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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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.

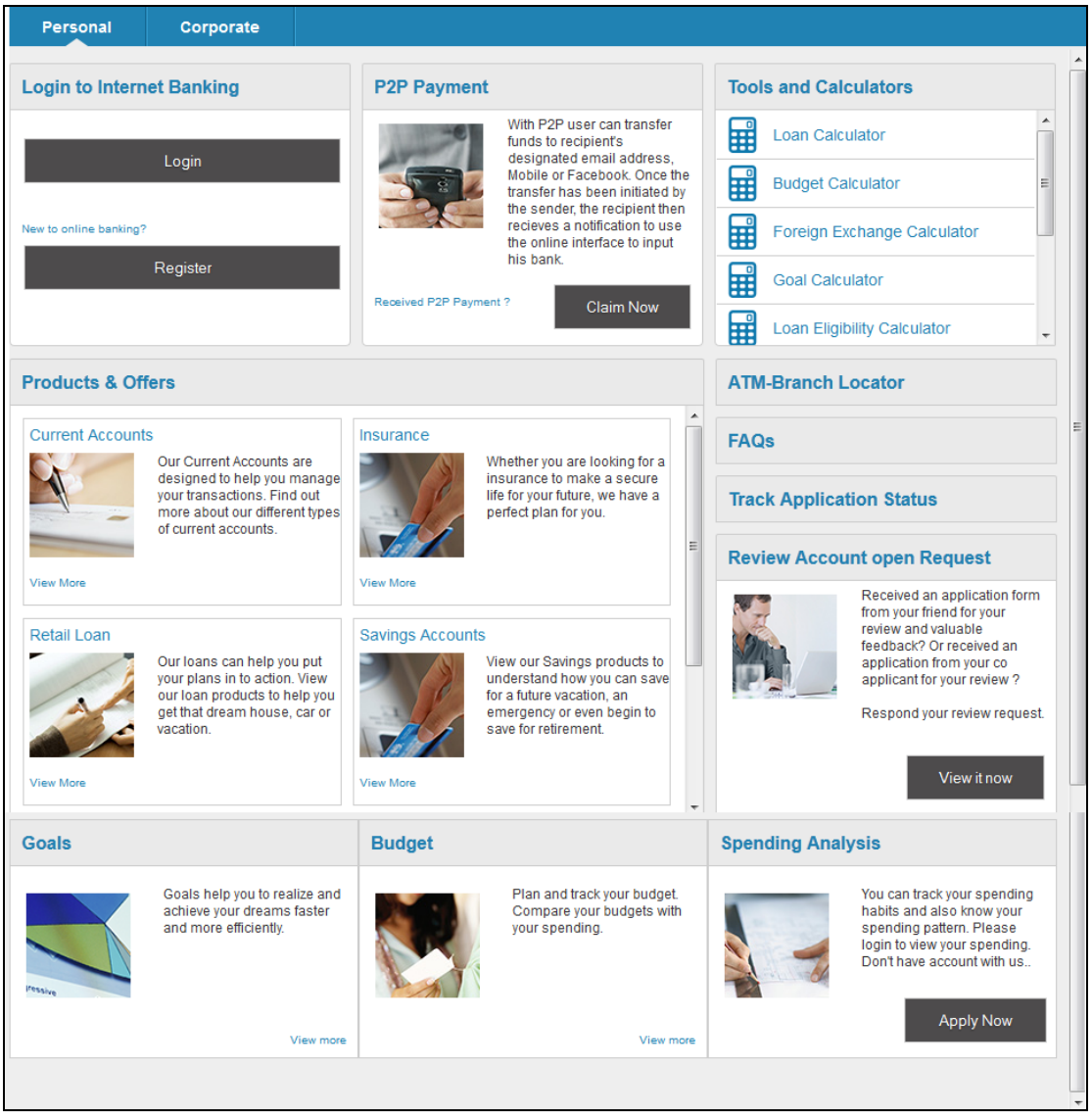
4. Login

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.

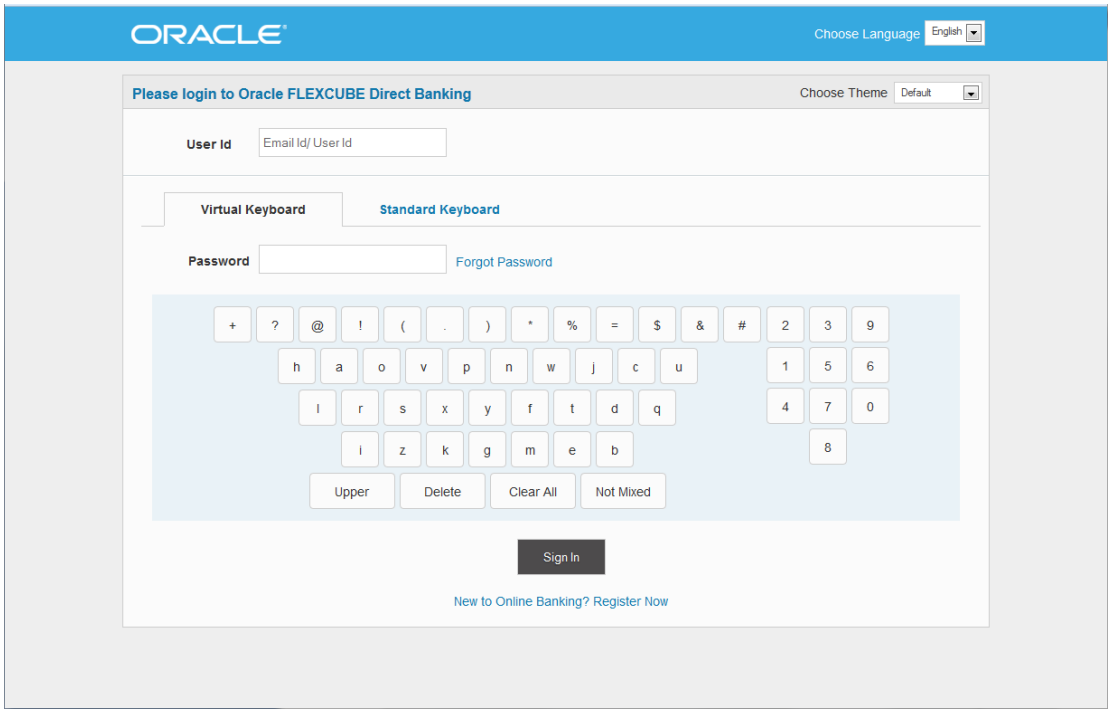
Login Page



2. Select the appropriate option from the following:
   - Personal (Retail)
   - Corporate

For an Existing Customer:

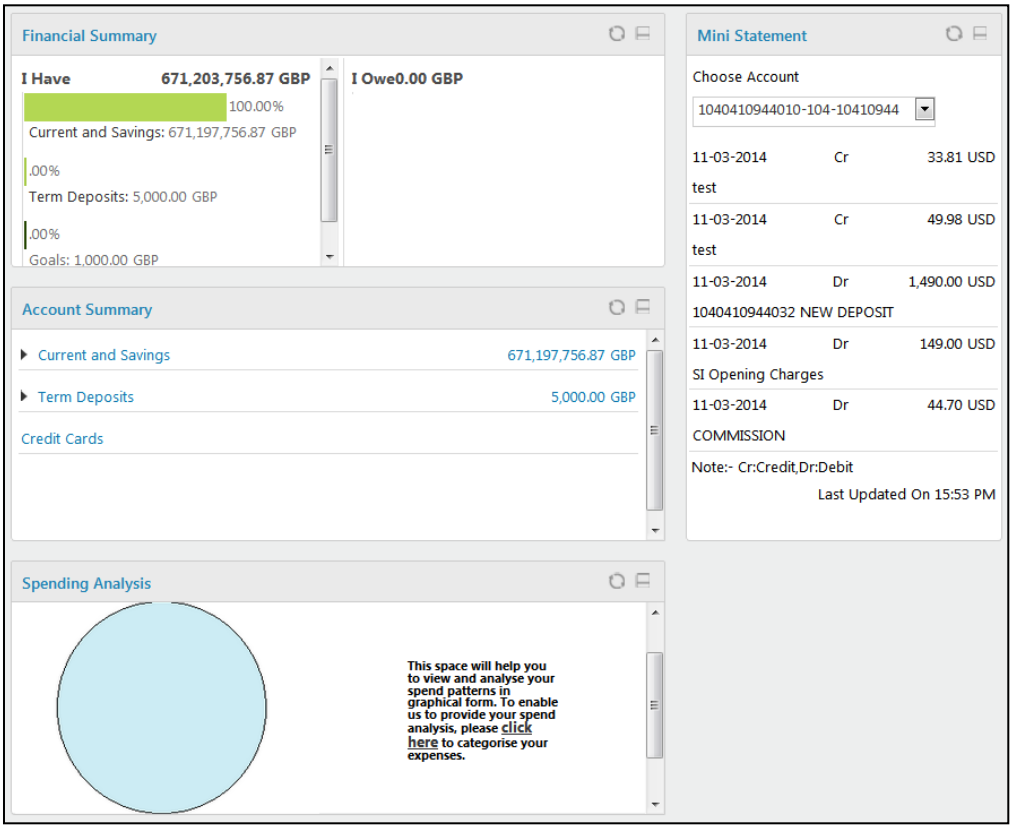
3. If you are an **Existing Customer**, enter the login credentials into the **Login** pane, as shown in the following figure.



A user can use the Virtual Keyboard or the Standard Keyboard, as per the requirement.

4. Click **Sign In**. The following **Welcome** page is displayed in the new browser window tab.

Welcome

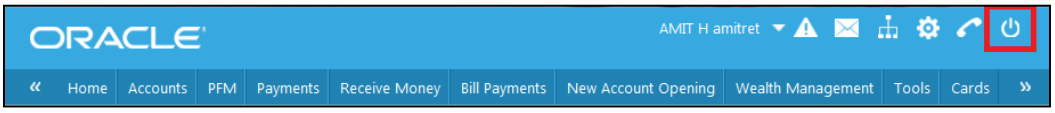

Financial Summary
I Have 671,203,756.87 GBP
100.00%
Current and Savings: 671,197,756.87 GBP
.00%
Term Deposits: 5,000.00 GBP
.00%
Goals: 1,000.00 GBP
I Owe0.00 GBP
Account Summary
Current and Savings 671,197,756.87 GBP
Term Deposits 5,000.00 GBP
Credit Cards
Spending Analysis
This space will help you 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.
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

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.



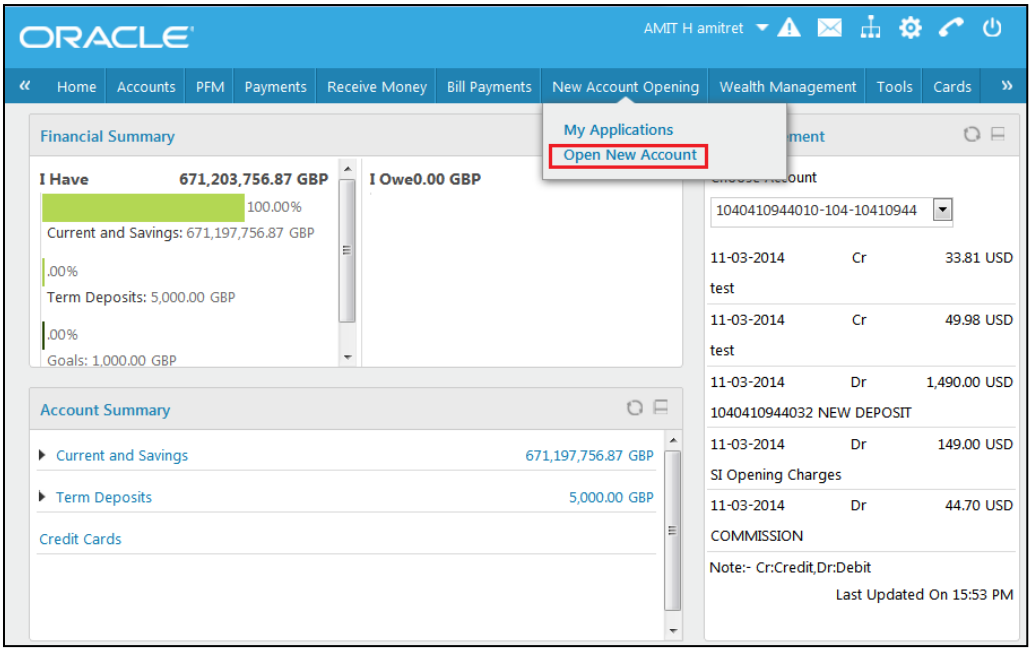
2. Opening a New Account

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:

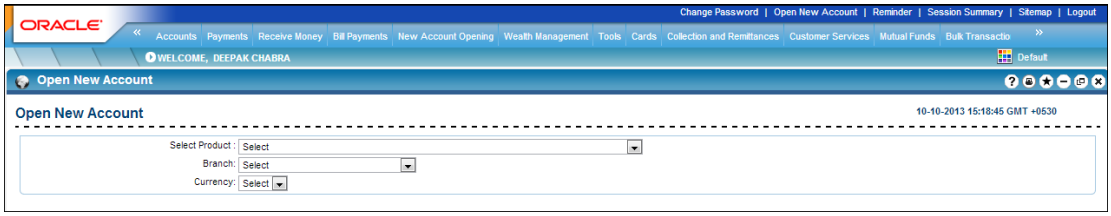
1. Login to the application.
2. Click the **New Account Opening** menu, available in the new browser window tab, as shown below:

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

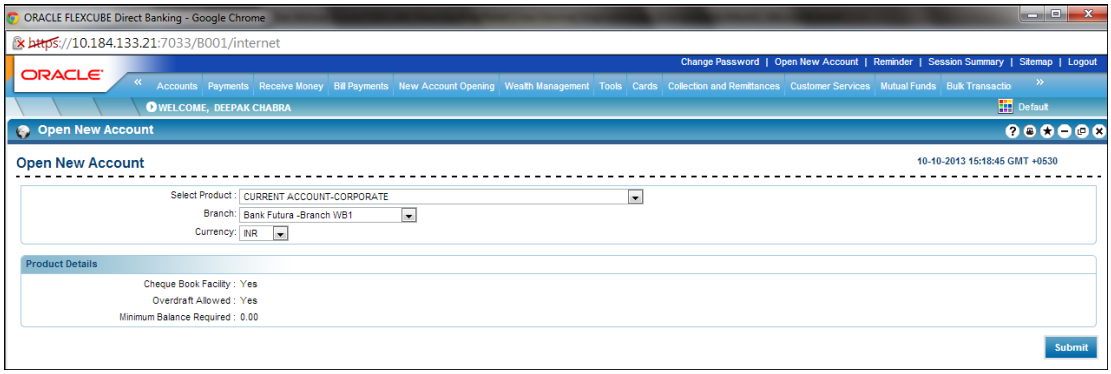


Field Description

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**.**

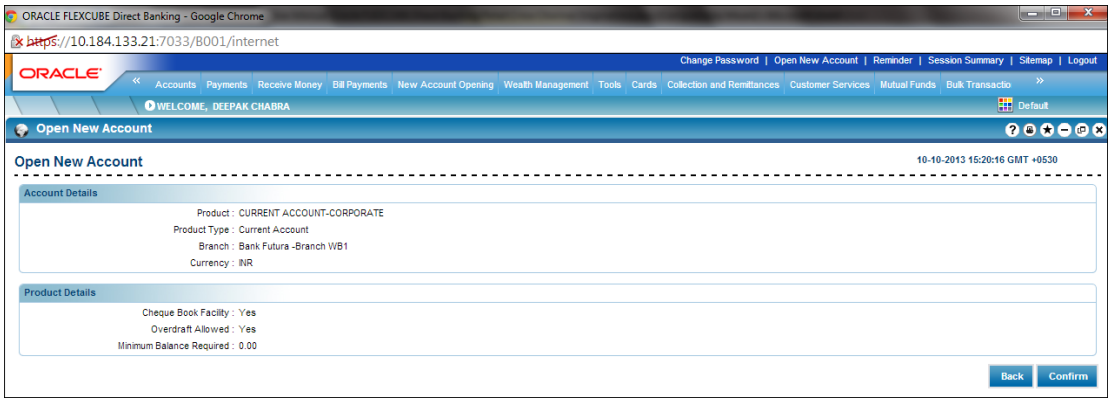
The following page is displayed.

