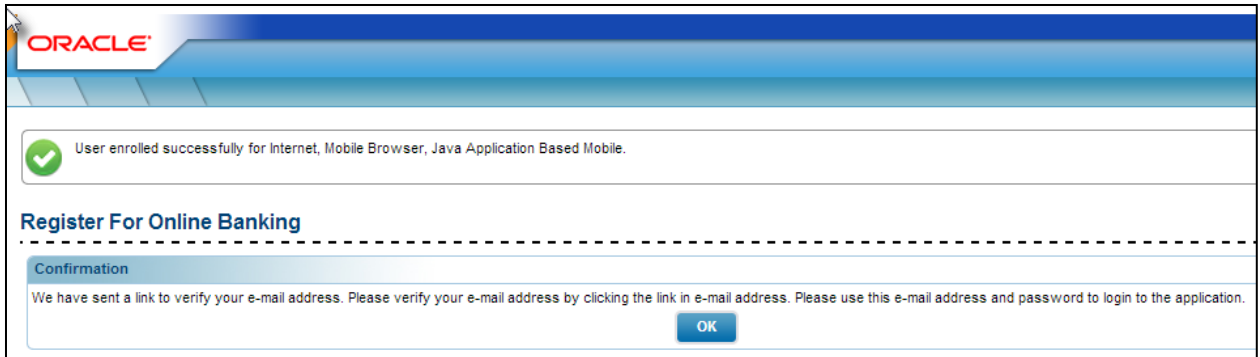
- Yes, I am an existing customer of Bank of Oracle.
- Not yet, I am new to Bank of Oracle.

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

Online Registration

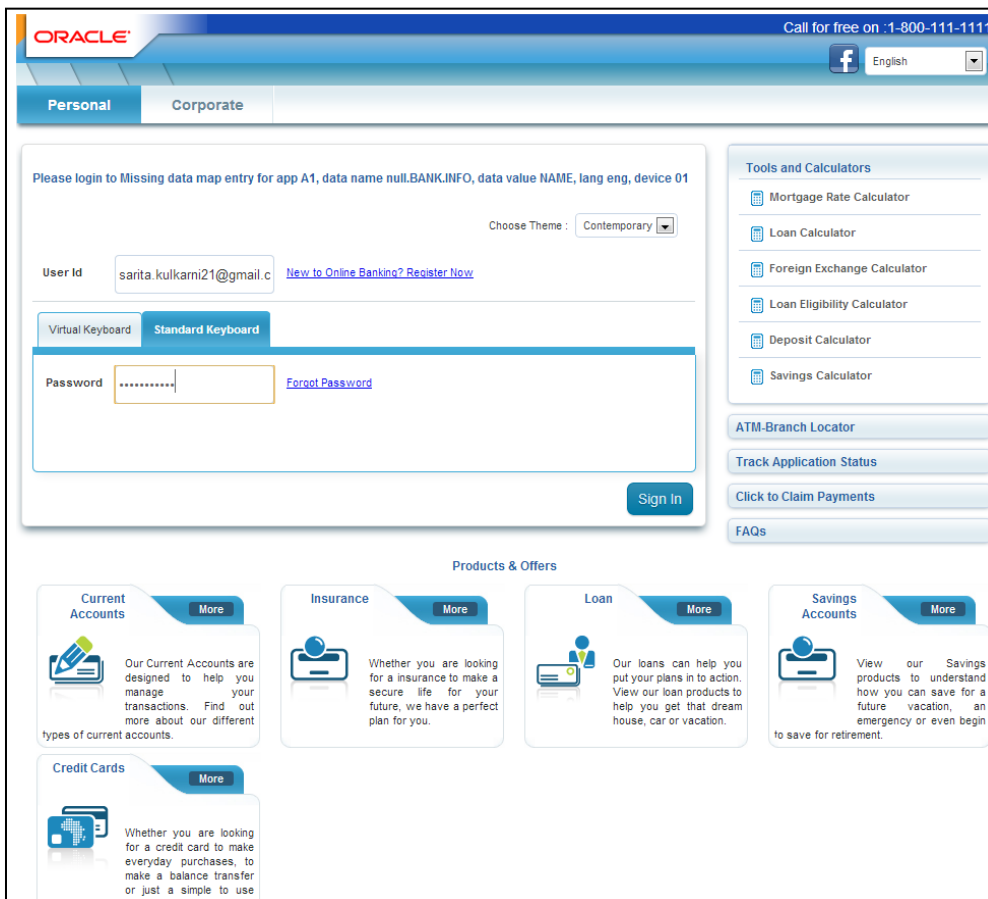
Field Name	Description
Relationship Type – Saving Account Customer	
Customer ID	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Customer ID.
Account Number	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Account Number.
Credit Card Number	[Conditional, Numeric, Input Box, 20*n] This field is available only when the Relationship Type selected is Credit Card Customer.
First Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate First Name.
Last Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when the Relationship Type selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Last Name.
Email ID	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
Date of Birth	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
Debit Card Number	[Conditional, Numeric, Input Box, 20] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Number.
Debit Card Pin	[Conditional, Numeric, Input Box, 4] This field is available only when the Relationship Type selected is Saving Account Customer. Enter the appropriate Debit Card Pin.
2.	Select the checkbox for Terms & Conditions .
3.	Enter the appropriate Captcha Code as shown in the Security Code image.
4.	Click Register .
	The following page is displayed.

Success Message for Register Online Banking



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

Re-Login using the Registered Email ID



Field Description

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

Login Window

User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
----------------	--

Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.
-----------------	--

The following page is displayed.

Email Address Verification Pending

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

7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email Address**. The following page is displayed.

Product Showcase



8. Click the **More** button, available on the Product Group – **Credit Cards**. The following page is displayed.

Credit Cards



9. Click the **Apply Online** link available on the product – **Credit Cards**.

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

17.3 Prospective Customer

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

For the Prospective Customer:

If you are a **Prospective Customer**, click **More** available on the Credit Cards, as shown in the following screenshot:

Product Showcase

The screenshot displays the Oracle FLEXCUBE Direct Banking interface. At the top, there are tabs for 'Personal' and 'Corporate'. Below the tabs, a message reads: 'Please login to Missing data map entry for app A1, data name null.BANK.INFO, data value NAME, lang eng, device 01'. There is a 'Choose Theme' dropdown menu set to 'Contemporary'. The login form includes a 'User Id' field (with a placeholder 'Email Id/ User Id' and a link 'New to Online Banking? Register Now') and a 'Password' field (with a 'Forgot Password' link). A 'Virtual Keyboard' is visible below the password field. A 'Sign In' button is located at the bottom right of the login form.

Below the login form is the 'Products & Offers' section, which contains five product cards: 'Current Accounts', 'Insurance', 'Loan', 'Savings Accounts', and 'Credit Cards'. Each card has a 'More' link. A yellow callout bubble with the text 'Click here' points to the 'More' link on the 'Credit Cards' card.

On the right side of the interface, there is a 'Tools and Calculators' section with links for 'Mortgage Rate Calculator', 'Loan Calculator', 'Foreign Exchange Calculator', 'Loan Eligibility Calculator', 'Deposit Calculator', and 'Savings Calculator'. Below this are links for 'ATM-Branch Locator', 'Track Application Status', 'Click to Claim Payments', and 'FAQs'.