Open New Account - Initiate



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

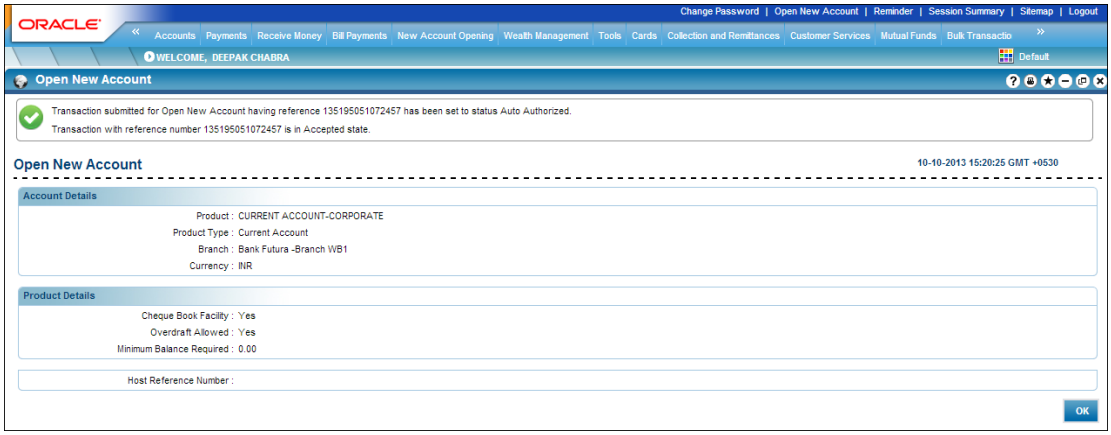
Open New Account - Verify



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

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

Open New Account - Confirm



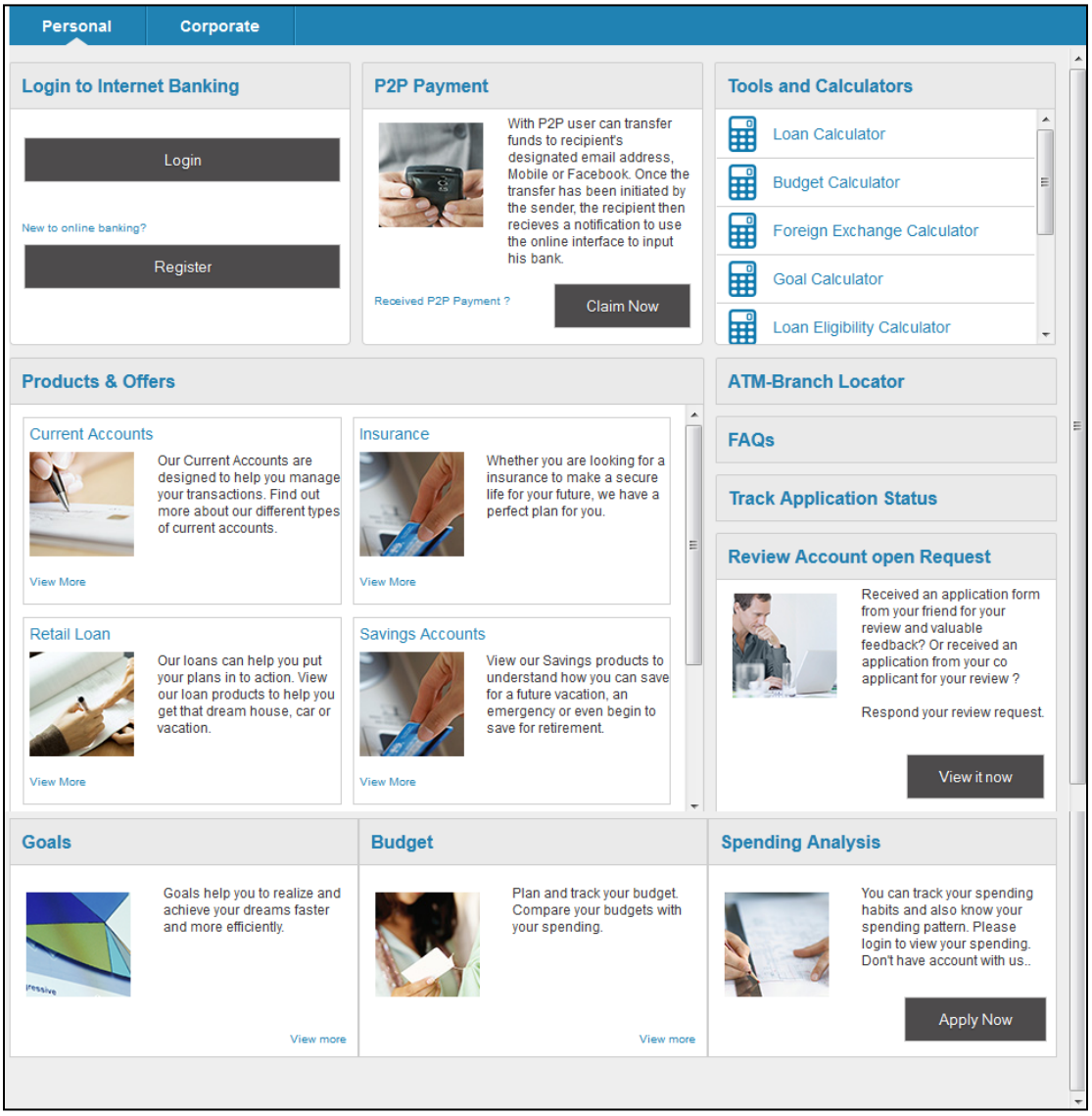
3. Online Registration

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:

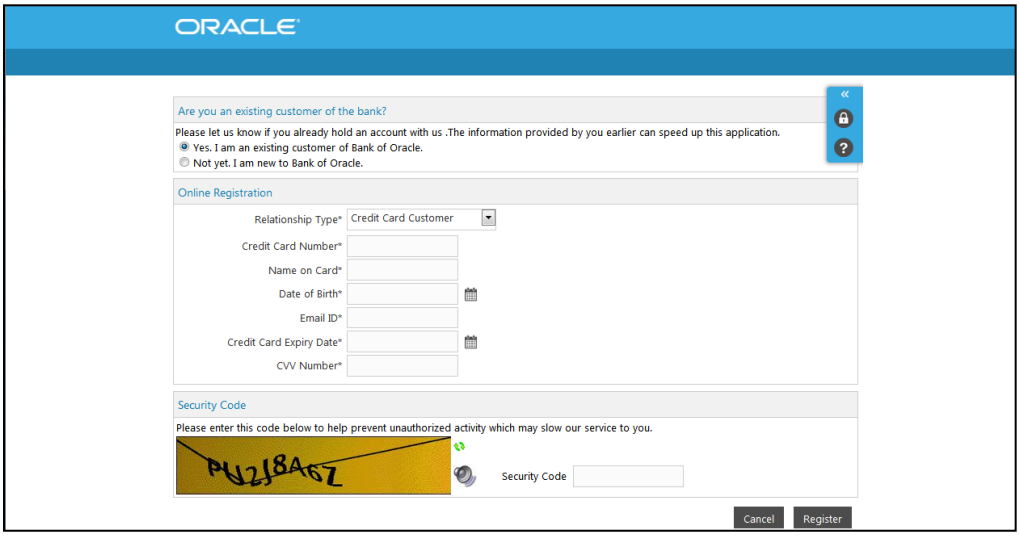
1. Click **New to Online Banking? Register Now** as shown in the following screenshot:

Login Page



The following page is displayed.

Register for Online Banking - Initiate

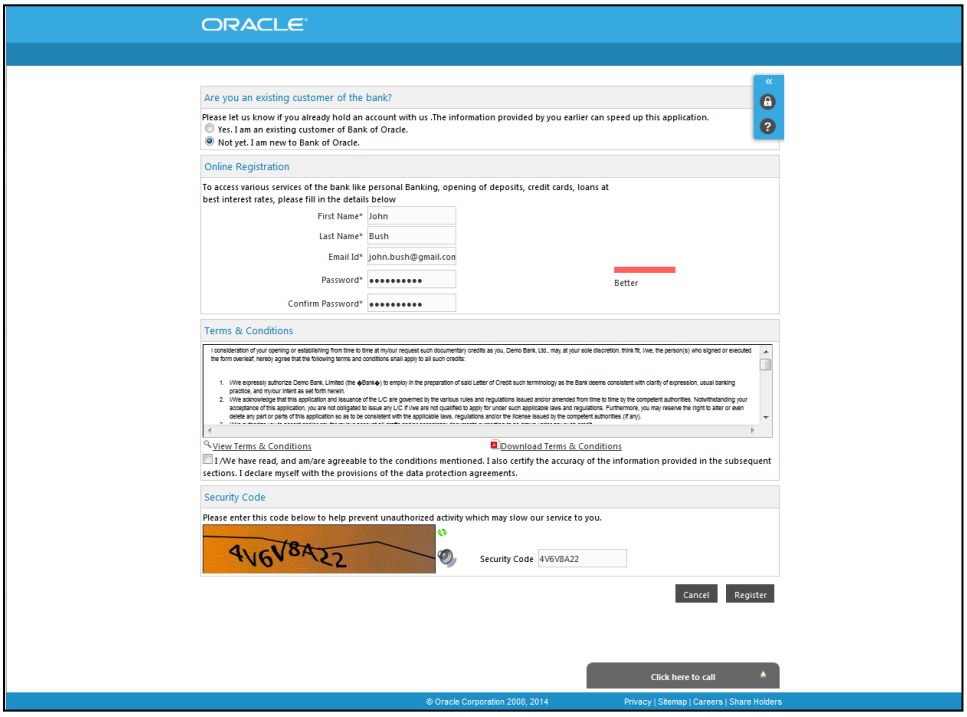


Field Description

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.

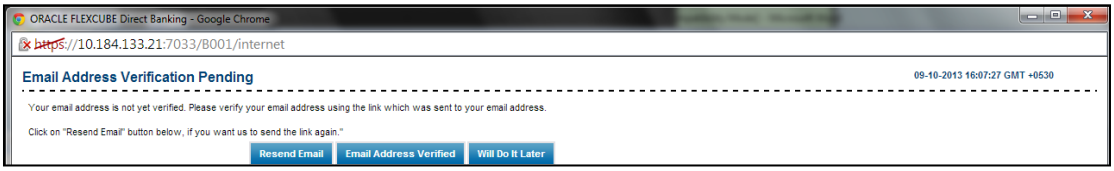
Field Name	Description
Account Number	[Mandatory, Alphanumeric] This field is available only when Relationship Type selected is Saving Account Customer. Enter the appropriate Account Number.
First Name	[Mandatory, Alphanumeric, Input Box, 35] This field is available only when Relationship Type selected 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

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

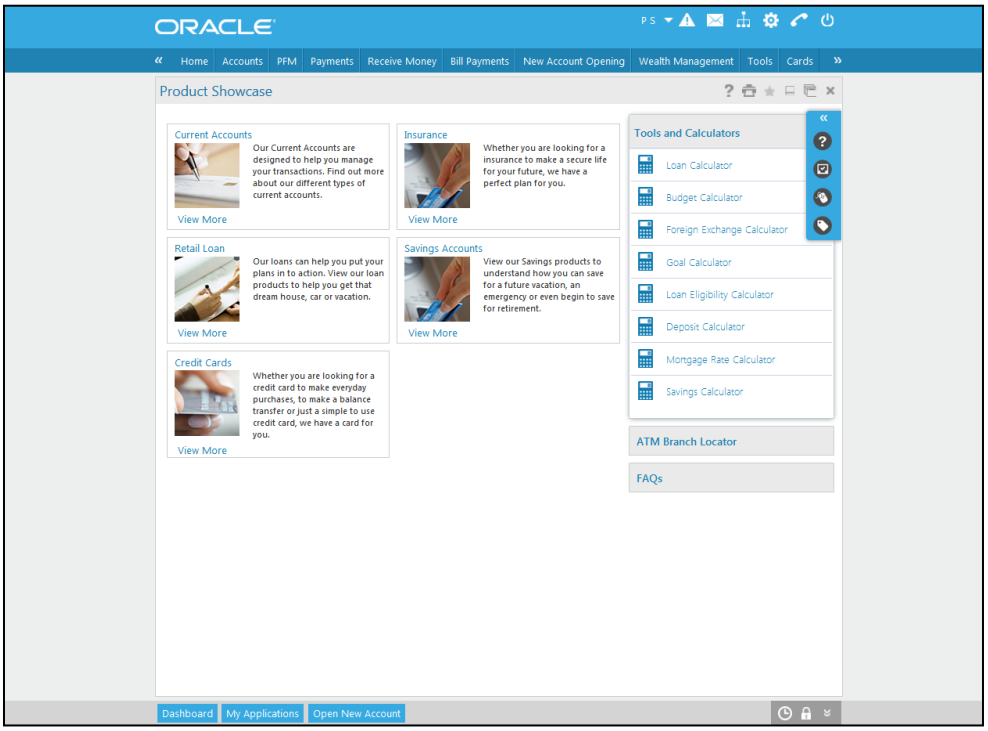


6. Click the appropriate option from the following:

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

The following page is displayed.

Product Showcase



7. Click the desired product group.

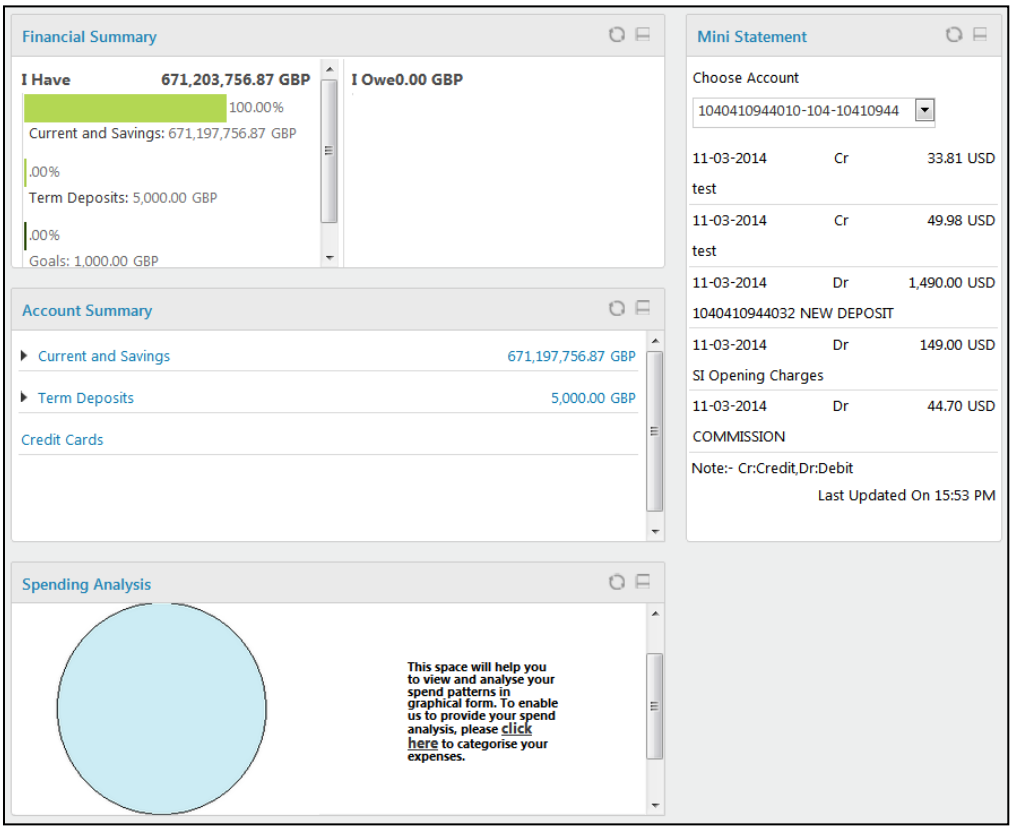
4. My Applications

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

To view My Applications:

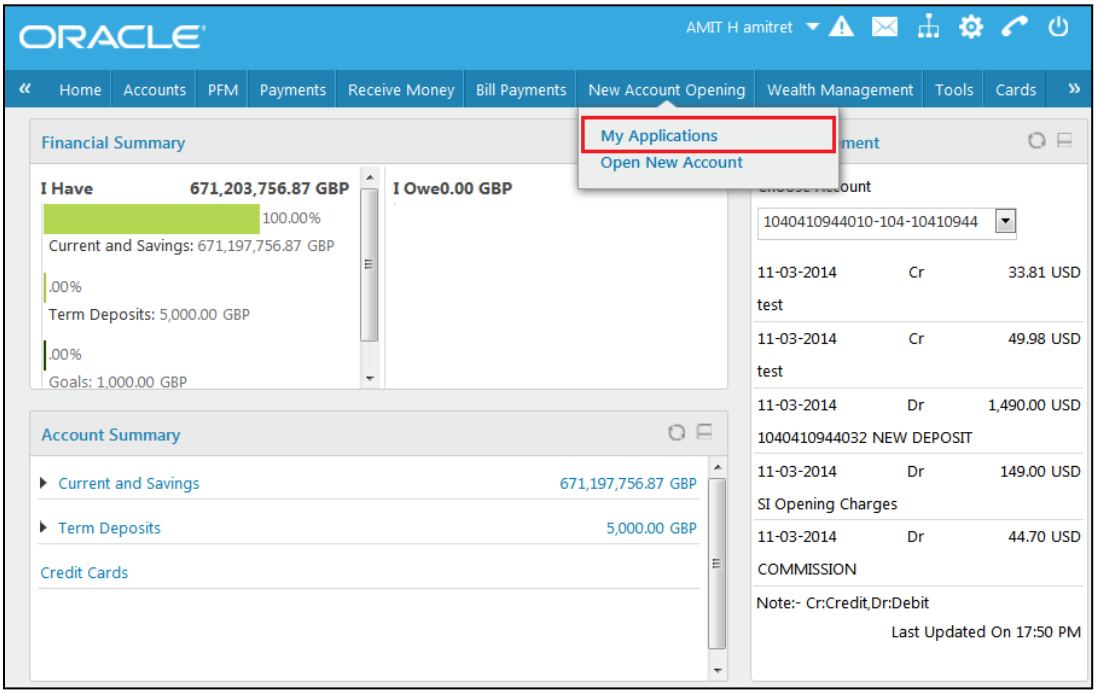
1. Enter the appropriate login credentials into the respective fields.
2. Click **Login**. The following page is displayed.

Welcome



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

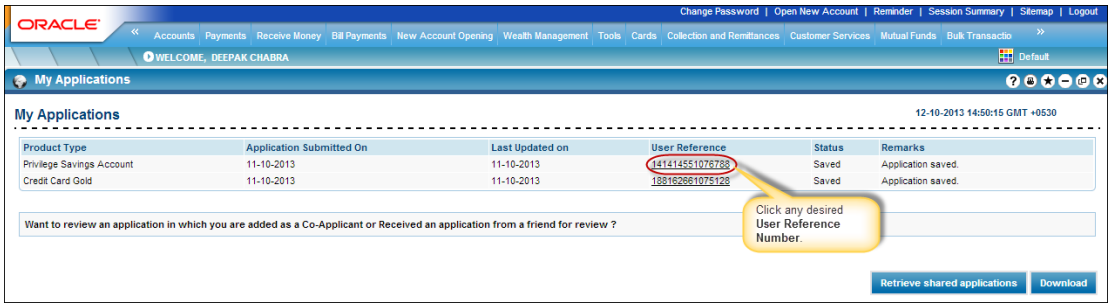
My Applications



4. Click **My Applications**.

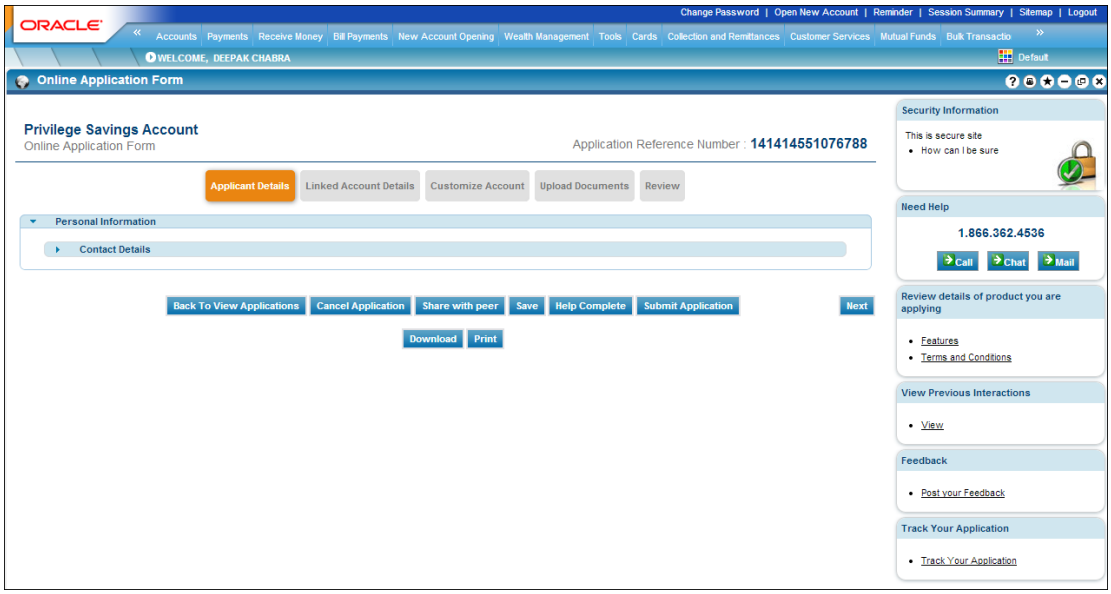
5. Click the respective **User Reference Number** for any desired **Product Type**, as shown in the following screenshot.

My Applications



The following page is displayed.

Privilege Savings Account

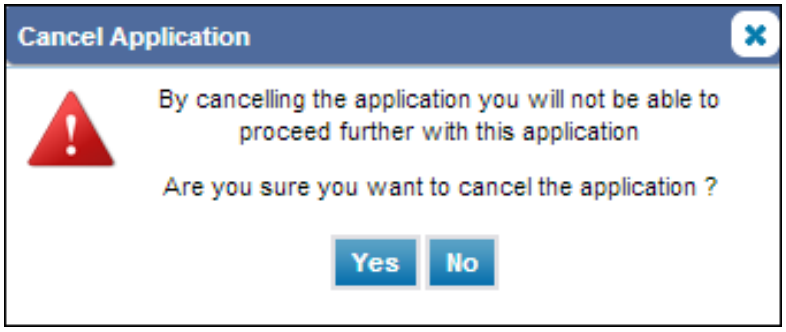


An Online Application Form is already Created and Saved by the user while registering for any selected product.

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.

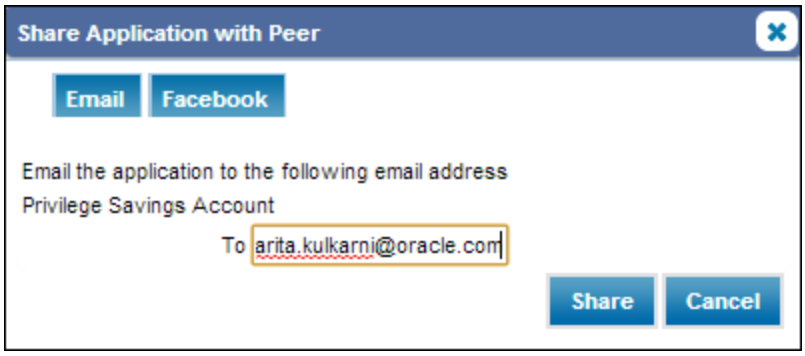
Cancel Application



- 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

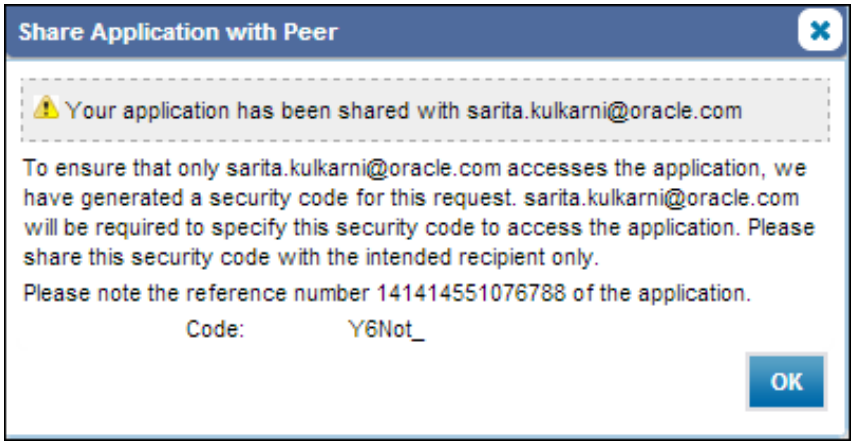


7. Click the desired option from the following:
   - Email – By default it is selected. Enter the personal Email ID in the respective field.
   - Facebook – Click Facebook to share the same application through peer.

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.

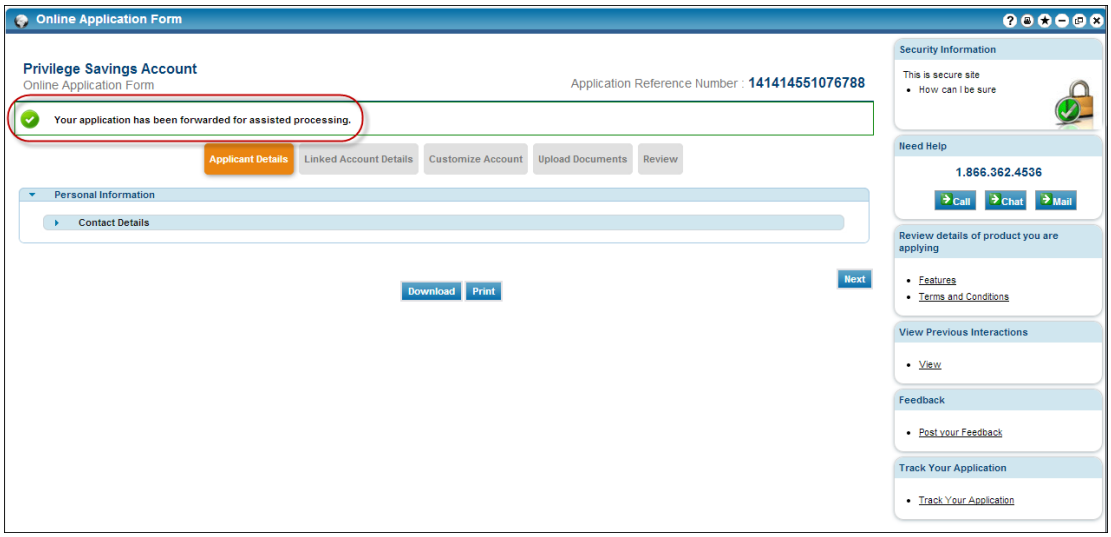
Share Application with Peer



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.

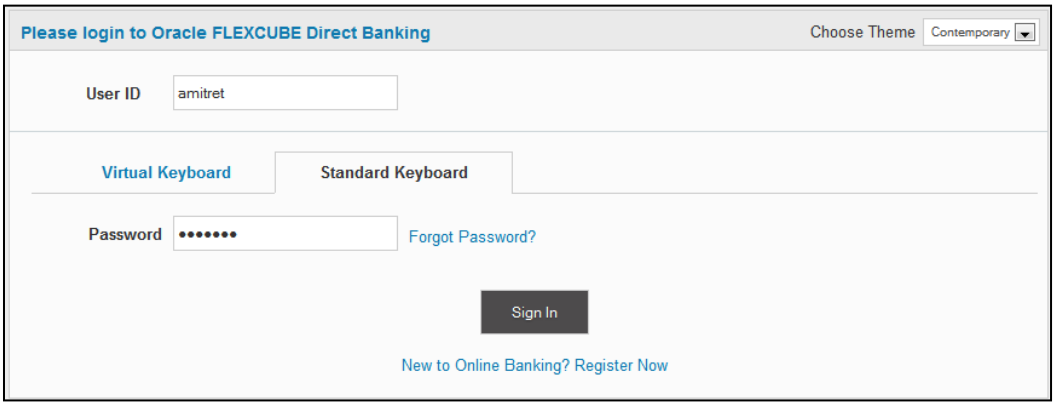
5.1 Already Registered to Online Banking

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

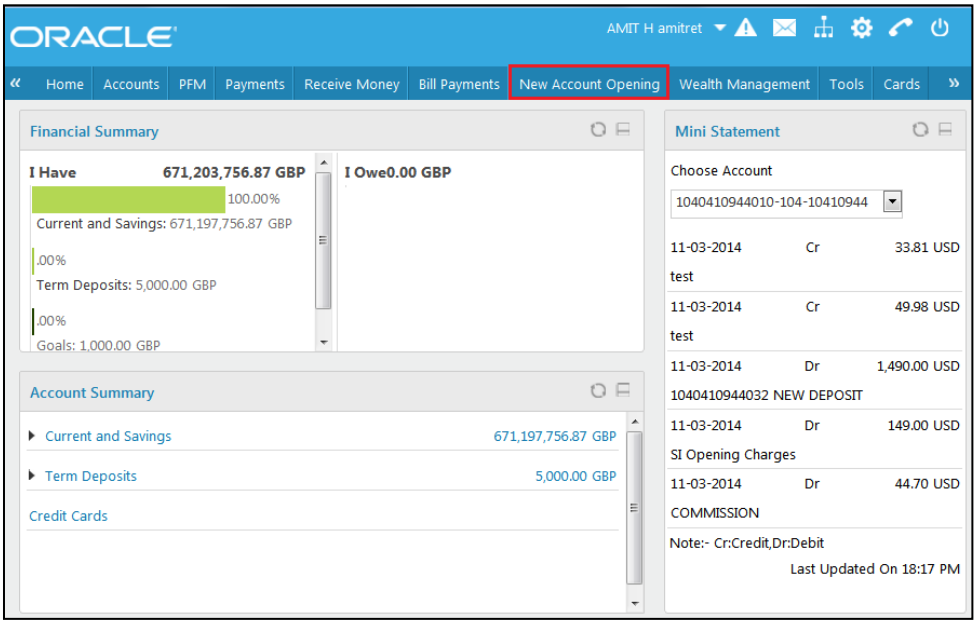


Field Description

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 *Password Policy*, for the **User ID** entered.

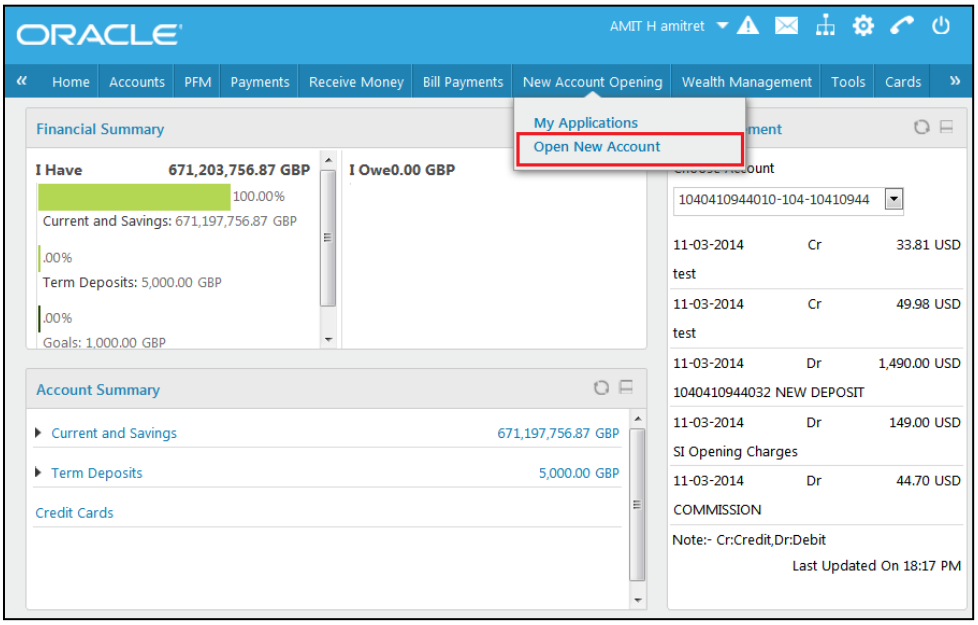
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



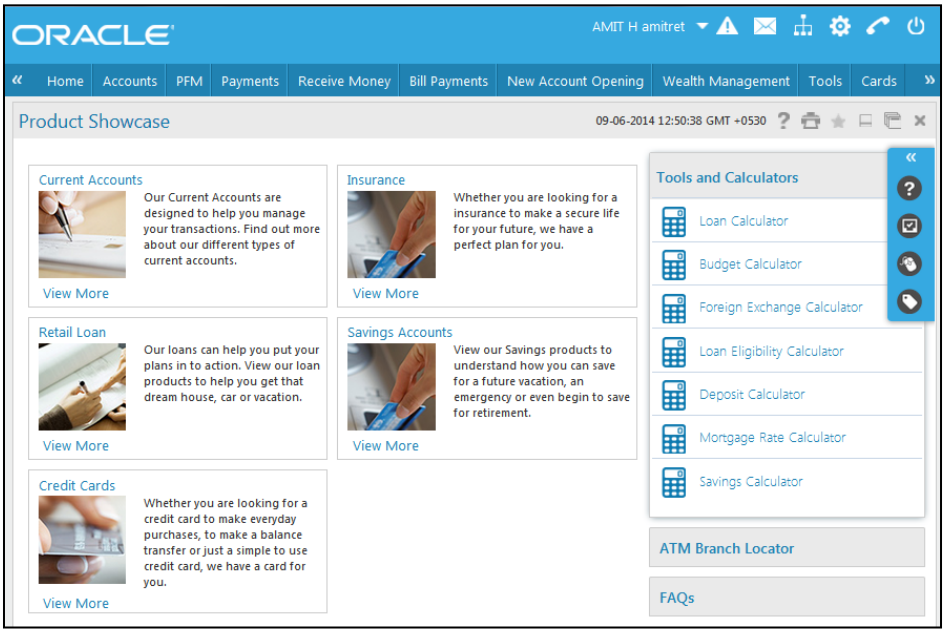
4. The following pop-up is displayed. Click **Open New Account**.

Open New Account



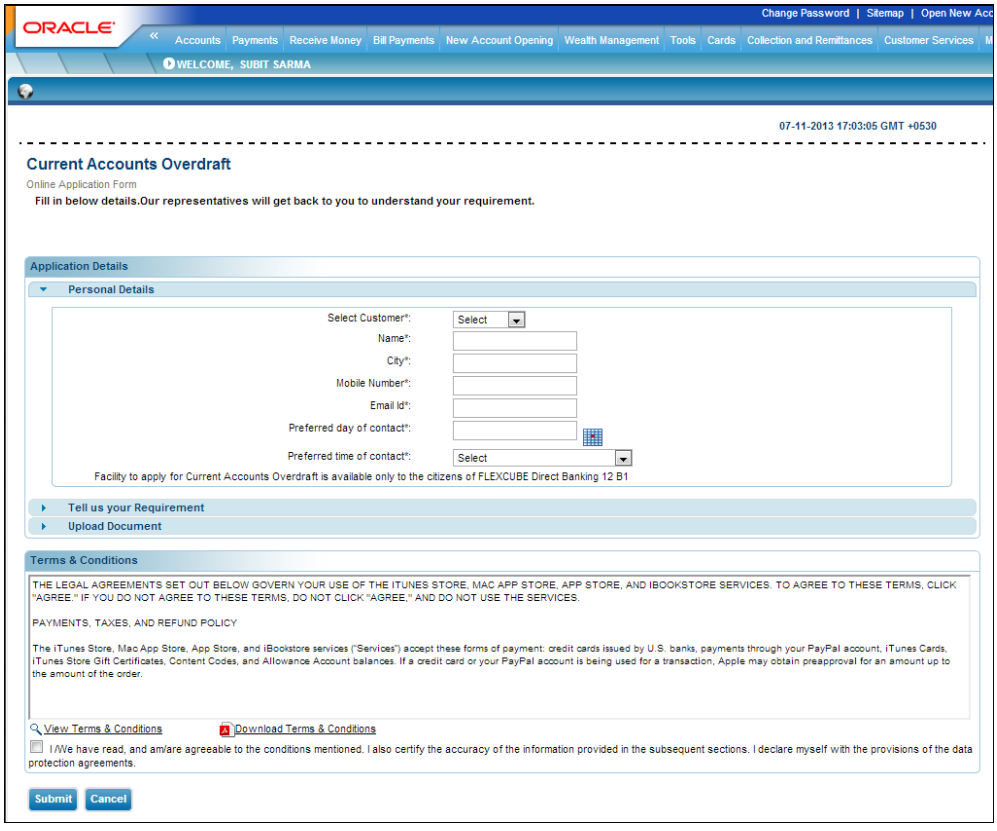
5. Click **More** link available on Product Group – Current Accounts from the Product Showcase.
6. Click **Apply Online** link available on **Current Accounts Overdraft**, as shown in the following screenshot:

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	[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**.
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, 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 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. • 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

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	
Sl 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 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**.

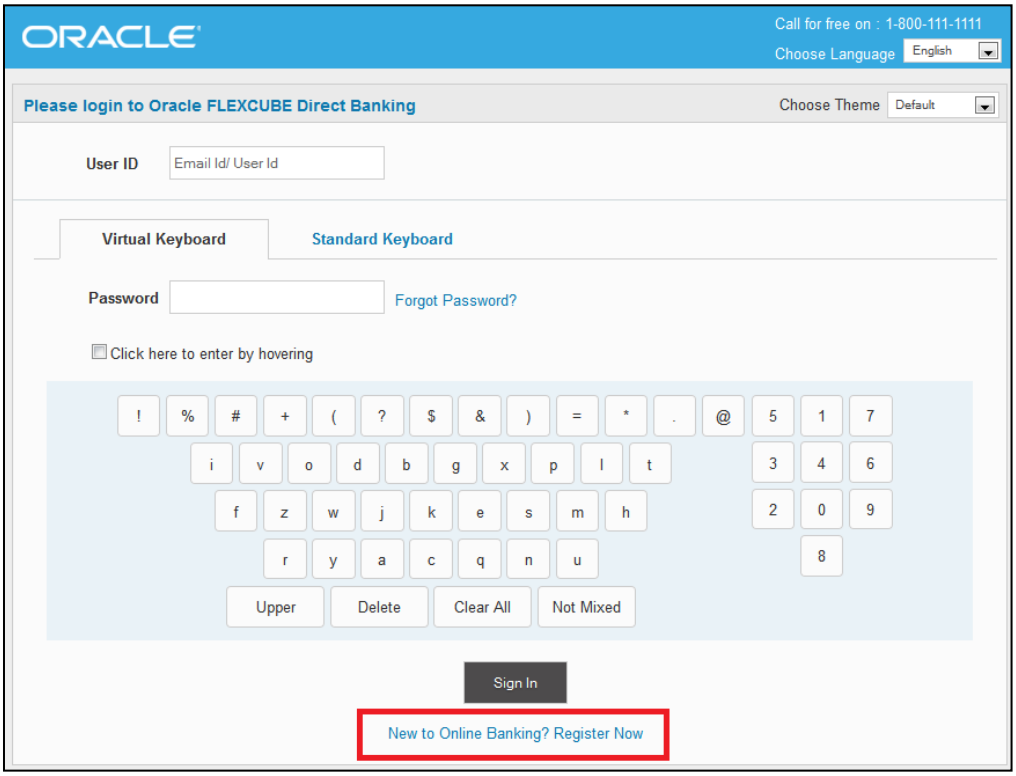
5.2 New to Online Banking

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:

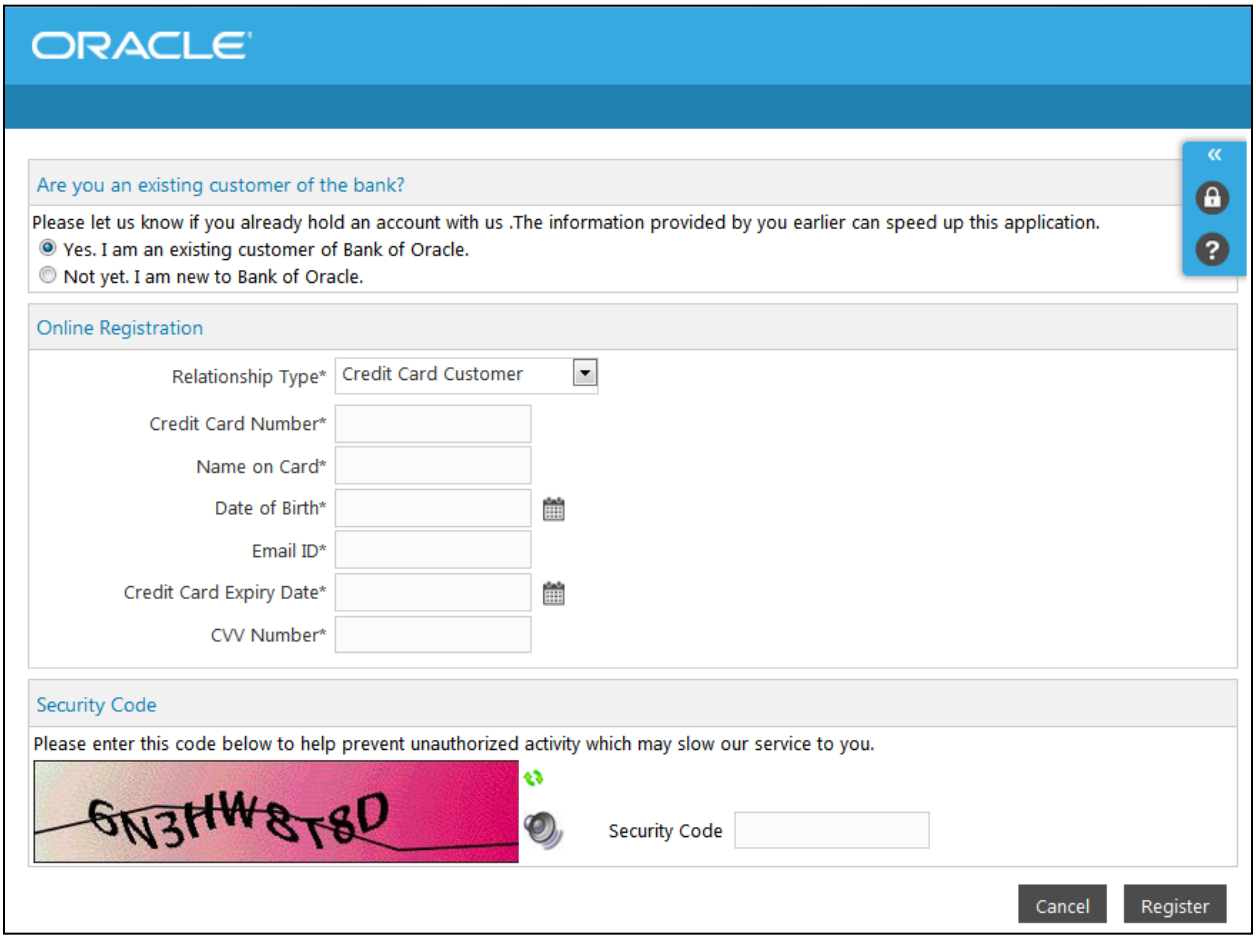
Login Page



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**.