The following page is displayed.

Product Group – Credit Cards

The screenshot shows the Oracle website's Credit Cards Gold product page. At the top, there is a blue navigation bar with the Oracle logo on the left and a phone number 'Call for free on :1-800-111-1111' on the right. Below the navigation bar, there are tabs for 'Personal' and 'Corporate'. The main content area features a family photo and the following text:

Credit Card Gold
 Fees And charges - 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).

Features:
 Golf Benefits
 Deals on Movie
 Airport lounge Access
 Wellness Benefits
 Accelerated Rewards
 5% Savings on Dining
 5X rewards on all other spends
 5X rewards on hotels and fuel
 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

A red box highlights the 'Apply Online' button, which is also pointed to by a yellow callout bubble labeled 'Click here'. The sidebar on the right contains the following links:

- Tools and Calculators
 - Mortgage Rate Calculator
 - Loan Calculator
 - Foreign Exchange Calculator
 - Loan Eligibility Calculator
 - Deposit Calculator
 - Savings Calculator
- ATM-Branch Locator
- Track Application Status
- Click to Claim Payments
- FAQs

At the bottom of the page, there is a copyright notice: 'Copyright © 2008, 2013, Oracle and/or its affiliates. All rights reserved.' and a footer with links: 'About | Privacy | Sitemap | Careers | ShareHolders'.

1. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the Credit Cards. The following page is displayed.

Online Application Form

Credit Card Gold

ORACLE

Online Application Form 06-11-2013 11:57:06

Credit Card Gold

Are you an existing customer of the bank ?

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

Yes I am Existing Customer/Registered Customer of the bank.
 Not yet, I am new to bank.

Not Registered with us ?

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name
 Last Name
 Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password Very Weak [Login Password Policy](#)
 Confirm Password

Terms & Conditions

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

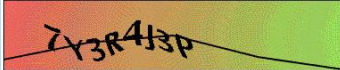
PAYMENTS, TAXES, AND REFUND POLICY

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

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

Security Code

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



 Security Code

[Continue](#)

Security Information

This is secure site

- How can I be sure



Need Help

1.866.362.4536

[Call](#) [Chat](#)

Review details of product you are applying

- Features
- Terms and Conditions

Feedback

- Post your Feedback

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

Click the desired option from the following:

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

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

3. Click Not yet. I am new to bank.

4. Enter the required details in the following sections:

Not registered with us?

Not Registered with us ?

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name

Last Name

Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password

Confirm Password

Better [Login Password Policy](#)

Field Description

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

Not Registered with us?

First Name	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant.
Last Name	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant.
Email	[Optional, Alphanumeric, 255] Enter the valid Email ID.
Password	[Input Box, Mandatory, 20] Enter the desired password.
Confirm Password	[Input Box, Mandatory, 20] Repeat the above password to avoid any kind of typographical mistakes.

Account Ownership

Account Ownership

Please Specify your preference regarding Account Ownership

Open Account for me

Terms & Conditions

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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



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

Field Description

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

Security Code

Field Description

Field Name	Description
Security Code	
Security Code in the image	[Display] Displays the security code to be entered in the respective text field.
	[icon, Optional] A refresh icon allows user to refresh the security code.
<p>Note: before entering the security code, it is advisable to refresh the security code image to avoid the session time-out error.</p>	
	[Icon, Optional] A user can hear the security code using this icon.

Field Name	Description
Security Code	[Text field, Mandatory, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

5. Click **Continue**. The following message window is displayed on the screen.

Credit Card Gold – Applicant Details

The screenshot shows the 'Credit Card Gold Online Application Form' with the 'Applicant Details' tab selected. The 'Personal Information' section is expanded to show 'Personal Details'. The form fields are: Salutation* (Please Select), First Name* (Nisha), Middle Name, Last Name* (Mehta), Date of Birth* (calendar icon), Gender* (Male, Female), Marital Status (Please Select), and Mother's Maiden Name*. An 'Ajax Response' message window is overlaid on the form, containing the following text: 'User enrolled successfully for Internet, Mobile Browser, Java Application Based Mobile. Your application with reference number 110258332237819 has been saved. To ensure the correctness of the e-mail address, we have sent you a mail on nisham@gmail.com. Please check your email and click on hyper link to verify the e-mail address. Post verification, please click on e-mail Address verified link below to proceed further. You may also chose to complete this process at a later point of time. Your application will be saved, which you can submit later anytime for opening of the account before September 13,2013, after verifying your e-mail address. Your activation email will expire 7 days from now at 12:36PM on August 21,2013'. The 'Continue' button is visible at the bottom right of the message window.

6. Click **Continue**, present on the message window. It provides the Reference Number for the application submitted. The following page is displayed.

Applicant Details

The screenshot shows the 'Credit Card Gold Online Application Form' with the 'Applicant Details' tab selected. The 'Personal Information' section is expanded to show 'Personal Details'. The form fields are: Salutation* (Dr), First Name* (Nisha), Middle Name, Last Name* (Mehta), Date of Birth* (30-03-1970), Gender* (Male, Female), Marital Status (Married), and Mother's Maiden Name* (Yashodaben). The 'Continue' button is no longer visible, and the 'Submit Application' button is now visible at the bottom right of the form.

Credit Card Gold - Applicant Details

7. Enter the appropriate details in the respective fields.

Field Description

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

Personal Information**Personal Details**

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

Salutation	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant from the dropdown list. <ul style="list-style-type: none"> • Col • Dr • Mr • Mrs • Ms • Others (Please Specify)
If Others, please specify	[Conditional, Input Box, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
First Name	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant. This field is available only when the logged in customer is a newly registered user.
Middle Name	[Optional, Alphanumeric, 35] Enter the middle name of the applicant. This field is available only when the logged in customer is a newly registered user.
Last Name	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant. This field is available only when the logged in customer is a newly registered user.
Name	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing customer.
Date of Birth	[Mandatory, Date picker] Select the appropriate birth date from the date picker. This field is available only when the logged in customer is a newly registered user.

Field Name	Description
Gender	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> • Male • Female
Marital Status	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> • Divorced • Separated • Remarried • Married • Single
Mother's Maiden Name	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

Applicant Details

The screenshot shows a web form titled "Applicant Details" with several sections:

- Personal Information** (expanded)
- Contact Details** (expanded):
 - Mobile Number*: 7756334862
 - Phone Number
 - Email#: nisham@yahoo.com
 - Preferred mode of contact: Mobile
 - Preferred date of contact**: 20-08-2013
 - Preferred time of contact**: Any Time
- Identification Details**
- Address Details**
- Employment Details**

At the bottom, there are buttons for "Cancel", "Share with peer", "Save", "Help Complete", "Submit Application", and "Next".

Field Description

Field Name	Description
Personal Information	
Contact Details	
Mobile Number	[Mandatory, Numeric,10] Enter the appropriate mobile number of the applicant.
Phone Number	[Mandatory, Numeric,20] Enter the appropriate phone number of the applicant.
Email	[Mandatory, Alphanumeric, 255] Enter the appropriate Email address of the applicant.

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

Applicant Details

The screenshot shows a web form for 'Applicant Details'. At the top, there are four tabs: 'Applicant Details' (highlighted in orange), 'Upload Documents', 'Customise Your Card', and 'Review'. Below the tabs, the form is organized into a sidebar with expandable sections: 'Personal Information', 'Contact Details', 'Identification Details' (expanded), 'Address Details', and 'Employment Details'. The 'Identification Details' section contains three fields: 'Identification*' with a dropdown menu set to 'PAN', 'ID Number*' with a text input field containing 'AS456852D', and 'Citizenship*' with a dropdown menu set to 'INDIA'. At the bottom of the form, there is a row of buttons: 'Cancel', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'.

Field Description

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

Personal Information

Identification Details

Identification	[Mandatory, Dropdown] Select the desired identification type from the following options. <ul style="list-style-type: none"> • PAN • Passport • Driving License • SSN
ID Number	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
Citizenship	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

Applicant Details

The screenshot displays the 'Applicant Details' form with the following elements:

- Navigation buttons: **Applicant Details** (highlighted), Upload Documents, Customise Your Card, Review.
- Form sections: Personal Information, Address Details (expanded), Residential Address (expanded), Mailing Address, Employment Details.
- Residential Address fields:
 - Address* A - 1201, Hiranandani
 - Powai
 - City* Mumbai
 - Slate* Maharashtra
 - Country of Residence* INDIA (dropdown)
 - Postal Code 400062
 - Accommodation Type* Owned by Self (dropdown)
- Bottom navigation buttons: Cancel, Share with peer, Save, Help Complete, Submit Application, Next.

Field Description

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

Address Details

Residential Address

Address	[Mandatory, Alphanumeric, 35*2] Enter the appropriate address of the applicant.
City	[Mandatory, Alphanumeric,35] Enter the city of residence.

Field Name	Description
State	[Mandatory, Alphanumeric, 35] Enter the state of residence.
Country of Residence	[Mandatory, Dropdown List] Select the country of residence.
Postal Code	[Optional, Numeric, 20] Enter the postal code of the area of residence.
Accommodation Type	Select the appropriate residence type from the following options: <ul style="list-style-type: none">• Owned by self• Company provided• Other

Applicant Details

The screenshot shows a web form for 'Applicant Details'. At the top, there are four buttons: 'Applicant Details' (highlighted in orange), 'Upload Documents', 'Customise Your Card', and 'Review'. Below this is a navigation menu with 'Personal Information' and 'Address Details' (expanded). Under 'Address Details', there are 'Residential Address' and 'Mailing Address' sections. The 'Mailing Address' section contains a checked checkbox labeled 'Same as Residential Address'. Below this checkbox are five input fields: 'Address*' (A - 1201, Hiranandani), 'City' (Powai), 'State*' (Mumbai), 'Country of Residence*' (INDIA), and 'Postal Code' (400062). At the bottom of the form, there are five buttons: 'Cancel', 'Share with peer', 'Save', 'Help Complete', and 'Submit Application', followed by a 'Next' button on the far right.

Field Description

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

Address Details

Mailing Address

Checkbox for same residential address	[Optional, Checkbox] Select the checkbox if mailing address is same as residential address of the applicant. If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.
--	---

Note: If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.

City	[Mandatory, Alphanumeric,35] Enter the city of residence.
State	[Mandatory, Alphanumeric, 35] Enter the state of residence.
Country of Residence	[Mandatory, Dropdown] Select the country of residence.
Postal Code	[Optional, Numeric, 20] Enter the postal code of the area of residence.

Applicant Details

Field Description

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

Employment Details

Nature of Employment

[Mandatory, Dropdown]

Select the appropriate option from the following values:

- Full Time Permanent
- Retired Non Pensioned
- Other
- Part Time
- Retired Pensioned
- Self Employed
- Full Time Temporary
- Unemployed

Currency

[Mandatory, Dropdown]

Currency types vary as per the bank requirement and are system configured.

Enter the desired type of currency.

Gross Annual Income

[Mandatory, Numeric, 20]

Enter the gross annual income of the applicant.

Upload Documents

8. Enter the appropriate information in the respective fields.

Field Description

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

Upload Documents

Mandatory Documents

SI No	Description
	[Display, Auto-generated, Column Heading]
	First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Document Type	Description
	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	<ul style="list-style-type: none"> • Identification Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • Phone Bill • Address Proof <ul style="list-style-type: none"> • Driving License • Electricity Bill • Passport • PAN Card • Employment Proof <ul style="list-style-type: none"> • Employment Letter • Salary Details • Linked Account Details

Attach Document	Description
	[Display, Column Heading]
	Displays the following action buttons that help locating and attaching the required documents.

Field Name	Description
Browse	[Conditional, Action Button] Click Browse to locate the respective document for the selected document type.
Existing Documents	[Conditional, Action Button] Click Existing Documents to select the respective document for the selected document type from the existing documents available, used for the same application.
Uploaded Document	[Display, Column Heading] Displays the list of uploaded documents.
Remove	[Optional, Action Button] Click Remove to remove the uploaded document from the list.
+ Add More	[Conditional, Action Button] Click Add More to upload more documents to the list.

Credit Card Gold - Customise Your Card

Customize Your Card

Existing Card Details

- Do you own a credit card?
9. Select the appropriate option from the following:

- Yes
- No

Customize Your Card

Club Membership Details

- Are you currently a member of the Club program?
10. Select the appropriate option from the following:

- Yes
- No

Customize Your Card

Card Details

- Do you wish to register for online card statement?
11. Select the desired option from the following:
- Yes
 - No
 - Name embossed as on card?
12. Enter the appropriate name to be embossed on the card.
- Do you require photo on card?
13. Select the required option from the following:
- Yes
 - No

Customize Your Card

Supplementary Card

- Relationship with family member
14. Enter the appropriate relationship of the applicant with the family member.
- Name as on add-on card
15. Enter the desired name to be embossed on the add-on card.
- Date of birth
16. Enter the birth date of the respective family member.
- Gender
17. Select the appropriate gender.
- Limit on Supplementary Card
18. Enter the desired credit limit for the add-on card in percentage.

Customize Your Card

The screenshot shows a navigation bar with tabs: Applicant Details, Upload Documents, **Customise Your Card**, and Review. Below the navigation bar is a list of sections: Existing Card Details, Club Membership Details, Card Details, Supplementary Card, Card Receiving Option (expanded), and Protection Plus Insurance Scheme (collapsed). The 'Card Receiving Option' section contains a dropdown menu with the text 'How should We deliver the Credit Card to You?' and 'Courier to Mailing Address' selected. The 'Protection Plus Insurance Scheme' section is collapsed. At the bottom, there are buttons: Back, Cancel, Share with peer, Save, Help Complete, Submit Application, and Next.