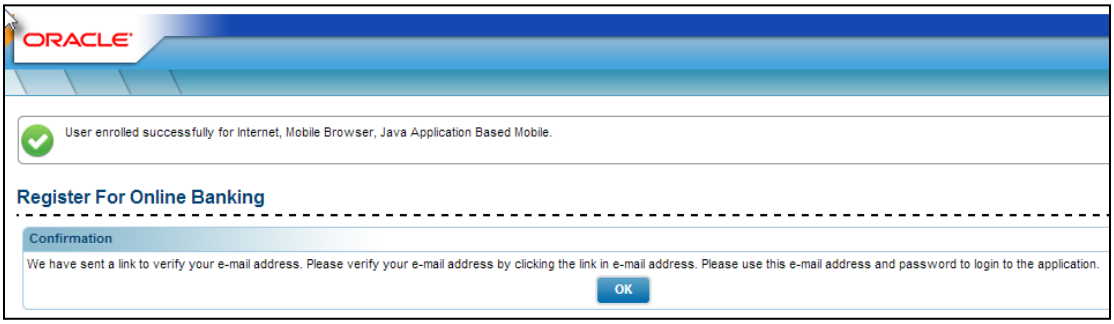
Online Registration

Relationship Type – Saving Account Customer

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.

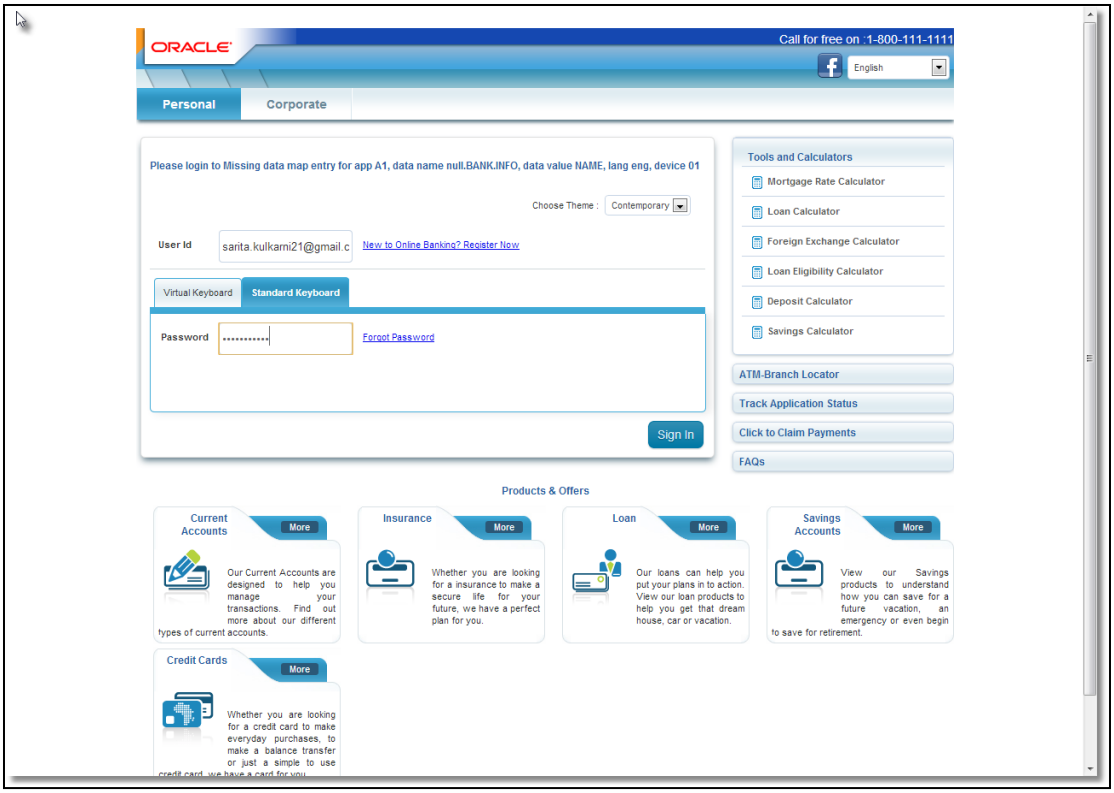
Success Message for Register Online Banking



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



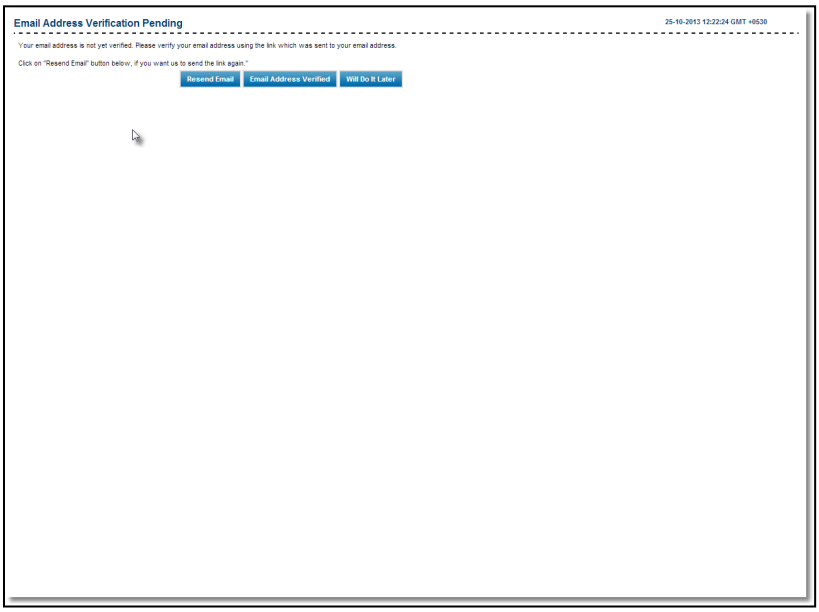
Field Description

Field Name	Description
Login Window	
User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid user/email ID.

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



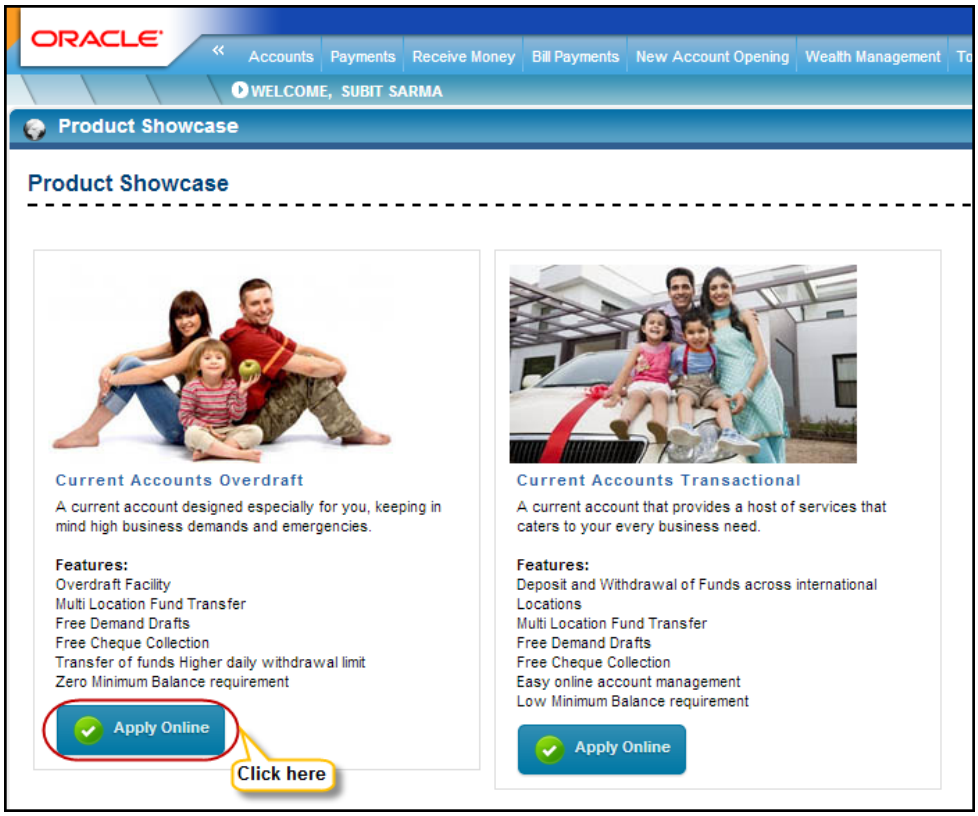
Note: If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

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



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.

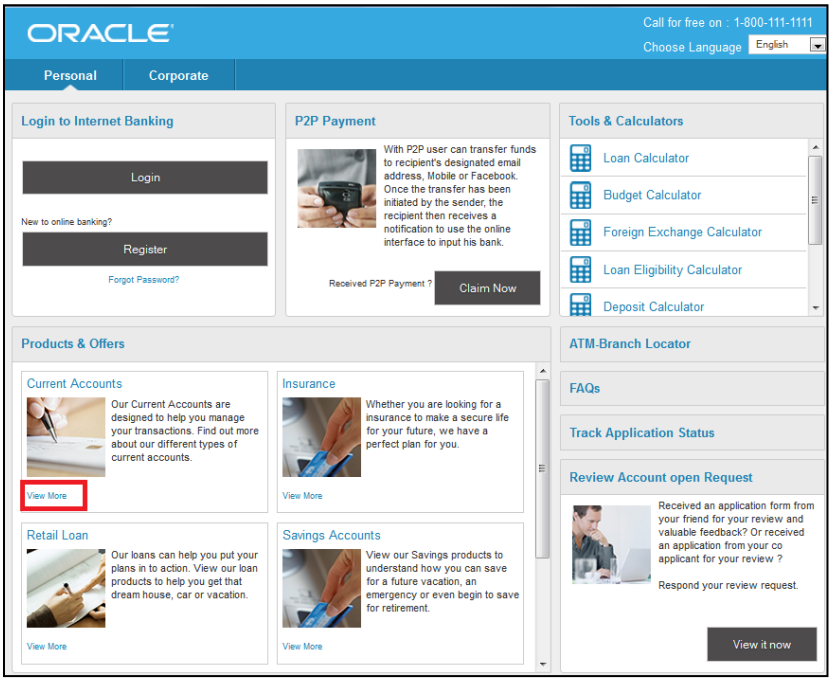
5.3 Prospective Customer

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:

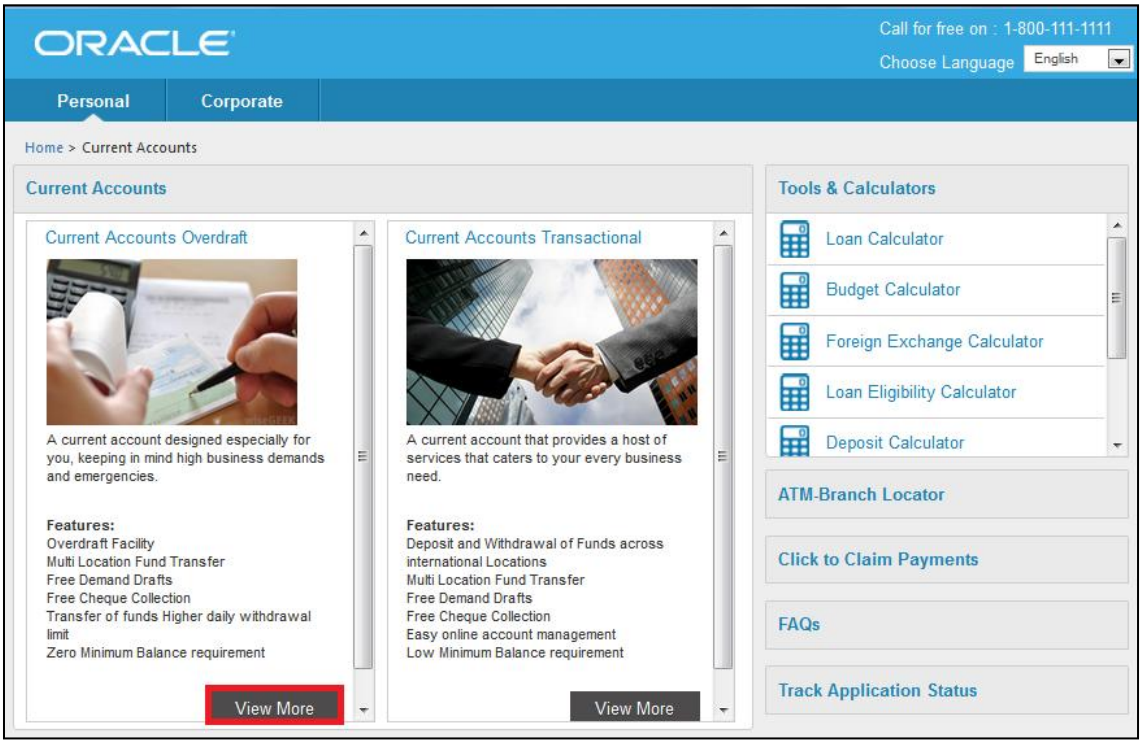
1. If you are a Prospective Customer, click **More** available on the **Current Accounts Overdraft**, as shown in the following screenshot:

Home Page



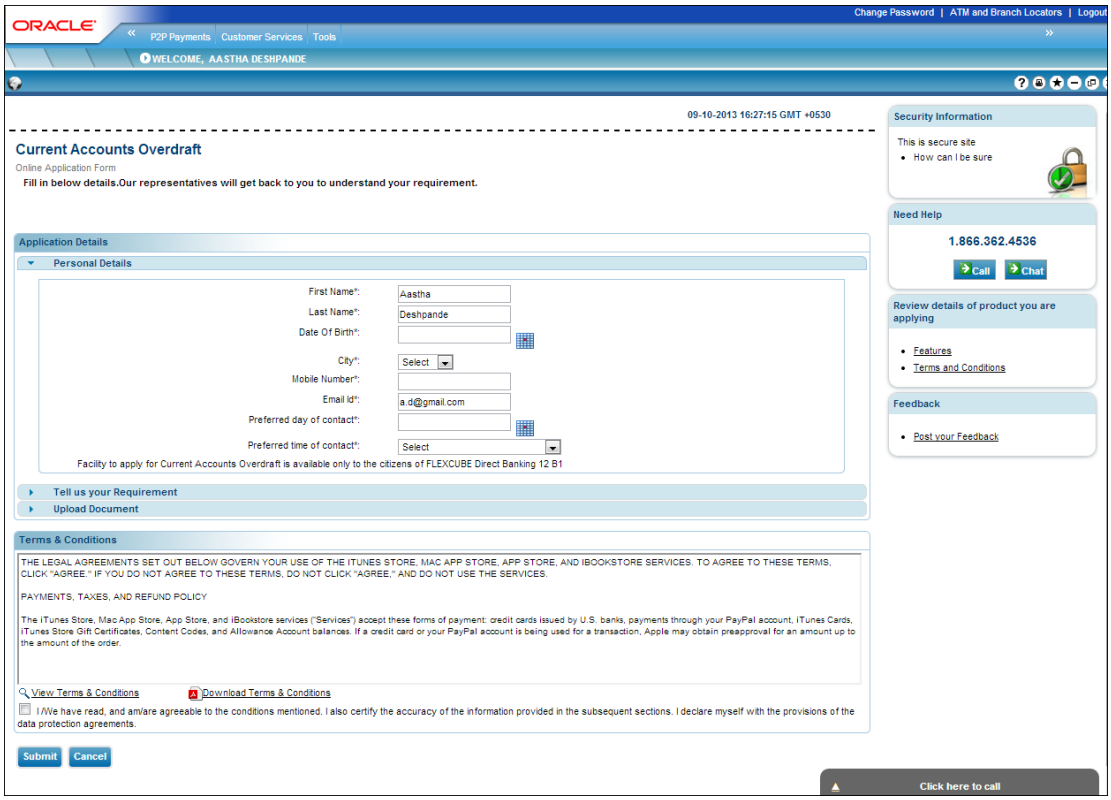
2. Click **Apply Online**, available on the product - Current Account OverDraft. The following page is displayed.

Retail User – Current Accounts Group



The 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 *Bank of Oracle*, 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.