Card receiving Option

- How should we deliver the Credit Card to you?
19. Select the desired option from the following, to receive the credit card delivery.
- Courier to Mailing Address
 - Courier to Residential Address

Customize Your Card

The screenshot shows the same navigation bar as the previous screenshot. Below the navigation bar is a list of sections: Existing Card Details, Club Membership Details, Card Details, Supplementary Card, Card Receiving Option (collapsed), and Protection Plus Insurance Scheme (expanded). The 'Protection Plus Insurance Scheme' section contains a radio button selection for the question 'Do you wish to avail the card protection plan?' with 'No' selected. The 'Card Receiving Option' section is collapsed. At the bottom, there are buttons: Back, Cancel, Share with peer, Save, Help Complete, Submit Application, and Next.

Protection Plus Insurance Scheme

- Do you wish to avail the card protection plan?
20. Select the desired option from the following for the security purpose.
- Yes
 - No
21. Click **Back** to go back to the previous tab.
 Or
 Click **Next** to proceed further with the next tab.
 Or
 Click **Cancel** to cancel the application processing.
 Or
 Click **Share with peer** to share the same application with peers.
 Or
 Click **Save** to save the same application without submitting it.
 Or
 Click **Help Complete** to get help on completing the application.
 Or
 Click **Submit Application** to submit the application.

Credit Card Gold - Review

Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details

The screenshot displays the Oracle Credit Card Gold Review interface. At the top, there are navigation links for P2P Payments, Account Opening, and Customer Services. A welcome message for Nisha Mehta is shown. The main heading is 'Online Application Form'. Below this, there are four tabs: 'Applicant Details', 'Upload Documents', 'Customise Your Card', and 'Review' (which is highlighted in orange). A green checkmark icon and a message state 'Your application was submitted successfully!'. The 'Step 1 - Applicant Details' section is active, with an 'Edit' link. The form is divided into six sections:

- Personal Details:** Salutation: Dr, First Name: Nisha, Middle Name: , Last Name: Mehta, Date of Birth: 30-03-1970, Gender: Female, Marital Status: Married, Mother's Maiden Name: Yashodaben.
- Contact Details:** Mobile Number: 7755334862, Phone Number: , Email: nisham@yahoo.com, Preferred mode of contact: Mobile, Preferred date of contact: 20-08-2013, Preferred time of contact: Between 09.00 AM & 10.00 AM.
- Identification Details:** Identification: PAN, ID Number: A S456852D, Citizenship: INDIA.
- Residential Address:** Address: A Hiranandani, Powai, City: Mumbai, State: Maharashtra, Country of Residence: INDIA, Postal Code: 400062, Accommodation Type: Owned by Self.
- Mailing Address:** Address: A Hiranandani, Powai, City: Mumbai, State: Maharashtra, Country of Residence: INDIA, Postal Code: 400062.
- Employment Details:** Nature of Employment: Unemployed, Currency: Indian Rupee, Gross Annual income: 720000.00.

22. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents

The screenshot displays the 'Step 2 - Upload Documents' section of the Oracle Credit Card Gold Review interface. It features a header with 'Step 2 - Upload Documents' and an 'Edit' link. Below the header, there is a list of documents to be uploaded:

- Identification Proof: PAN Card
- Address Proof: Passport

23. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card

Step 3 - Customise Your Card Edit

Existing Card Details Do you own a credit card* :No	Club Membership Details Are you currently a member of the Club program* :No
Card Details Do you wish to register for online card statement* :Yes Name embossed as on card :Nisha Mehta Do you require Photo on card :Yes	Supplementary Card Relationship with family member :Parent Name as on add-on card :Yashodaben Patel Date of birth :15-06-1950 Gender :Female Limit on Supplementary Card :50
Card Receiving Option How should We deliver the Credit Card to You* :Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan :No

Back Open

Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

24. Click **Back** to go back to the previous tab.

Note: Once the user clicks **Open**, no changes can be made to the application information.

25. Once the user makes all the required changes, click **Open** to open the application. The following page is displayed.

Online Application Form - Review

WELCOME, NISHA MEHTA

Online Application Form

Citizenship* :INDIA

City* :Mumbai
State* :Maharashtra
Country of Residence* :INDIA
Postal Code :400062
Accommodation Type* :Owned by Self

Mailing Address

Address* :A Hiranandani
Powai
City* :Mumbai
State* :Maharashtra
Country of Residence* :INDIA
Postal Code :400062

Employment Details

Nature of Employment* :Unemployed
Currency* :Indian Rupee
Gross Annual income* :720000.00

Step 2 - Upload Documents

Identification Proof :PAN Card
Address Proof :Passport

Step 3 - Customise Your Card

Existing Card Details Do you own a credit card* :No	Club Membership Details Are you currently a member of the Club program* :No
Card Details Do you wish to register for online card statement* :Yes Name embossed as on card :Nisha Mehta Do you require Photo on card :Yes	Supplementary Card Relationship with family member :Parent Name as on add-on card :Yashodaben Patel Date of birth :15-06-1950 Gender :Female Limit on Supplementary Card :50
Card Receiving Option How should We deliver the Credit Card to You* :Courier to Mailing Address	Protection Plus Insurance Scheme Do you wish to avail the card protection plan :No

Download Print

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

27. Click **Print** to print the application.
28. Click **Logout** to logout from the application.

18. Validate Penny Credit

1. Click New Account Opening.
2. Click **My Applications**. The list of applications to be validated is displayed.
3. On submitting the form, the status of the above application becomes **Verify Linked Account**.
4. Click **Verify Linked Account** status link. The following pop-up is displayed.

Verify Linked Account

The screenshot shows a 'Verify Linked Account' dialog box. It has a title bar with a close button. Inside, there are three rows of information: 'Account Number: 35771020110111', 'BIC: ABGB0ABNXXX', and 'Enter Random Deposit Amount: 0.17'. Below these fields are two buttons: 'Validate' and 'Close'.

5. Verify and enter appropriate details.
6. Click **Validate**.
A confirmation page appears saying validation is successful.

Validation Successful

The screenshot shows the 'My Applications' page in Oracle Flexcube. At the top, there are navigation links like 'POP Payments', 'Customer Services', and 'Tools'. Below that is a table with the following data:

Product Type	Application Submitted On	Last Updated on	User Reference	Status	Remarks
Savings Accounts	23-09-2013	23-09-2013	174581889781239	New Account Opened	The New Account has been opened successfully. Account Number: 35771020110111

Below the table, there is a link: 'Want to review an application in which you are added as a Co-Applcant or Received an application from a friend for review ?'. At the bottom right, there are buttons for 'Retrieve shared applications' and 'Download'.

19. Customer Services

The right pane of the screen displays all the security and notification related information, as shown in the following screenshot.