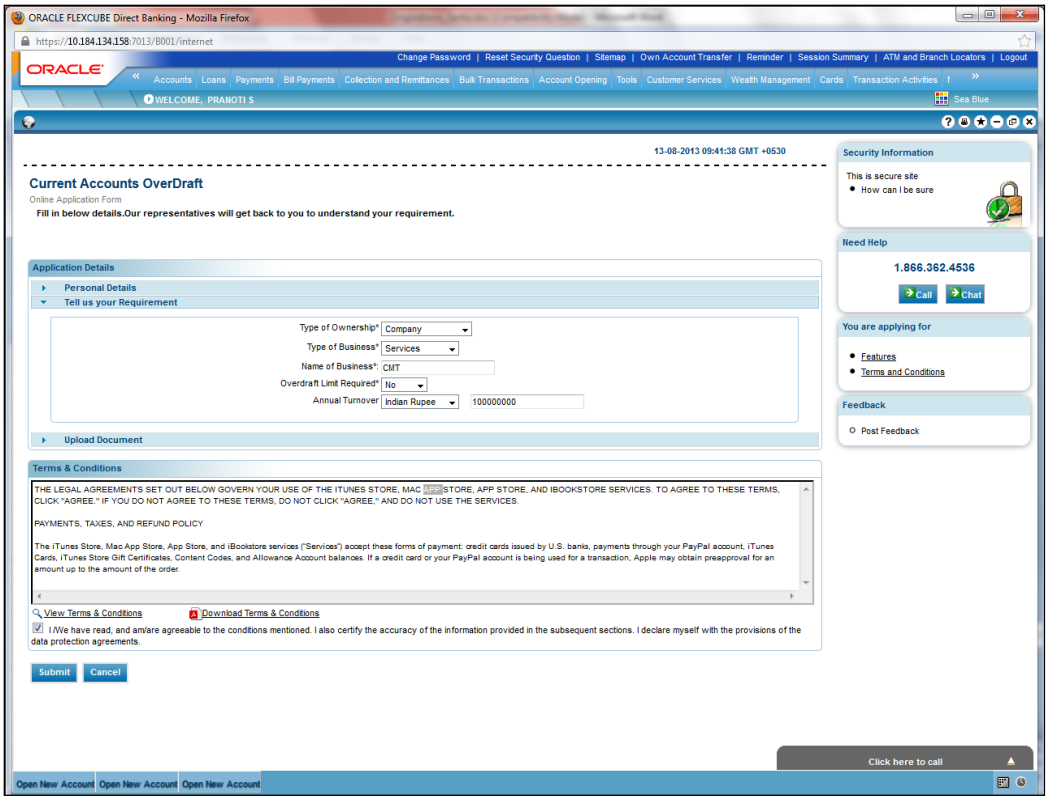
Select the appropriate customer from the dropdown list.

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. • 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

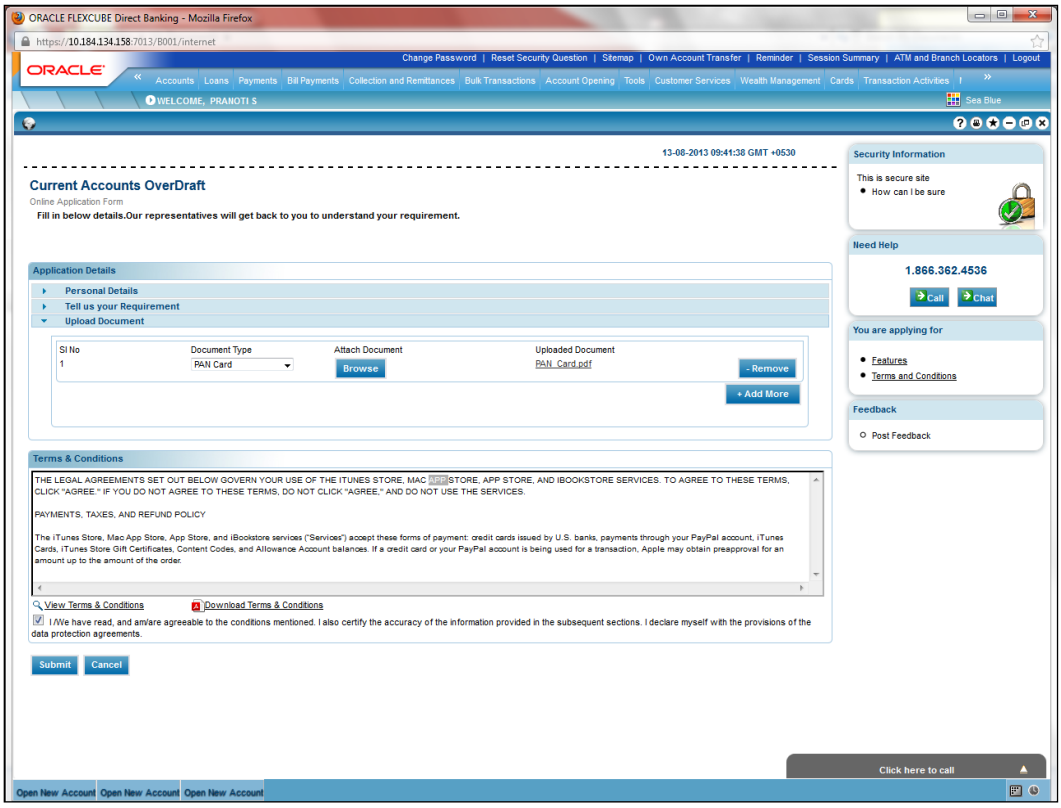


Field Description

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, 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. • Yes • No
Annual Turnover	Select the type of currency from the drop down. • Euro • Pound Sterling • Indian Rupee • US Dollar Enter the appropriate amount in the respective text field.

Upload Documents



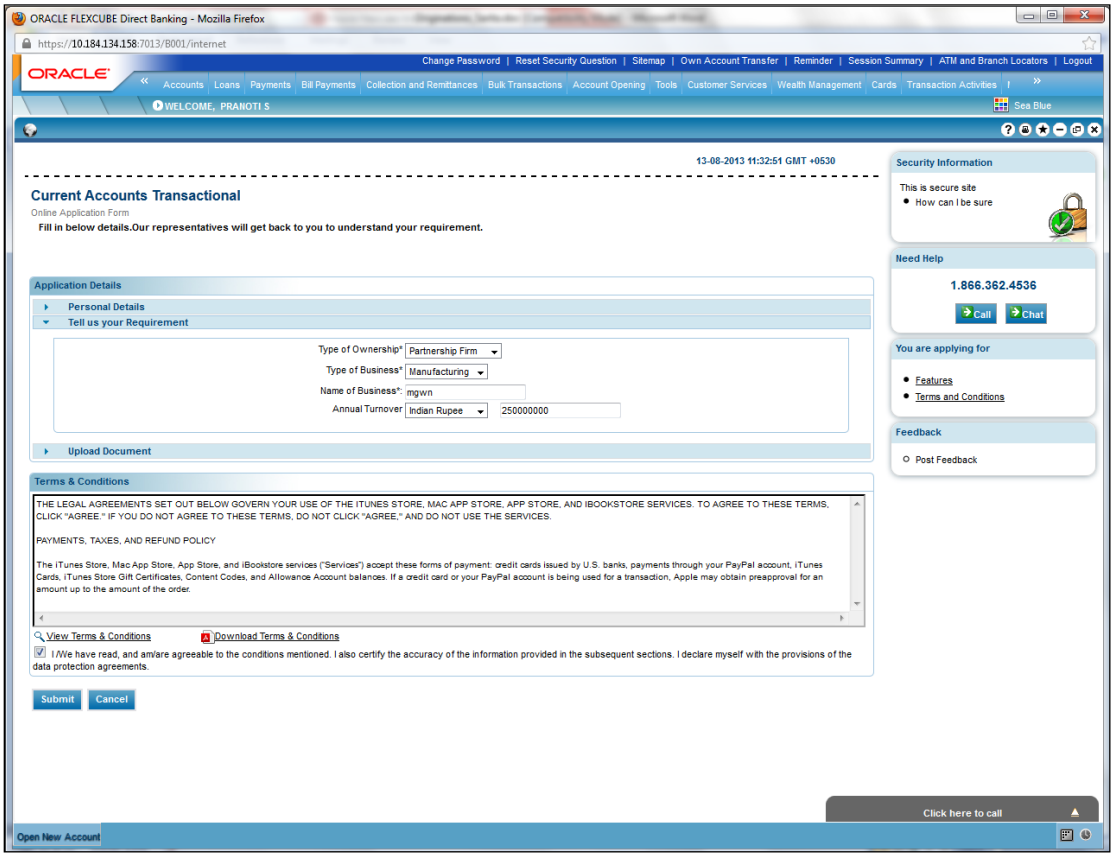
Field Description

Field Name	Description
Application Details	
Upload Document	
Mandatory Documents	
Sl 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

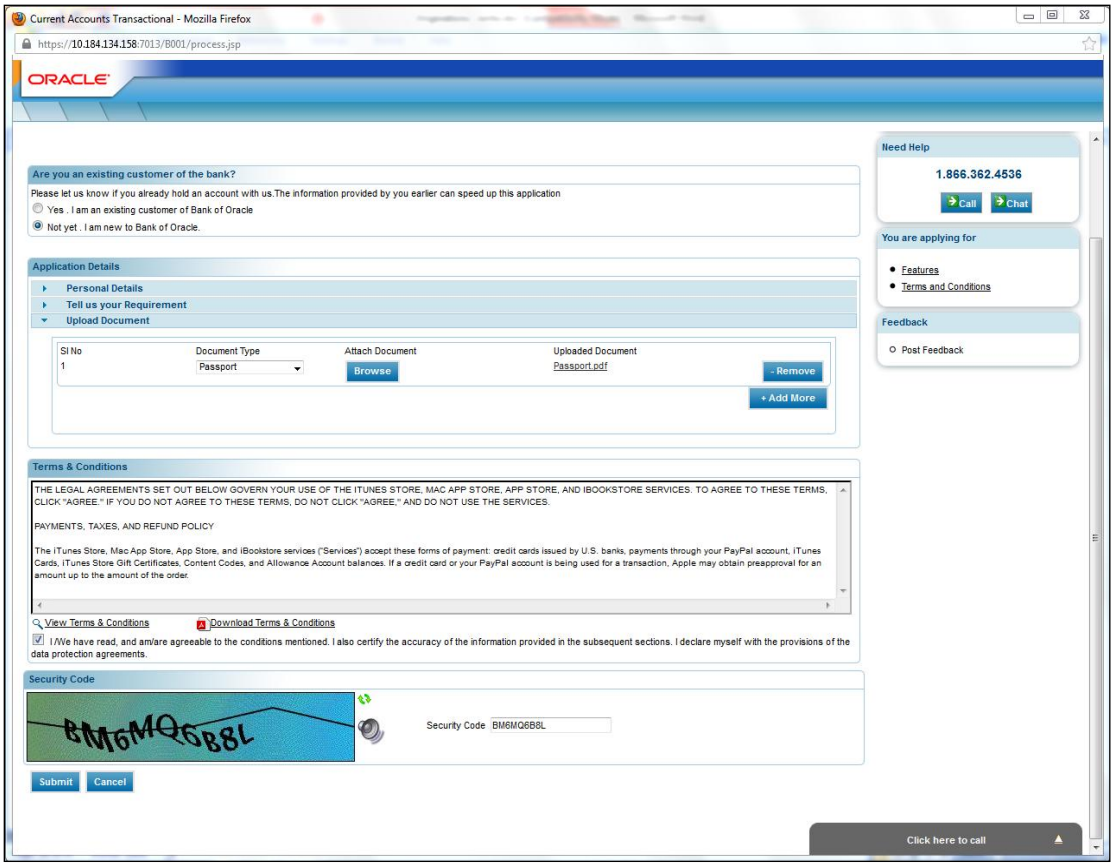


Field Description

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.

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



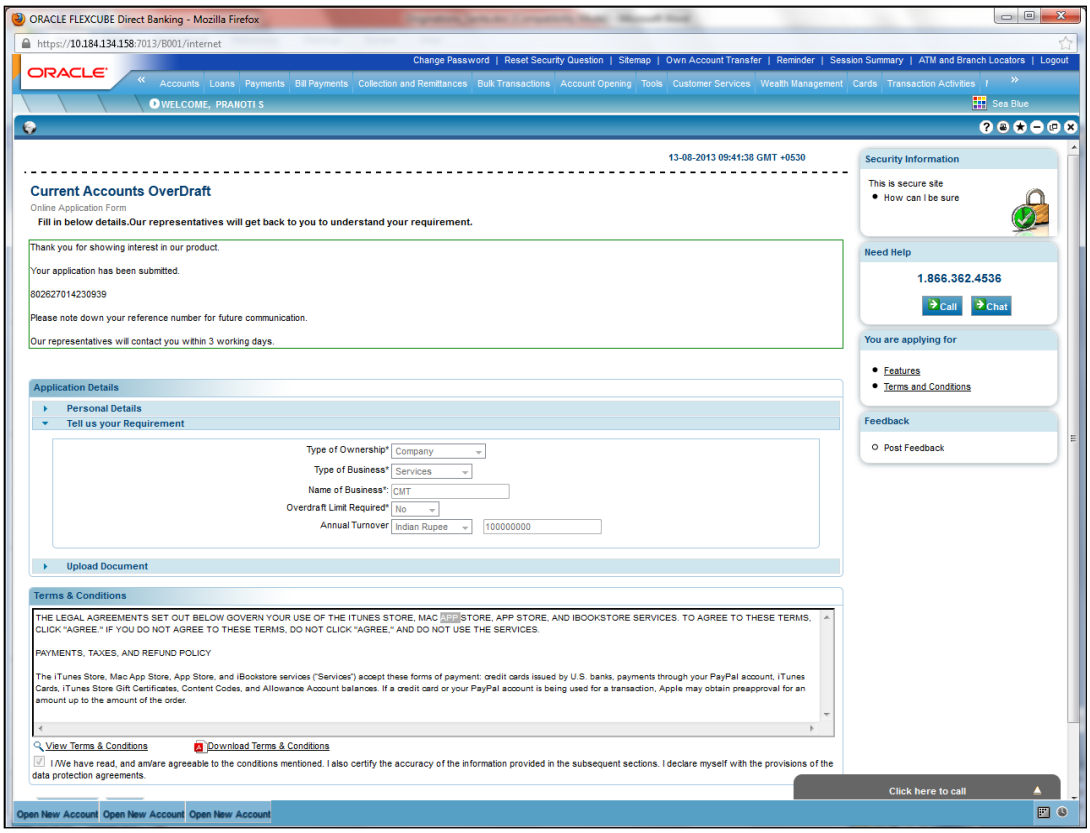
Field Description

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 *session time-out* 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.

4. 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.

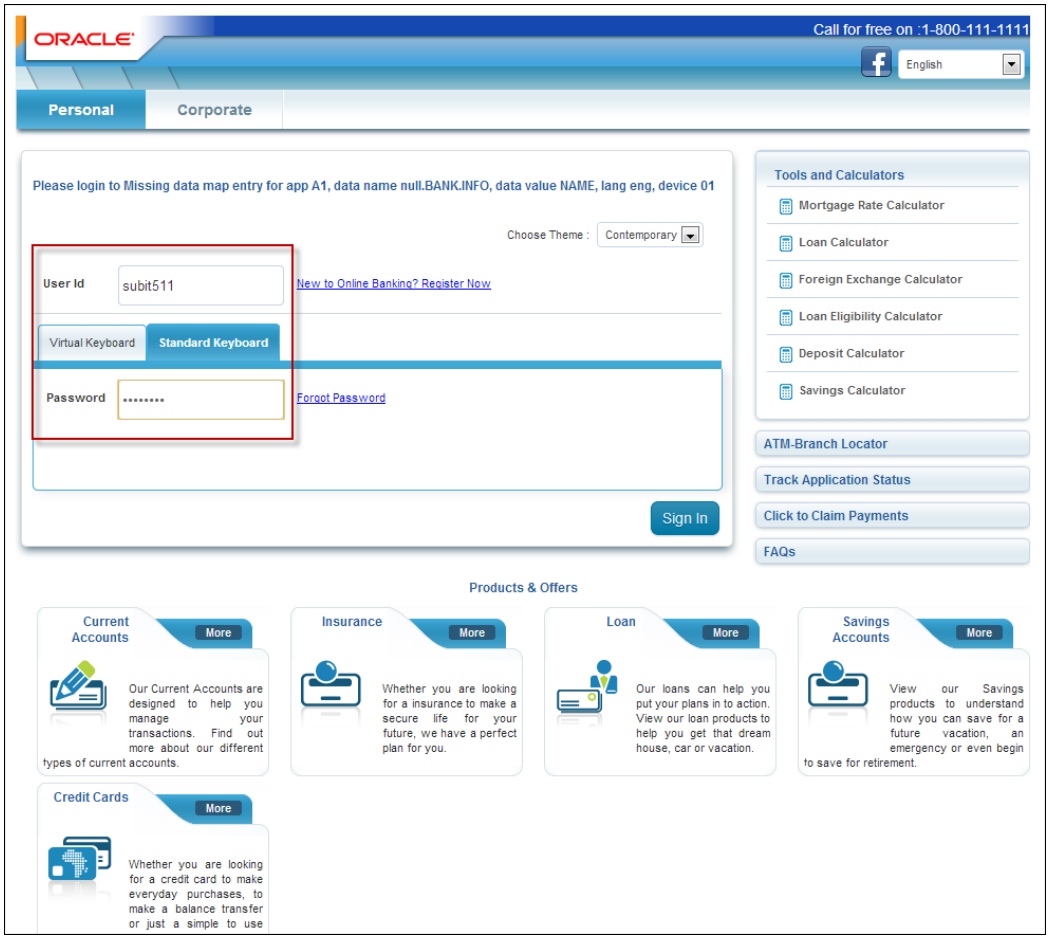
6.1 Already Registered to Online Banking

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

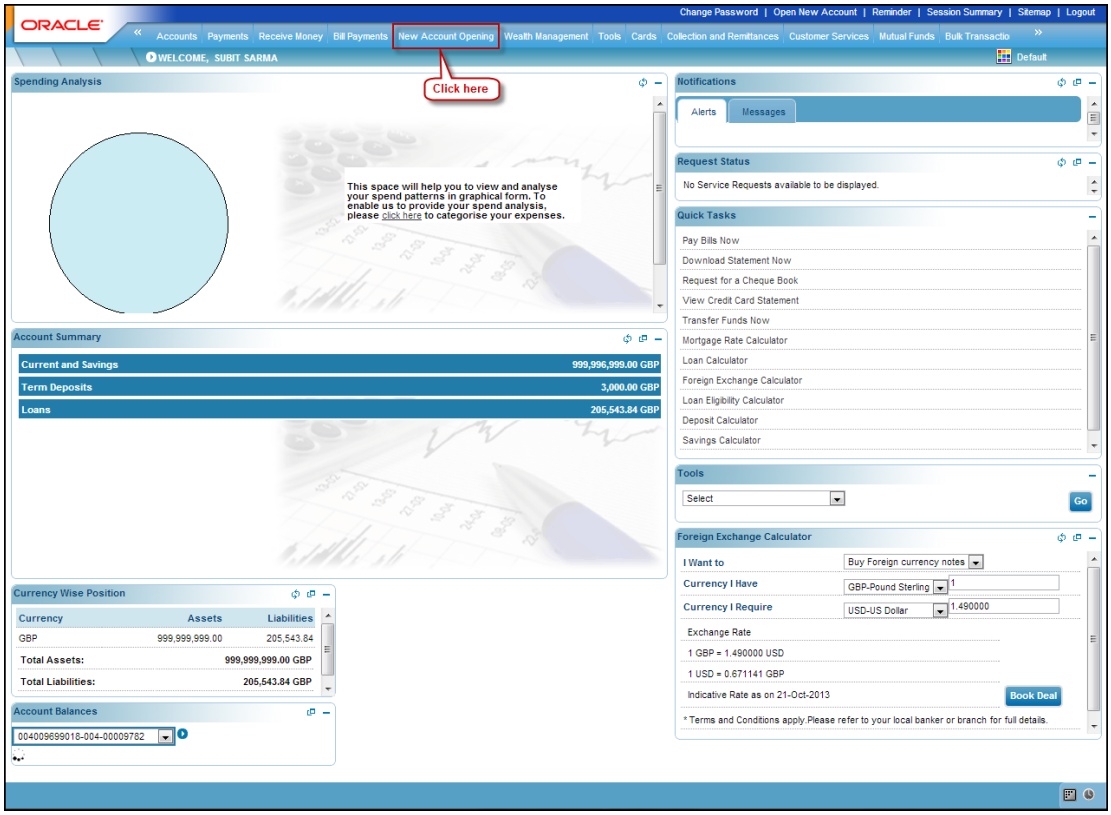


Field Description

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 *Password Policy*, for the **User ID** entered.