Customer Services

ORACLE

10-10-2013 14:27:43

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

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

Application Details
 Personal Details
 First Name*:
 Last Name*:
 Date Of Birth*:
 City*: Select
 Mobile Number*:
 Email Id*:
 Preferred day of contact*:
 Preferred time of contact*: Select
 Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

[Upload Document](#)

Terms & Conditions
 THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND IBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.
 PAYMENTS, TAXES, AND REFUND POLICY
 The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your PayPal account is being used for a transaction, Apple may obtain preapproval for an amount up to the amount of the order.
[View Terms & Conditions](#) [Download Terms & Conditions](#)
 I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

Security Code

Security Information
This is secure site
• How can I be sure

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

Review details of product you are applying
• [Features](#)
• [Terms and Conditions](#)

Feedback
• [Post your Feedback](#)

Click here for assistance

Click here to call

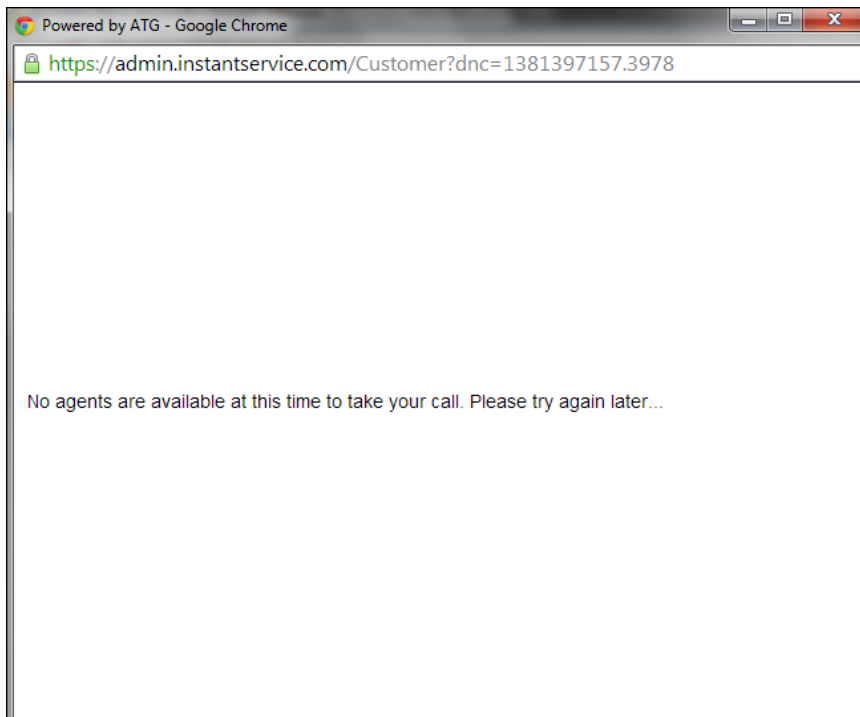
- Security Information
- Need Help

The **Help** provides the following two options:

- Call



- Chat



- Review details of product you are applying

The **Review Details** provides you the following options:

- **Features** – This link displays the features of the selected product.

Features

Features



Students Bank Account

An easy way to save and manage your finances while you earn your degree.

Features:
 Low minimum balance
 Online Banking Service
 Interest Rate - 3.25% p.a.
 Free access to ATM Anywhere

- **Terms & Conditions** – This link displays the Terms & Conditions to be agreed while applying for the selected product.

Terms and Conditions

Terms and Conditions ✕

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

PAYMENTS, TAXES, AND REFUND POLICY

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

- Feedback

The Feedback provides you the following option:

Put Your Feedback – This link allows you to enter the feedback or suggestions for the future enhancement of the selected product.

Feedback

Feedback

First Name*: Shlok

Last Name*: Agnihotri

Email*: shlok.a@gmail.com

Mobile Number*: 9955118426

Feedback: Please provide more descriptive features for Students Bank Account

Close Submit

- Click here to call

1. Click the collapsed window available at the bottom of the screen. It displays the following window:

Click here to call

Click here to call

Agent Not Available

Need Help?
We'll call you right away for free.

> **CALL ME** powered by eStara

2. Click the link **CALL ME** to speak with the assistant.

20. Track Application Status

This feature helps you to track the status of your application.

1. Click **Track Application Status**, present on the Home page, as shown in the following screenshot.

The screenshot shows the Oracle Internet Banking Home page. At the top, there is a blue header with the Oracle logo, a phone number (1-800-111-1111), and a language selector set to English. Below the header, there are navigation tabs for 'Personal' and 'Corporate'. The main content area is divided into several sections: 'Login to Internet Banking' with 'Login', 'Register', and 'Forgot Password?' buttons; 'P2P Payment' with a 'Claim Now' button; 'Tools & Calculators' with links to Loan, Budget, Foreign Exchange, Loan Eligibility, and Deposit calculators; 'ATM-Branch Locator'; 'FAQs' where 'Track Application Status' is highlighted with a red box; and 'Review Account open Request' with a 'View it now' button. There are also sections for 'Current Accounts', 'Insurance', 'Retail Loan', and 'Savings Accounts'.

2. The following page is displayed. Enter the required **Application Reference Number**.
3. Enter the respective **Email ID**.

The screenshot shows the 'Track Application Status' form. At the top, there is a blue header with the Oracle logo. Below the header, the title 'Track Application Status' is displayed along with a timestamp '14-10-2013 11:54:14'. The form contains a text area for 'Please mention below required details to know your application status.' Below this, there are two input fields: 'Reference Number:' with the value '141414551078788' and 'Email ID:' with the value 'aastha.K@gmail.com'. At the bottom right, there are 'Submit' and 'Close' buttons. A legend at the bottom left indicates that '*' indicates mandatory fields and '**' indicates mandatory if a particular option is enabled.

4. Click **Submit**.

21. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the foreign exchange rates and calculate their eligibility for loans.

Calculators are available to existing logged in customers & prospects for the bank.

Note: Non logged in users can use calculators from login page. To use calculators Go to Tools and Calculators Panel in login page.

21.1 Mortgage Rate Calculators

This option allows you to inquire the installment amount for the mortgage, on the basis of Rate of interest you are willing to pay for the loan amount and the period for which you want the mortgage loan.

You can get an indicative estimate of the total interest payable and monthly installment for a mortgage of specific amount, interest rate and period.

A repayment schedule shall also be generated on the basis of the details provided by you and a repayment schedule shall display the interest and principal component and the due date of each installment.

To User Mortgage Calculator:

1. Navigate through **Tools > Mortgage Calculator**. The system displays the **Mortgage Calculator** screen.

Mortgage Calculator

Field Description

Field Name	Description
Loan Amount	[Mandatory, Numeric,18,2] Type the principal amount to be taken as Loan.
Term in years	[Mandatory, Dropdown] Select the term for which the mortgage loan is required from the dropdown list.
Rate of Interest	[Mandatory, Dropdown] Select the rate of interest for the mortgage loan from the dropdown list.

2. Click the **Calculate** button, the system displays the loan schedule details screen.
OR
Click **Reset** button to clear the data.