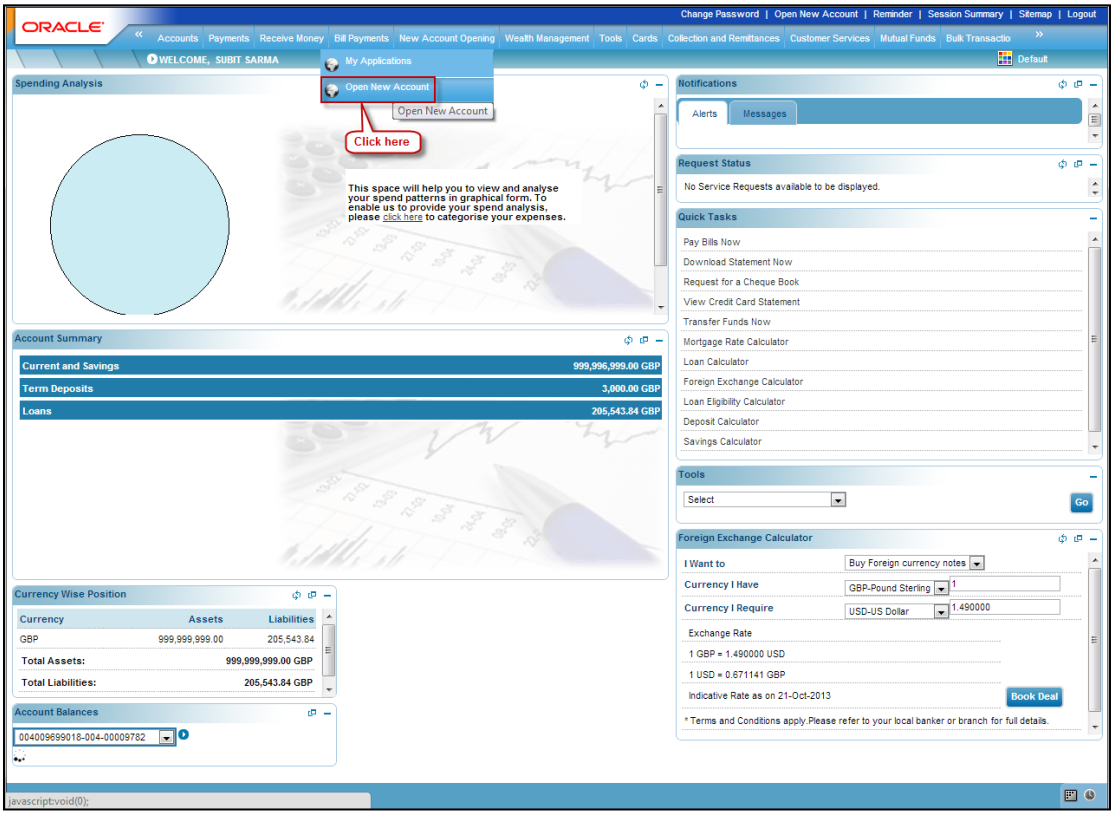
2. Click **Sign In**. The following page is displayed.
3. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



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

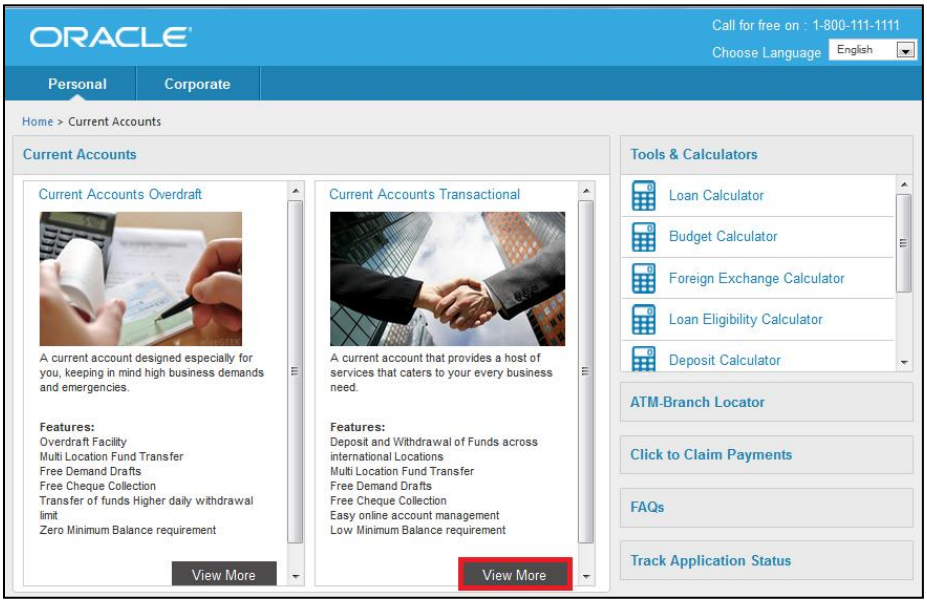
Open New Account



5. Click **More** available on Product Group – Current Accounts from the Product Showcase.

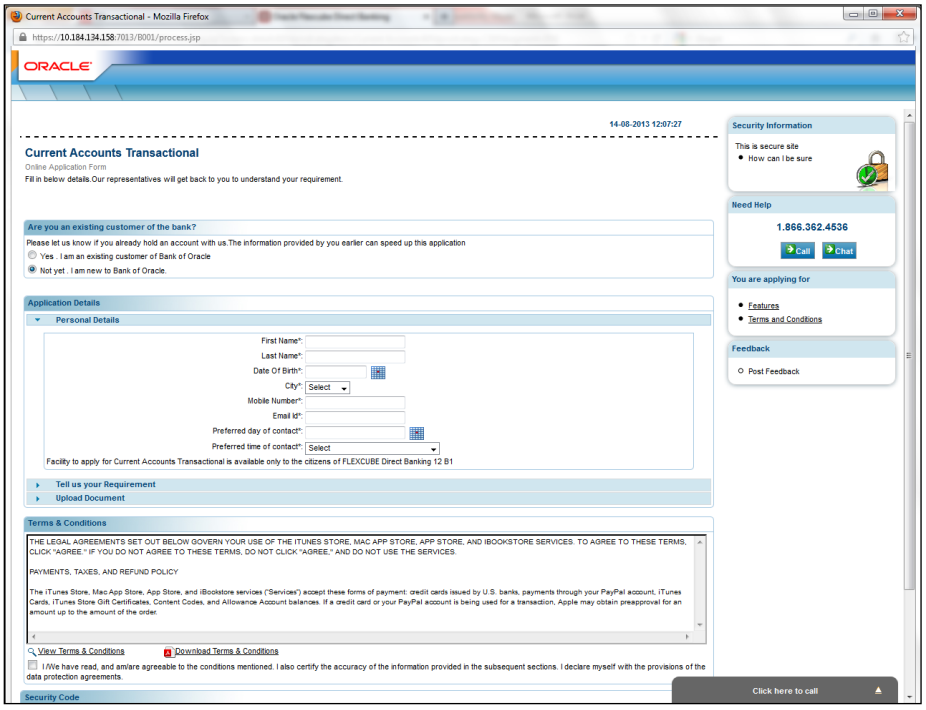
6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

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	[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**.
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.

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

Sl 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

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**.

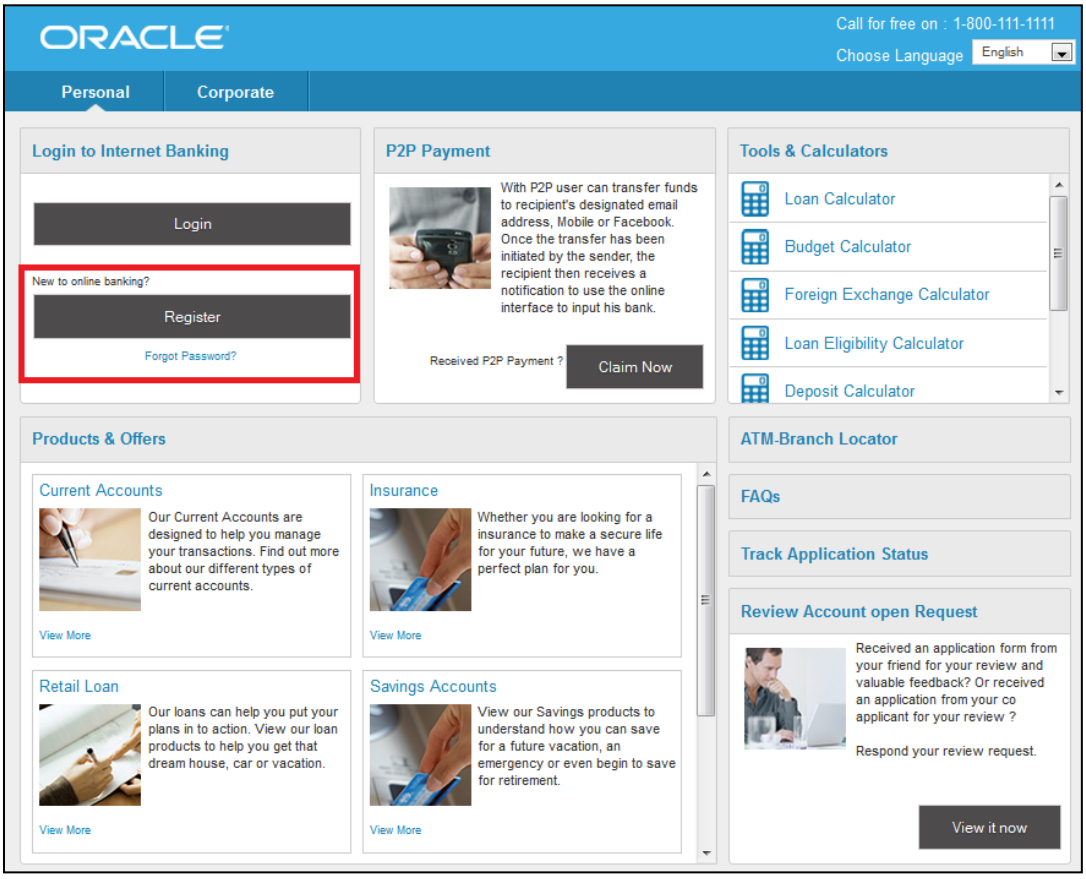
6.2 New to Online Banking

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:

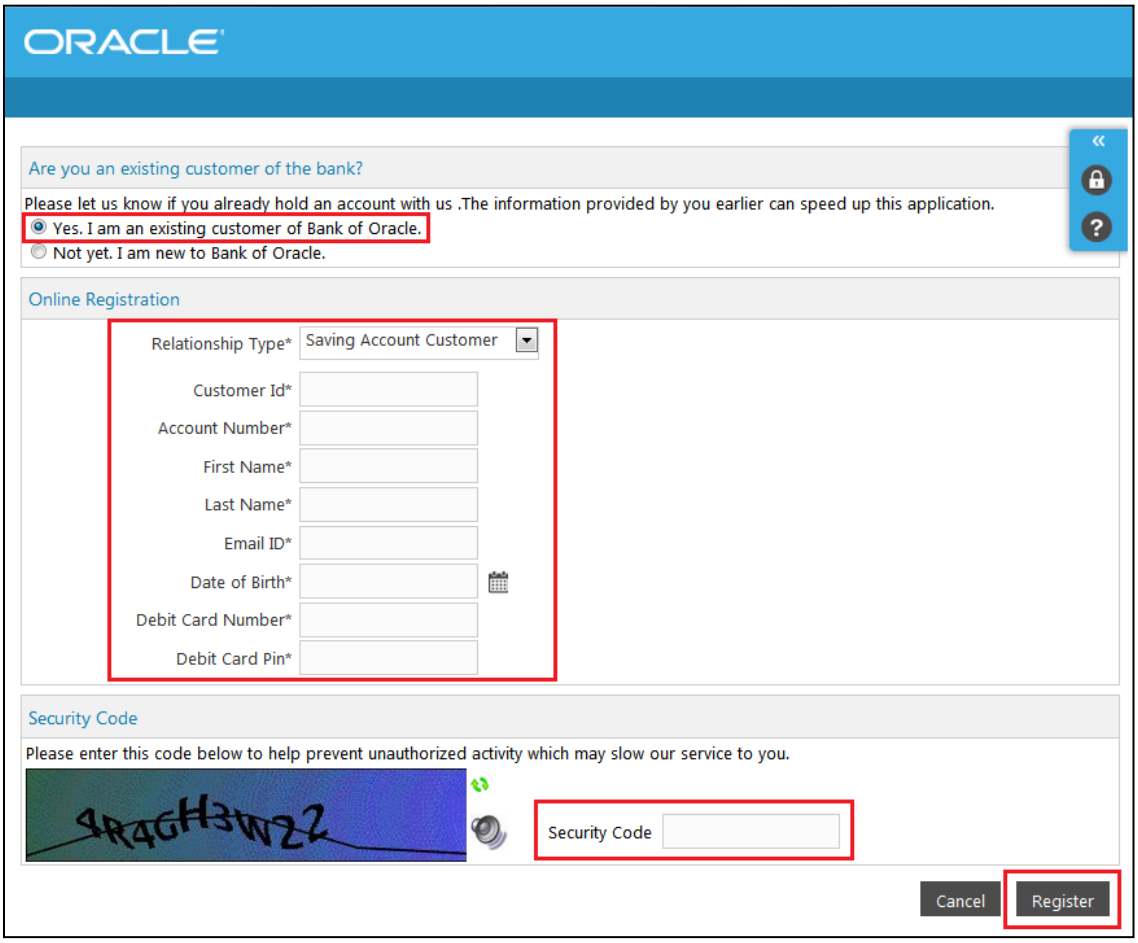
Login Page



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**.

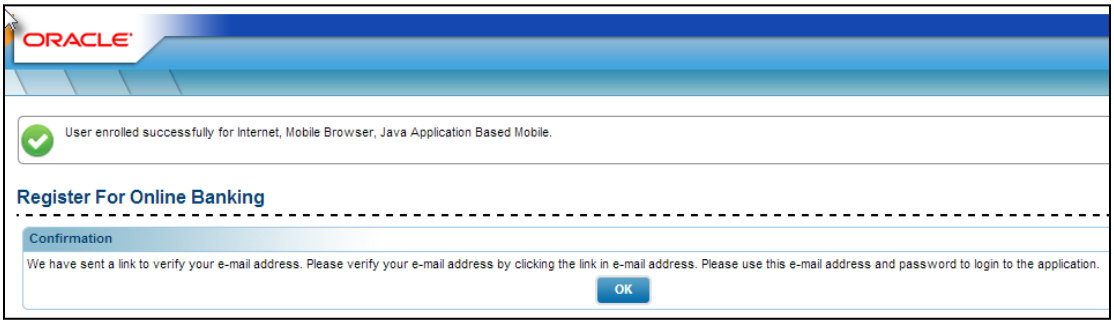
Online Registration

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 *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.

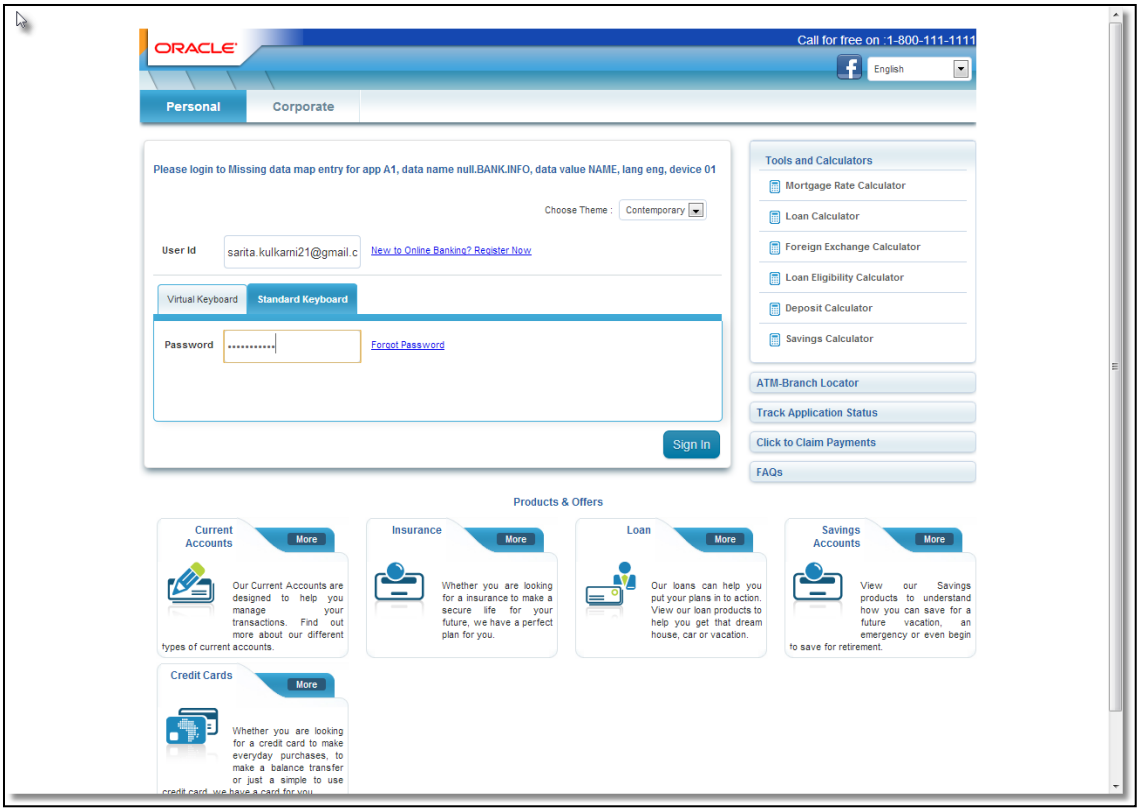
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