Mortgage Rate Calculator

Month	Loan Amount	Monthly Payments	Interest	Principal	Balance Outstanding
1	GBP 98,826.07	GBP 2,406.81	GBP 1,232.88	GBP 1,173.93	GBP 98,826.07
2	GBP 97,678.28	GBP 2,406.81	GBP 1,259.02	GBP 1,147.79	GBP 97,678.28
3	GBP 96,516.86	GBP 2,406.81	GBP 1,244.39	GBP 1,162.42	GBP 96,516.86
4	GBP 95,298.97	GBP 2,406.81	GBP 1,189.92	GBP 1,216.89	GBP 95,298.97
5	GBP 94,106.24	GBP 2,406.81	GBP 1,214.08	GBP 1,192.73	GBP 94,106.24
6	GBP 92,859.64	GBP 2,406.81	GBP 1,160.21	GBP 1,246.60	GBP 92,859.64
7	GBP 91,635.84	GBP 2,406.81	GBP 1,183.01	GBP 1,223.80	GBP 91,635.84
8	GBP 90,396.45	GBP 2,406.81	GBP 1,167.42	GBP 1,239.39	GBP 90,396.45
9	GBP 89,029.82	GBP 2,406.81	GBP 1,040.19	GBP 1,366.63	GBP 89,029.82
10	GBP 87,757.23	GBP 2,406.81	GBP 1,134.22	GBP 1,272.59	GBP 87,757.23


Column Description

Field Name	Description
Month	[Display] This column displays the month number for installment.
Loan Amount	[Display] This column displays the Loan amount with the currency.
Monthly Payment	[Display] This column displays the amount to be paid for the month and the currency.
Interest	[Display] This column displays the amount of interest to be paid for the month and the currency.
Principal	[Display] This column displays the amount of principal paid in the EMI and the currency.
Balance Outstanding	[Display] This column displays the amount of balance outstanding and the currency.
Total Interest Paid	[Display] This field displays the total amount of interest that will be applicable for the specified principal and period.

Field Name	Description
Total Payment Paid	[Display] This field displays the total amount that will have to be repaid by the customer.

3. Click the **Download**  button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.


OR

Click the **Optimize Data**  button to reorder the columns or select the columns that appear in the list.

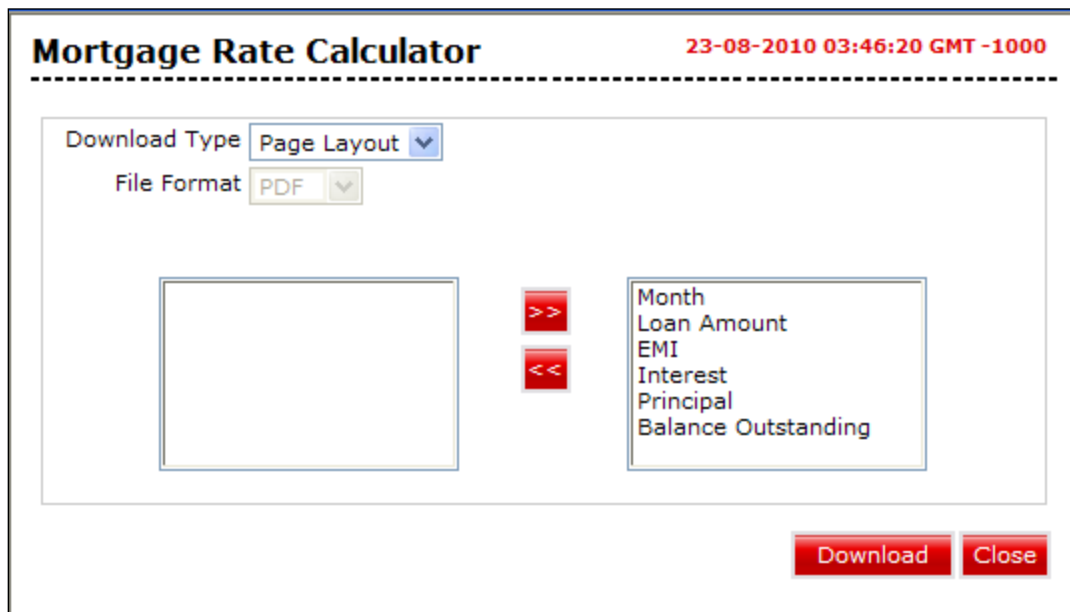
OR

Click the **Print**  button to print the data.

OR

Click the **Edit**  button to edit the number of column.

Download Mortgage Rate Calculator





Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The available choices are: <ul style="list-style-type: none"> • Page Layout

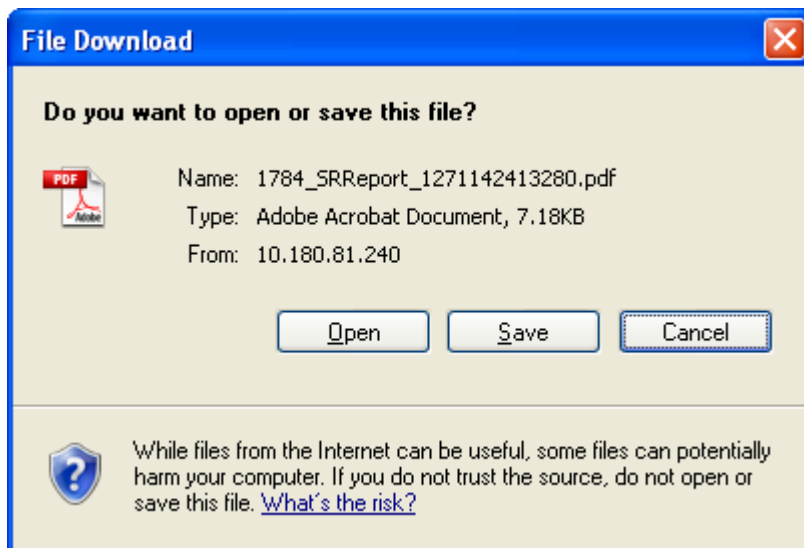
Field Name	Description
File Format	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list. The options available are</p> <ul style="list-style-type: none"> • PDF • XLS • HTML • RTF

4. Select the download type and file format from the drop-down list.

5. Click the  button to exclude the options for downloading.

6. Click the  button to include the options for downloading.

Download

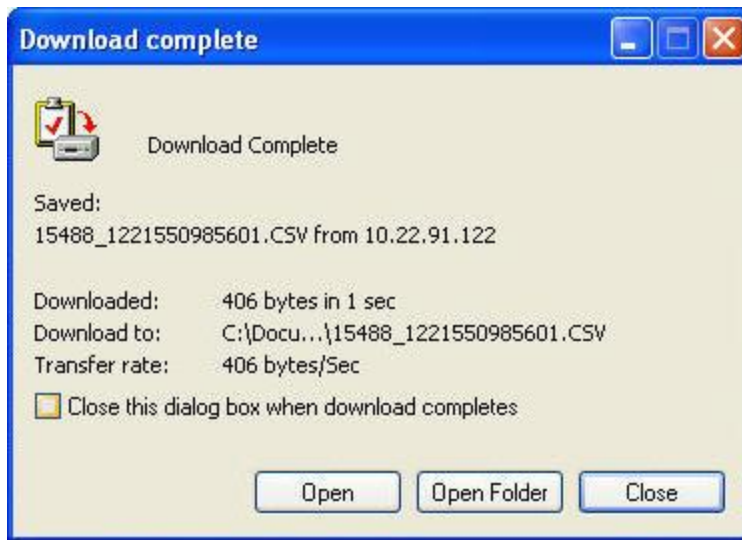


7. Click the **Open** button to open the file.

OR

Click the **Save** to download and save. The system will save the file at the specified location.

Download Complete



Click the **Open** button to open the file
 OR
 Click the **Open Folder** button to open the folder in which the file is saved
 OR
 Click the **Close** button to close the Download projected details dialog box.