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

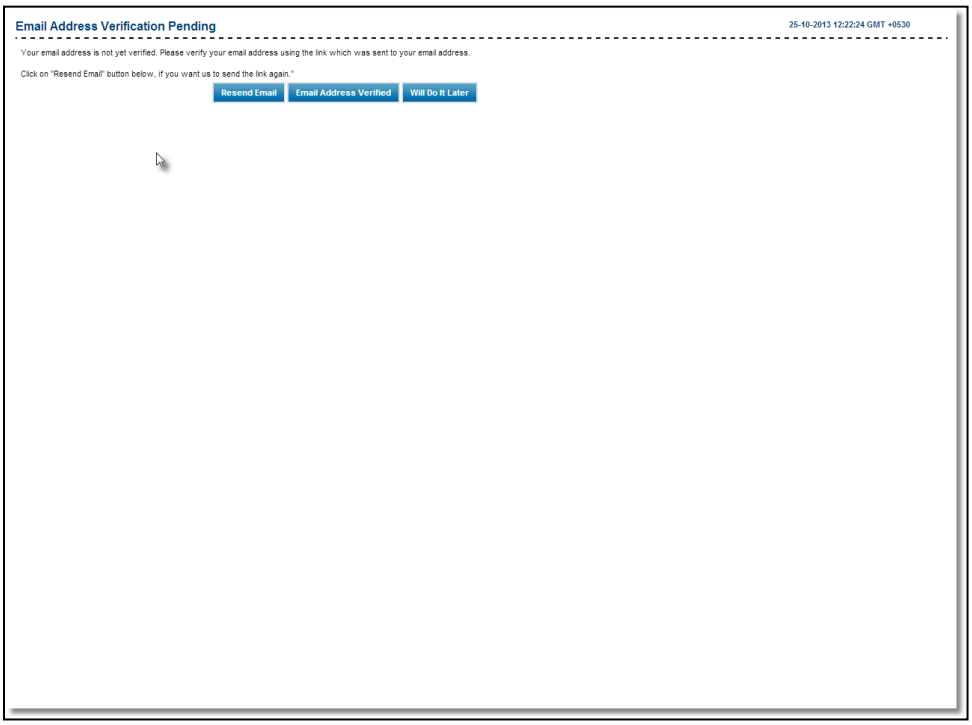


Field Description

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



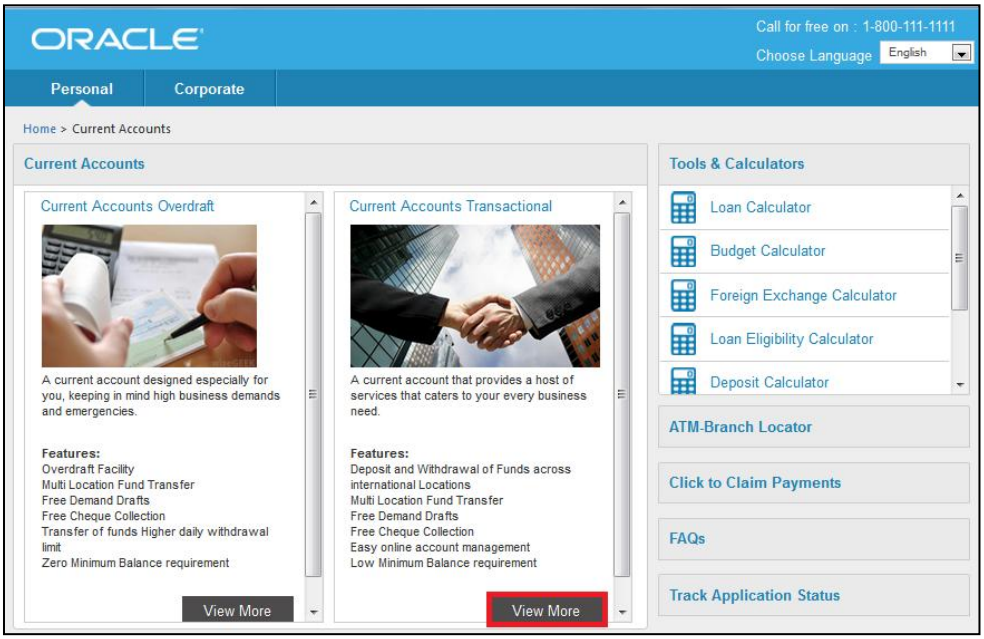
Note: If the **Email Verification** is not done by the user, then user will be prompted to verify the email which was sent to the registered email id.

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**.

Product Showcase

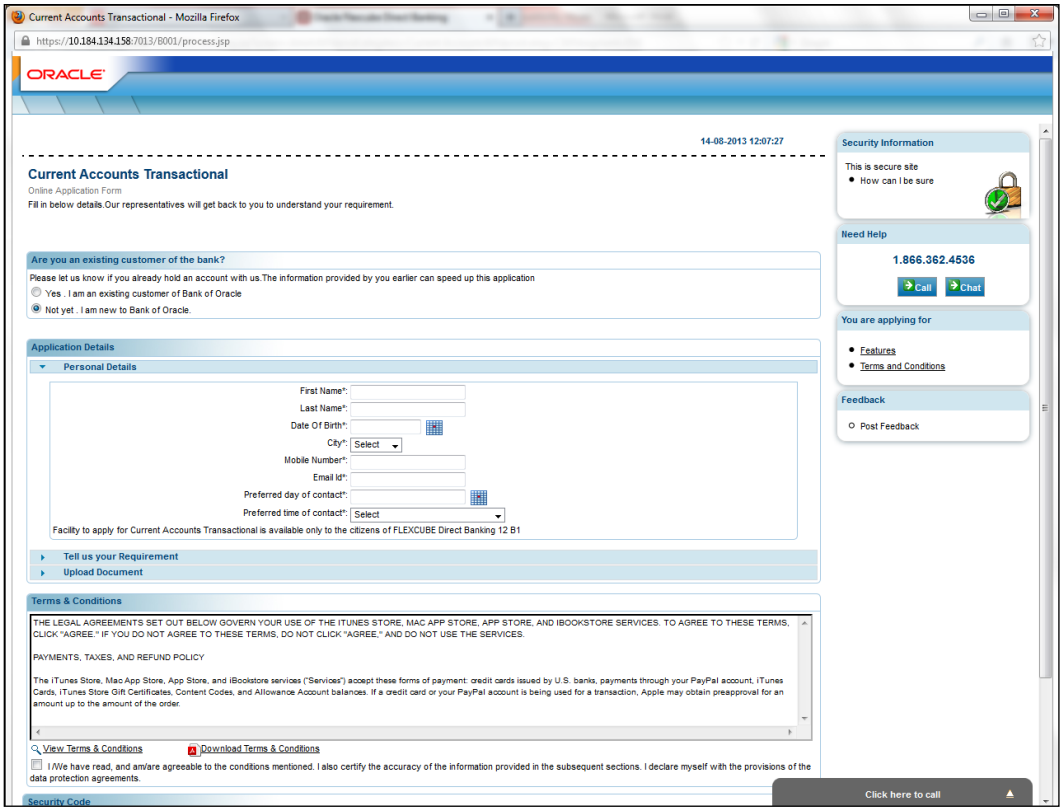
8. Click the **More** button, available on the Product Group – **Current Accounts**. The following page is displayed.

Current Account Transactional



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

Current Accounts Transactional



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.

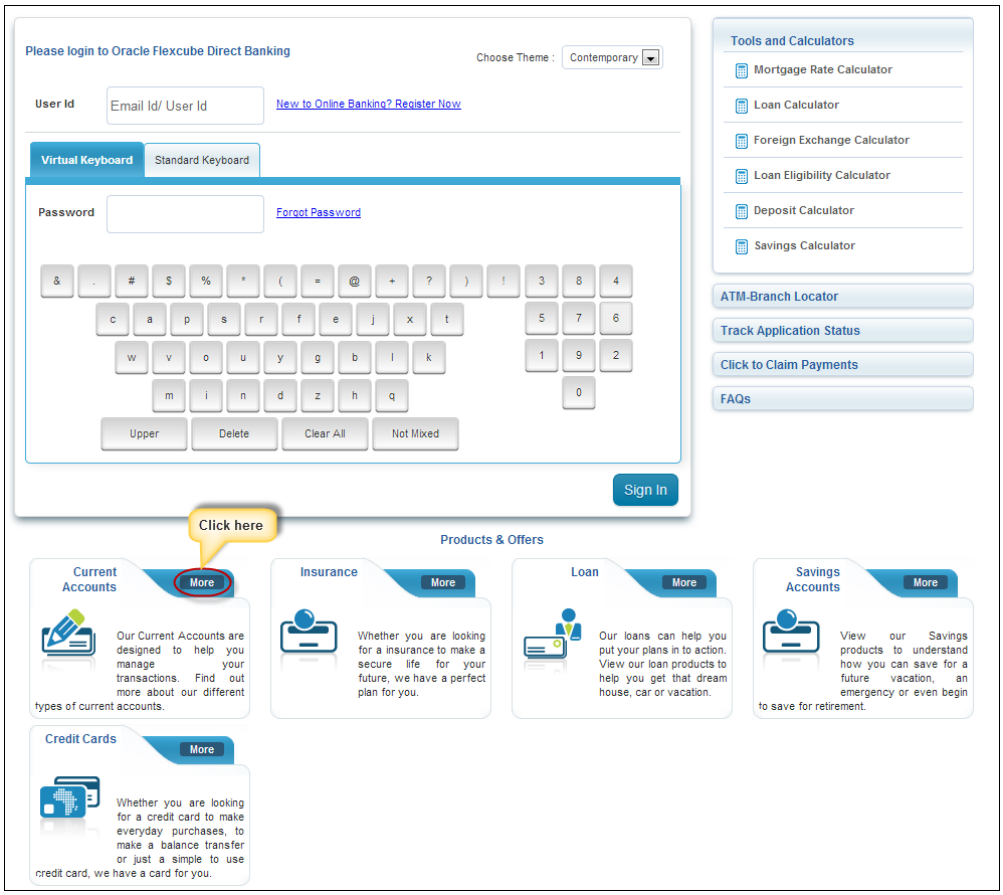
Please refer the section - **Already Registered to the Online Banking** of Current Accounts Overdraft.

6.3 Prospective Customer

For the Prospective Customer:

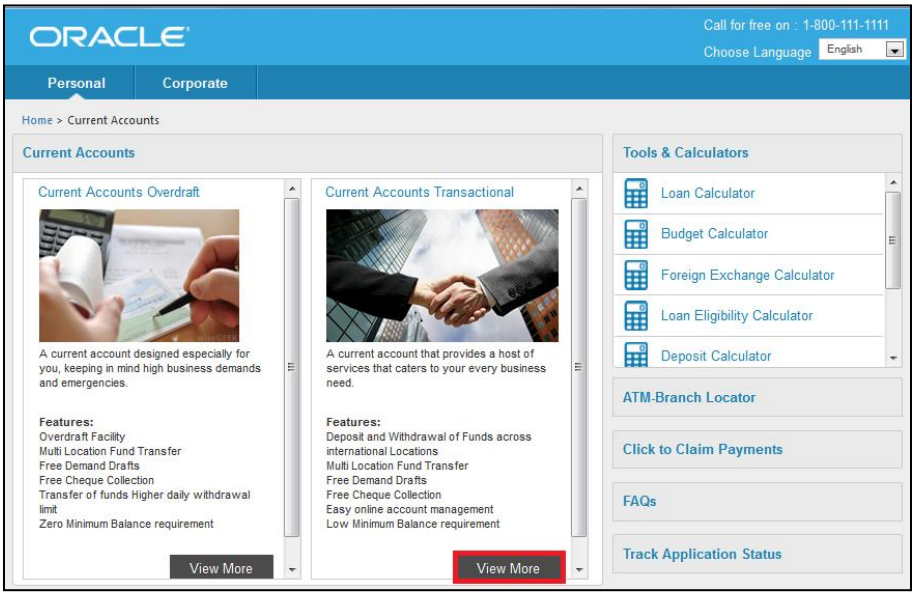
1. If you are a **Prospective Customer**, click **More** available on the Current Accounts Transactional, as shown in the following screenshot:

Home Page



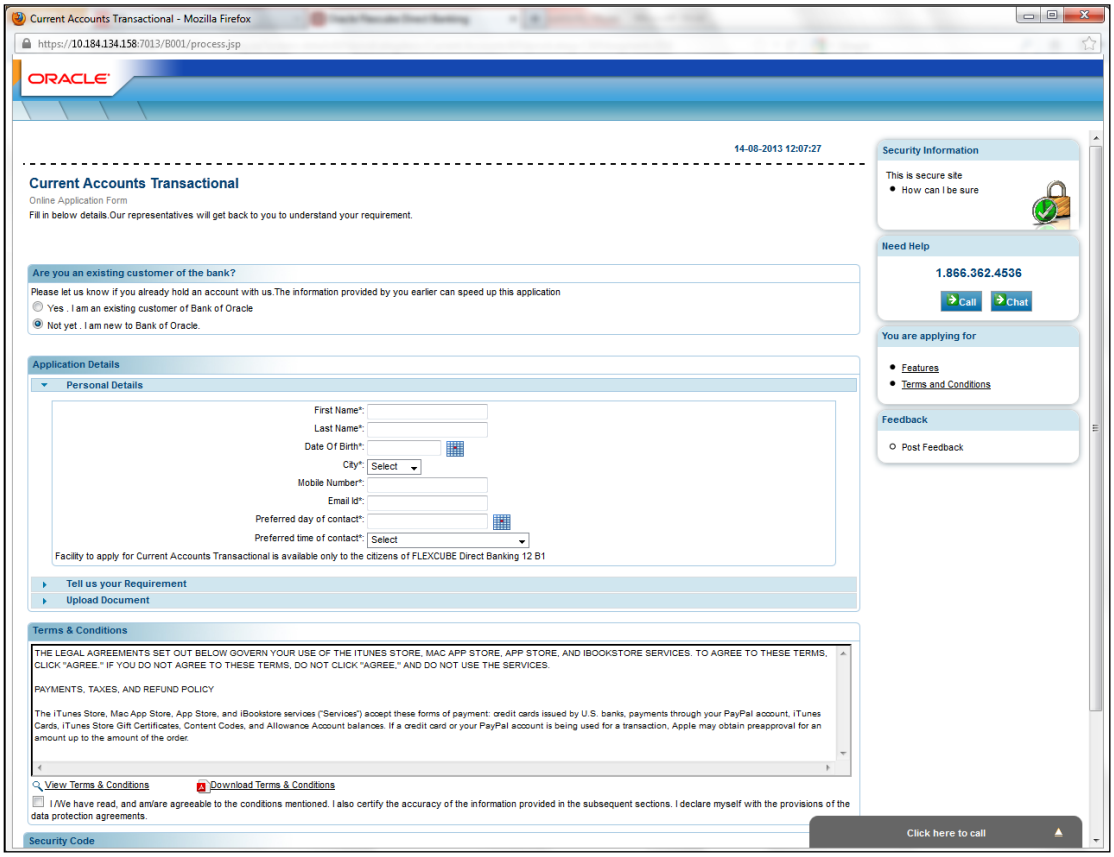
2. Click **Apply Online**, available on the product - Current Account Transactional. The following page is displayed.

Current Accounts



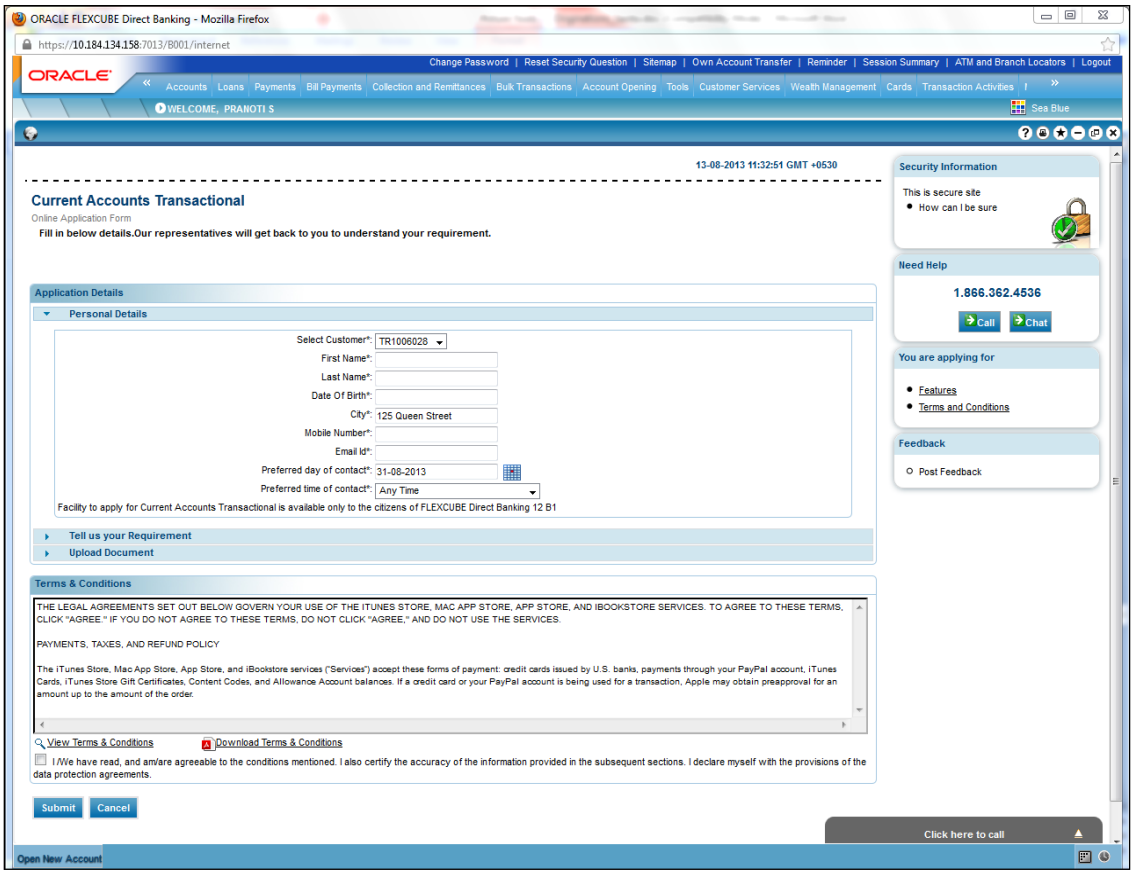
The following page is displayed.

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.