21.2 Loan Calculator

This option allows you to inquire the installment amount, on the basis of Rate of interest and the installment amount you are willing to pay for the loan amount and the period for which you want the loan.

To view Loan Calculator:

1. Navigate through **Tools > Loan Calculator**. The system displays the Loan calculator screen.

Loan calculator

Field Description

Field Name	Description
Amount I need to borrow	[Mandatory, Numeric,18, 2] Type the principal amount to be taken as loan.

Field Name	Description
Interest rate	[Mandatory, Numeric,13, 2] Type the interest rate at which the amount will be calculated.
Loan Start Date	[Mandatory, Pick list] Select the date on which the loan disbursement is to be done.
Date of First Instalment Payment	[Mandatory, Pick list] Select the date on which the first loan installment will be paid to the bank
No of installments	[Mandatory, Numeric] Type the number of installments for the loan.

- Click the **Calculate** button. The system displays the **Loan calculator** with projected details screen.

Loan Calculator





The screenshot shows the 'Loan Calculator' window. At the top, there are input fields for 'Amount I need to borrow' (250000 GBP), 'Loan Date' (20-06-2013), 'No of installments' (36), 'Interest Rate' (5), and 'First instalment Date' (01-07-2013). Below these are 'Reset' and 'Calculate' buttons. The 'Projected Details' section shows: Total Interest paid by me: 19,721.95; Total Amount paid by me: 269,721.95; Monthly installment: 7,492.28; Last Payment date: 26-06-2016. A table below shows a list of payments with columns: Date of Each payment, Amount to be Paid, Interest Paid, Principal Paid, Remaining Principal Amount, and Remaining Amount to be Paid. The table contains 12 rows of data. At the bottom, there is a disclaimer: 'This information is provided for illustration purposes only it does not constitute a quote. The figures are estimates and do not account for amounts being rounded off.'

Date of Each payment	Amount to be Paid	Interest Paid	Principal Paid	Remaining Principal Amount	Remaining Amount to be Paid
01-07-2013	GBP 7,492.28	GBP 171.23	GBP 7,321.05	GBP 242,678.95	GBP 242,678.95
26-08-2013	GBP 7,492.28	GBP 1,861.65	GBP 5,630.63	GBP 237,048.32	GBP 237,048.32
26-09-2013	GBP 7,492.28	GBP 1,000.64	GBP 6,493.64	GBP 230,552.68	GBP 230,552.68
26-10-2013	GBP 7,492.28	GBP 947.52	GBP 6,544.76	GBP 224,017.92	GBP 224,017.92
26-11-2013	GBP 7,492.28	GBP 951.31	GBP 6,540.97	GBP 217,476.95	GBP 217,476.95
26-12-2013	GBP 7,492.28	GBP 893.74	GBP 6,598.54	GBP 210,878.41	GBP 210,878.41
26-01-2014	GBP 7,492.28	GBP 895.51	GBP 6,596.77	GBP 204,281.64	GBP 204,281.64
26-02-2014	GBP 7,492.28	GBP 867.50	GBP 6,624.78	GBP 197,656.86	GBP 197,656.86
26-03-2014	GBP 7,492.28	GBP 756.14	GBP 6,734.14	GBP 190,922.72	GBP 190,922.72
26-04-2014	GBP 7,492.28	GBP 610.77	GBP 6,881.51	GBP 184,241.21	GBP 184,241.21

Column Description

Column Name	Description
Total Interest paid by me	[Display] Total amount of interest that will be applicable for the specified principal and period.
Total Amount paid by me	[Display] Total amount that will have to be repaid by the customer. This amount will include principal and interest components.
Monthly Installment	[Display] Amount to be paid as EMI (Equated Monthly Installment)

Column Name	Description
Last payment date	[Display] Date on which the final repayment shall be made. After this date, the loan account shall have no outstanding balance.
Date of Each Payment	[Display] This column displays the date of first installment.
Amount To Be Paid	[Display] This column displays the installment amount and the currency.
Interest Paid	[Display] This column displays the amount of interest paid in the installment and the currency.
Principal Paid	[Display] This column displays the amount of principal paid in the installment and the currency.
Remaining Principal Amount	[Display] This column displays the amount of principal balance and the currency.
Remaining Amount To Be Paid	[Display] This column displays the amount of total balance and the currency.

3. Click the **Download**  button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.
OR
- Click the **Reorder**  button to reorder the columns or select the columns that appear in the list.
OR
- Click the **Print**  button to print the data.
OR
- Click the **Edit**  button to edit the number of columns.

Loan Calculator – Download

Field Description

Field Name	Description
Download Type	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The options available are: <ul style="list-style-type: none"> • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are <ul style="list-style-type: none"> • PDF • XLS • HTML • RTF

- Click the **Open** button to open the file.
OR
Click the **Open Folder** button to open the folder in which the file is saved
OR
Click the **Close** button to close the download transaction.

You can inquire the summary of the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKCASA.

You can know the balance of accounts that are mapped to you.

5. The balance which will be received as a response will be the available balance in the specified account as of that day & time.
6. In case if the SMS code is provided by the customer the appropriate error message will be sent to the customer as a response.

Message Format

BNKCASA <PIN>

Sample Request

BNKCASA 9823897881

Sample Response

Your CASA Account Summary Information are in following format Account No, Currency, Balance, as on Date:

- 00000005797, USD, 1,000.00, 26-04-2010
- 00000005884, USD, 0.00, 26-04-2010

21.3 Saving Calculator

Saving Calculator gives you an indication about the interest earned and total value of deposits at maturity for an amount deposited over a period of time at a particular frequency. It also provides an option to know the regular savings which is required to be done to achieve the target amount.

To view Loan Calculator:

1. Navigate through **Tools > Savings Calculator**. The system displays the Savings calculator screen.

Savings calculator

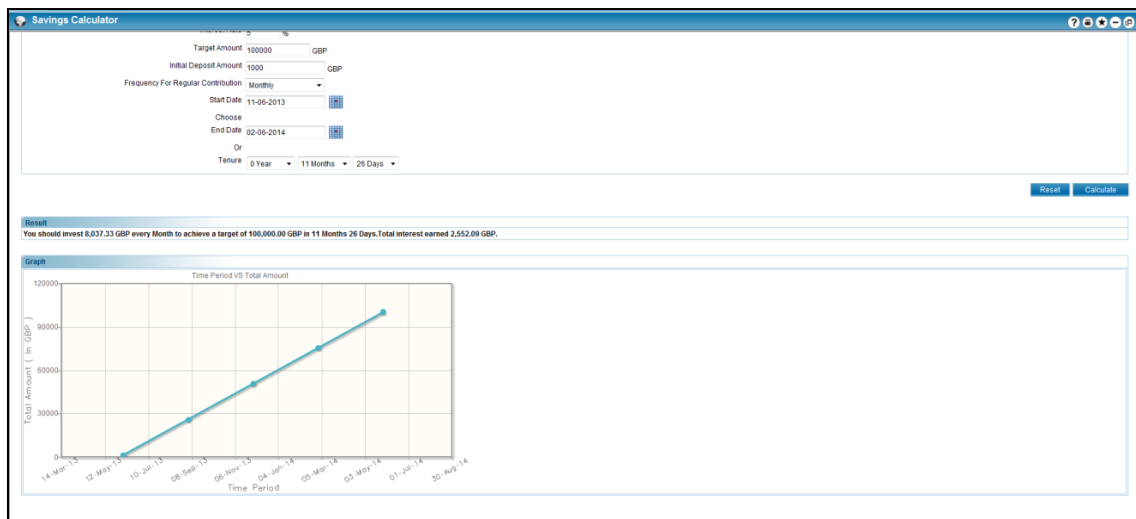
Field Description

Field Name	Description
I want To	[Mandatory , Radio Button] Select the option to save for a target or to save a regular contribution to get a sum at the maturity. The values available are: Save to attain a target Goal Save regularly and receive sum at maturity
Interest rate(%)	[Input,(1-5),Mandatory] Interest rate for which the total amount is to calculated
Target Amount	[Input,15,Mandatory] Enter the target amount to save for a goal with defaulted currency
Initial deposit amount	[Input,20,Optional] Enter the initial amount deposited with defaulted currency.

Field Name	Description
Frequency for regular Contributions	[Mandatory, Dropdown] Select the Frequency at which deposit will be made. The values available are: <ul style="list-style-type: none"> • Weekly • Fortnightly • Monthly • Quarterly • Annually • Only initial deposit amount.
Regular Contribution Amount	[Input,15,Optional] Enter the contribution amount to save with defaulted currency. This field will be enabled only if Save regularly and receive sum at maturity option is selected in I want to field.
Start date	[Calendar] Select the date for starting the calculation for savings
Choose Tenure or end date	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

1. Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.
OR
Click **Reset** button to clear the data.

Savings calculator



21.4 Loan Eligibility Calculator

The loan eligibility calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

To view Loan Eligibility Calculator:

1. Navigate through **Tools > Loan Eligibility Calculator** The system displays the Loan calculator screen.

Loan Eligibility Calculator

Field Description

Field Name	Description
Your Net Gross Monthly income	[Input/slider, Numeric(1-15),mandatory] Enter Monthly income
Ongoing Monthly Expenses	[Input/slider, Numeric(1-15),Optional] Enter monthly EMI .
Tenure of loan (in months)	[Input/slider, Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
Interest rate	[Input/slider, Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

2. Click the **Calculate** button. The system will display loan amount you are eligible for.
OR
Click **Reset** button to clear the data.

Loan Eligibility Calculator

21.5 Deposit Calculator

Term Deposit Maturity calculator gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The term deposit calculator allows a business user to inquire the total maturity amount for the principal deposited.

To view Deposit Calculator:

1. Navigate through **Tools > Deposit Calculator**. The system displays the Loan calculator screen.

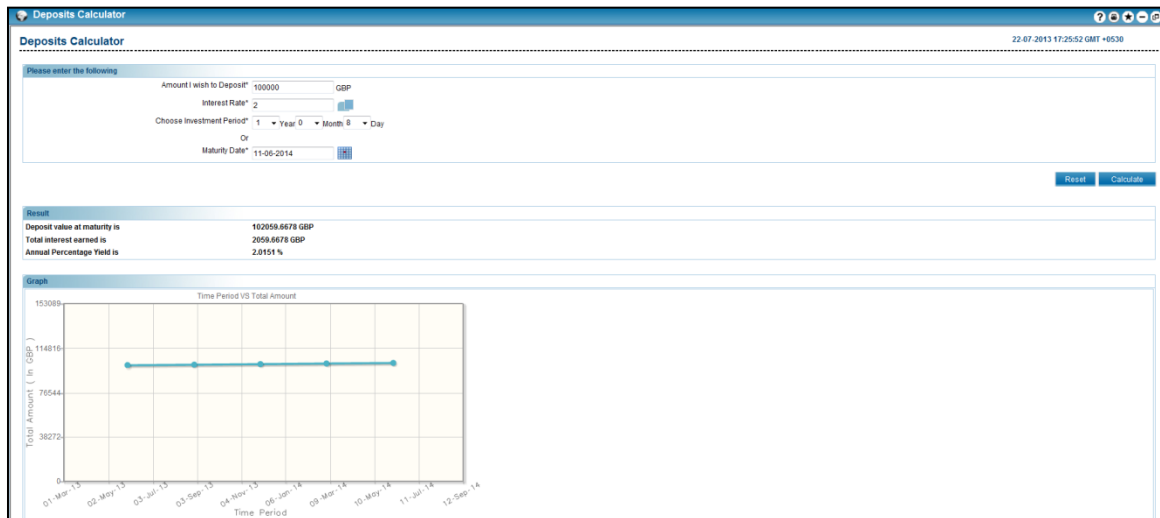
Deposit Calculator

Field Description

Field Name	Description
Amount I wish to Invest	[Input, Numeric(1-15), Mandatory] Enter total Deposit principal amount with defaulted currency.
Interest rate (%)	[Input, Numeric(1-2), Mandatory] Interest rate for which the total amount is to calculated
Choose Investment Period	
Investment Period	[Input in Year, Month and days, Mandatory] Enter tenure in day's month's year in respective boxes available for deposit.
maturity date	[Calendar, Mandatory] Select maturity date.

2. Click the **Calculate** button. The system will display Deposit value at maturity, Total interest earned and annual percentage yield along with line graph of Total period Vs. Total Amount.
OR
Click **Reset** button to clear the data.

Deposit Calculator



21.6 Foreign Exchange Calculator

The Foreign Exchange Rate calculator enables provide you the option to calculate the equivalent amount in a currency for the amount being sold in other currency for various types of purpose like buying currency notes, buying travelers' cheques, fund transfer. The foreign exchange calculator provides the value of one currency in relation to another.

To view Foreign Exchange Calculator:

1. Navigate through **Tools > Foreign Exchange Calculator**. The system displays the Loan calculator screen.

Foreign Exchange Calculator

The screenshot shows the 'Foreign Exchange Calculator' interface. The input fields are: I Want to: Buy Foreign currency notes, Currency I have: GBP-Pound Sterling, Currency I require: USD-US Dollar, and the amount 1.490000. The exchange rates are: 1 GBP = 1.490000 USD, 1 USD = 0.671141 GBP, and the indicative rate is as on 22-Jul-2013. A 'Book Deal' button is visible.

Field	Value
I Want to	Buy Foreign currency notes
Currency I have	GBP-Pound Sterling
Currency I require	USD-US Dollar
Amount	1.490000
Exchange Rate	1 GBP = 1.490000 USD
	1 USD = 0.671141 GBP
	Indicative Rate as on 22-Jul-2013

Field Description

Field Name	Description
I want to	[Mandatory, Dropdown] Select the purpose for conversion is required. The values available are: Buy Foreign currency notes Buy Traveler's cheque Make Fund Transfer Default value will be Buy Foreign currency notes
Currency I Have	[Dropdown, Optional] Select the Sell Currency for which the exchange rate is to be inquired.
Amount	[Input Box,20,Mandatory] Enter the amount which the user will get post conversion
Currency I require	[Dropdown] Select the Buy Currency for which the exchange rate is to be inquired.

2. Click the **Book Deal** button. The system will display **Deal Booking** transaction screen.