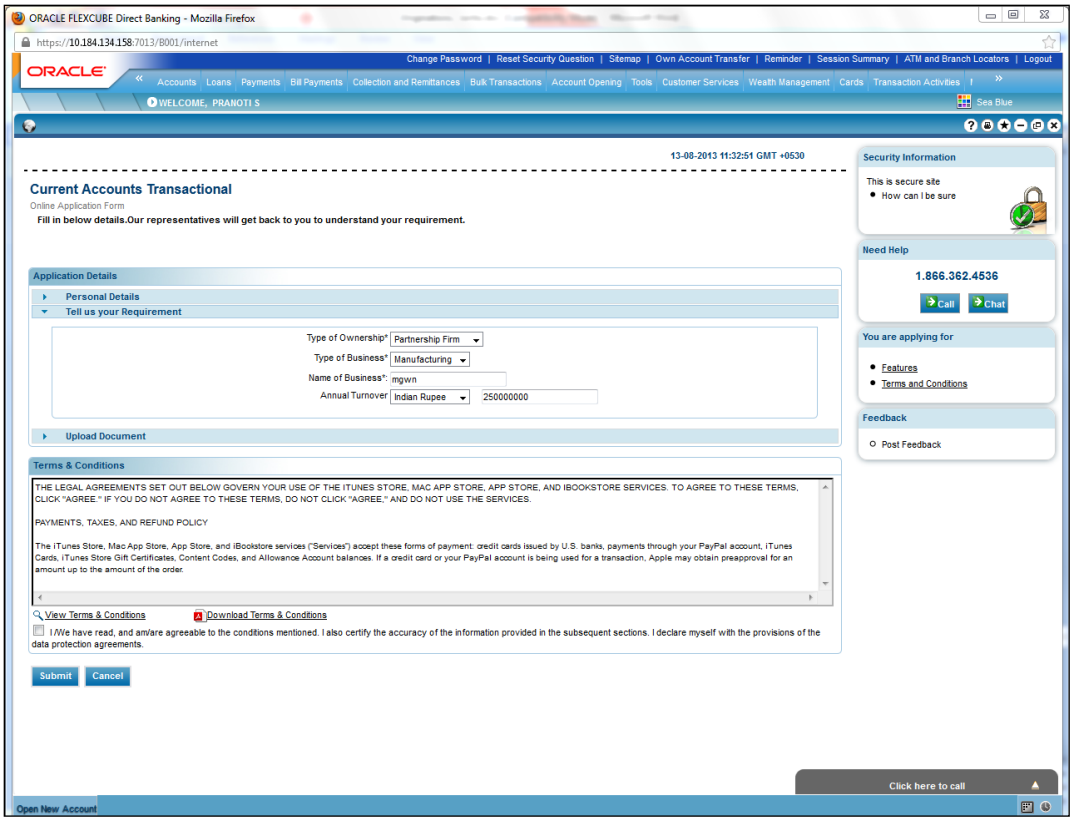
Name [Mandatory, Alphanumeric, 20]

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. • 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

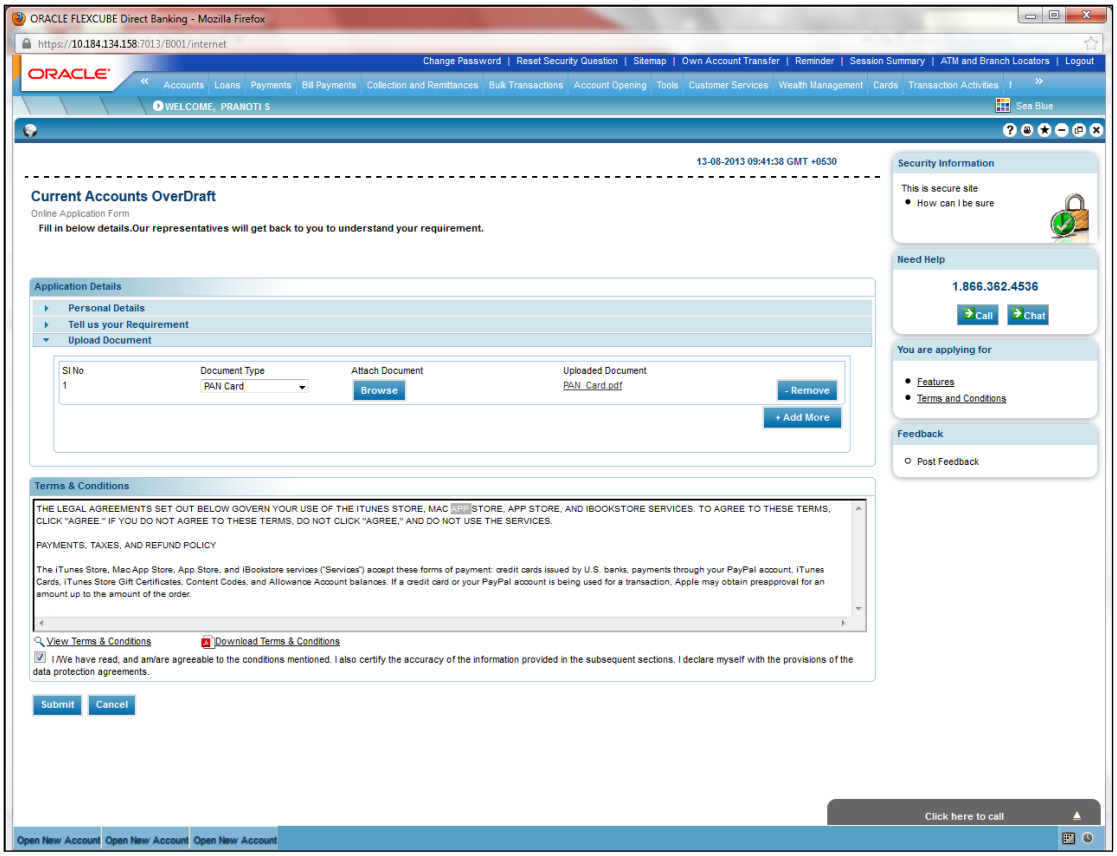
Tell us your Requirement



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	[Mandatory] Select the appropriate business type from the drop down list. • Manufacturing • Other • Retail • Services
Name of Business	[Mandatory, Alphanumeric, 20] Enter the appropriate business name.
Overdraft Limit Required	[Mandatory] Select the appropriate requirement option from the drop down list. • Yes • No
Annual Turnover	Select the type of currency from the drop down • Euro • Pound Sterling • Indian Rupee • US Dollar Enter the appropriate amount in the respective text field.
Upload Document	


ORACLE FLEXCUBE Direct Banking - Mozilla Firefox
https://10.184.134.158:7013/B001/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
WELCOME, PRANOTI S
Sea Blue
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
Upload Document
Sl No
Document Type
Attach Document
Uploaded Document
1
PAN Card
Browse
PAN_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 /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.
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

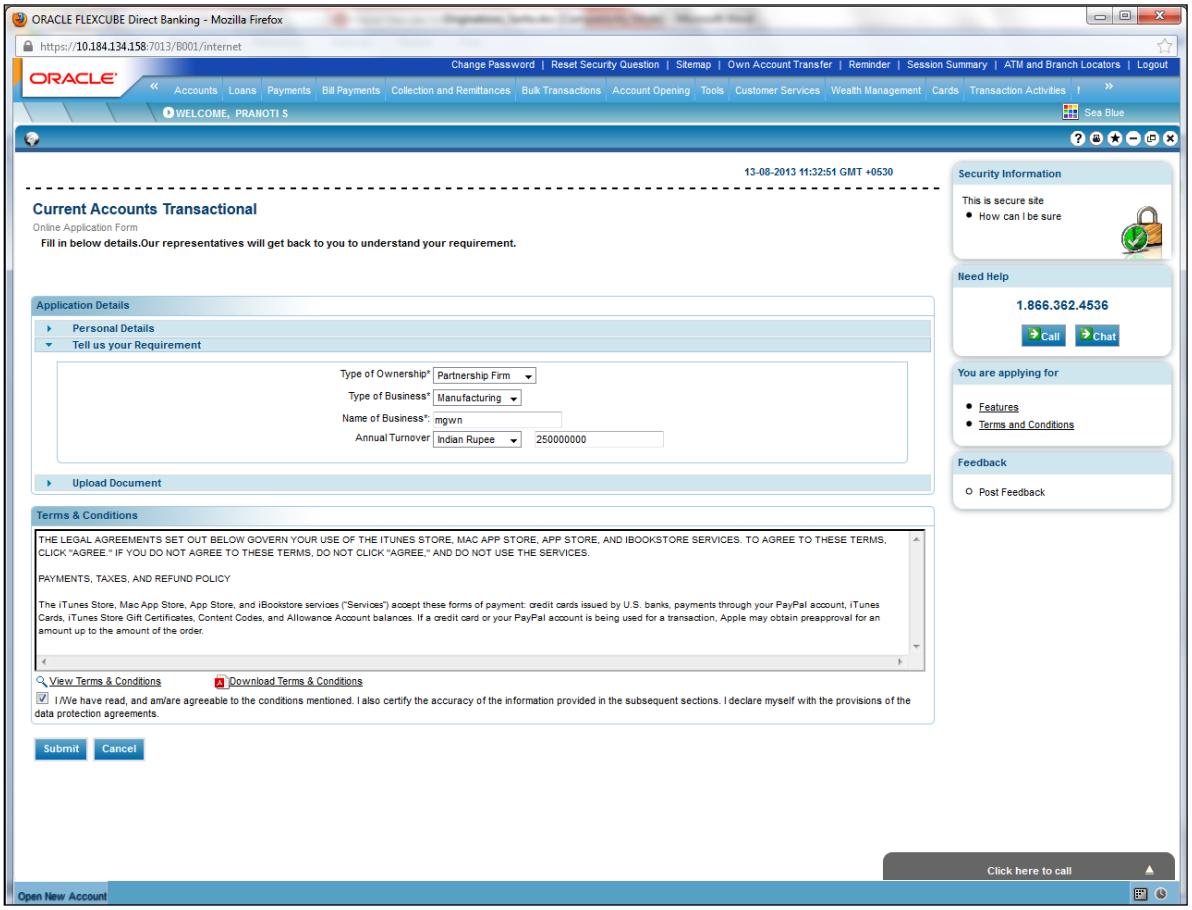
Field Description

Field Name	Description
Application Details	
Upload Document	
Mandatory Documents	
Sl No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This Sl 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

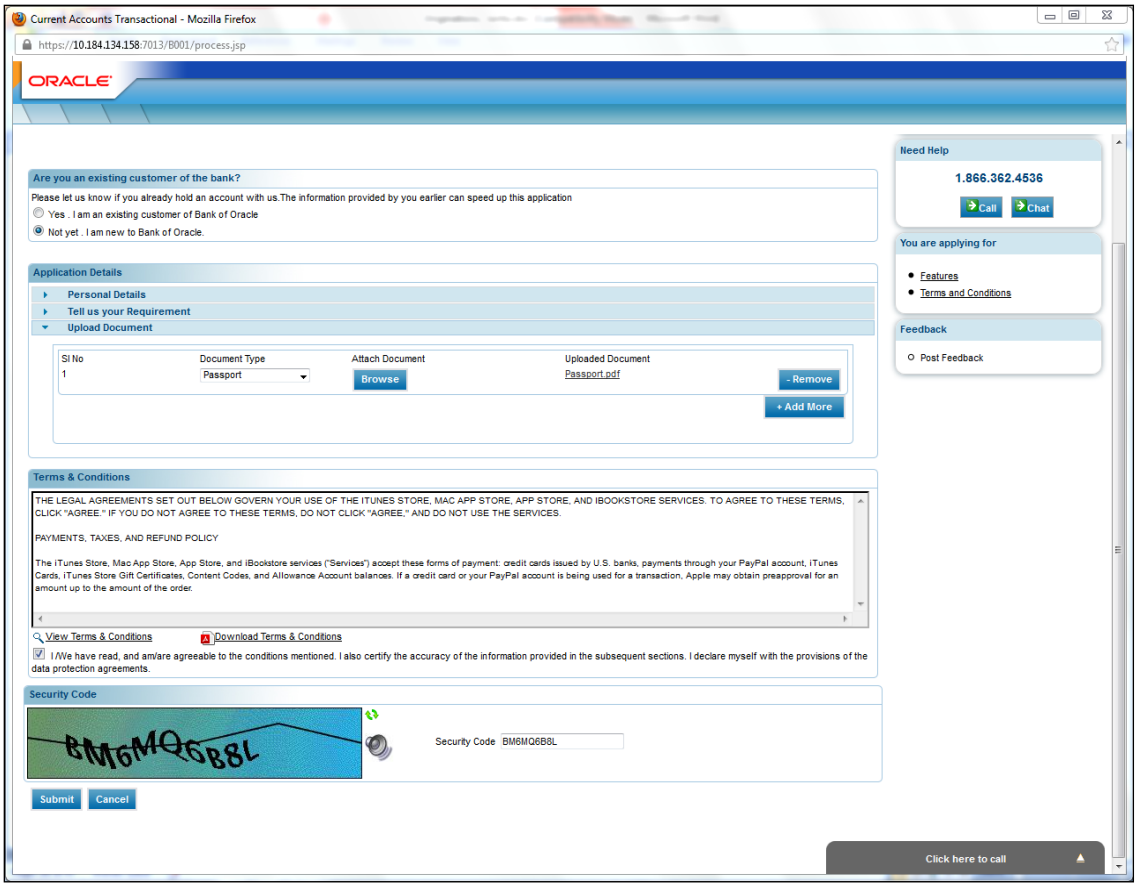


Field Description

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.

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



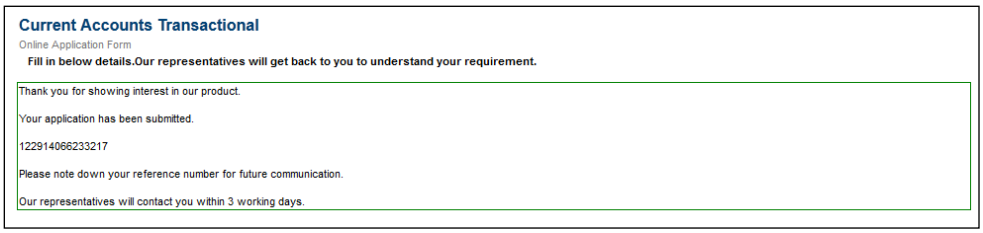
Field Description

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 *session time-out* 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.

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

Success Message



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**.

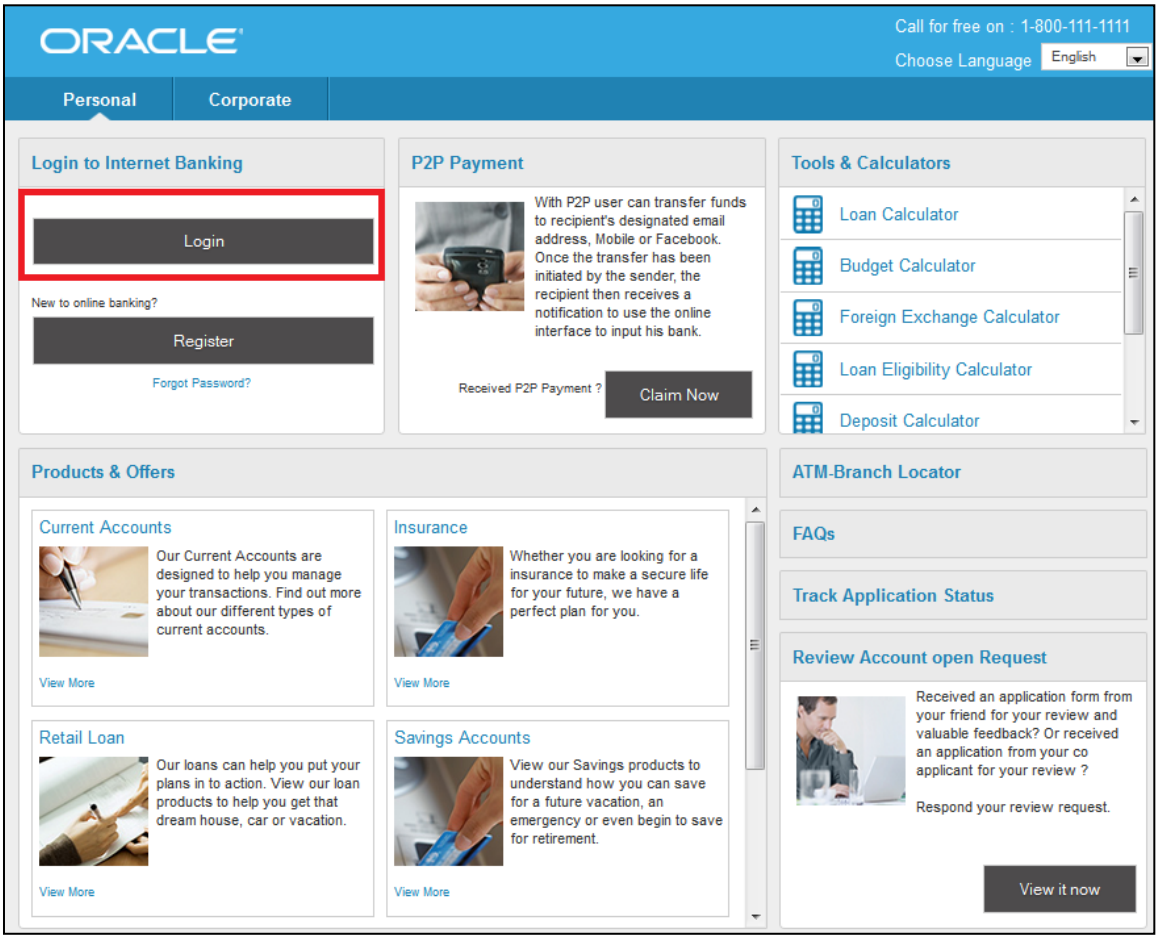
7.1 Already Registered to Online Banking

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

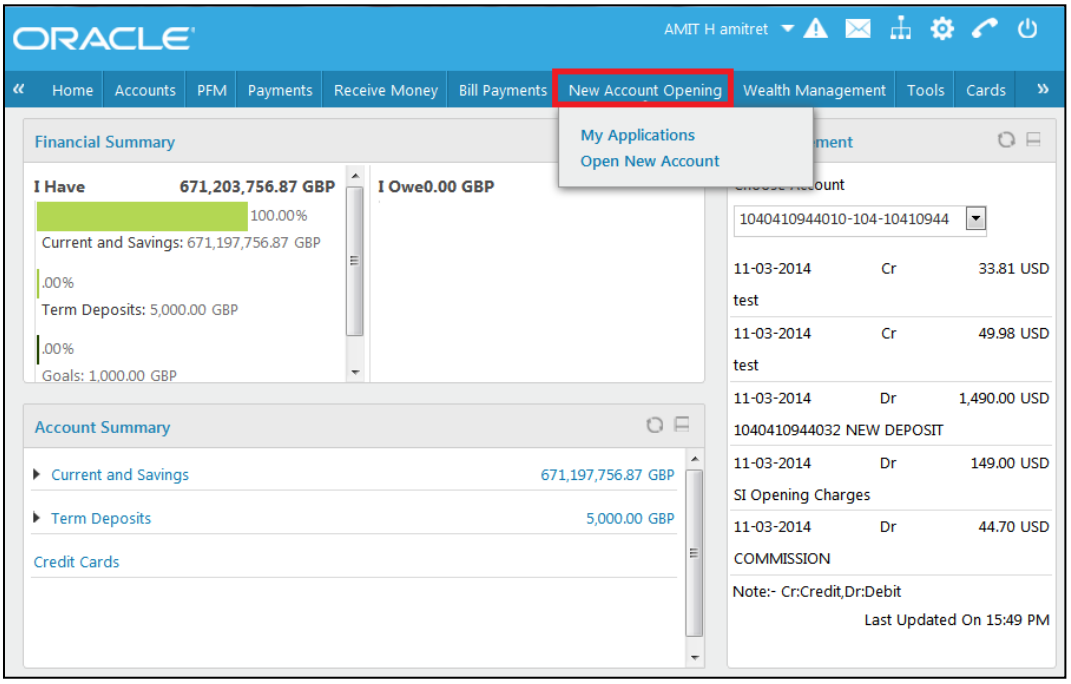


Field Description

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 *Password Policy*, for the **User ID** entered.

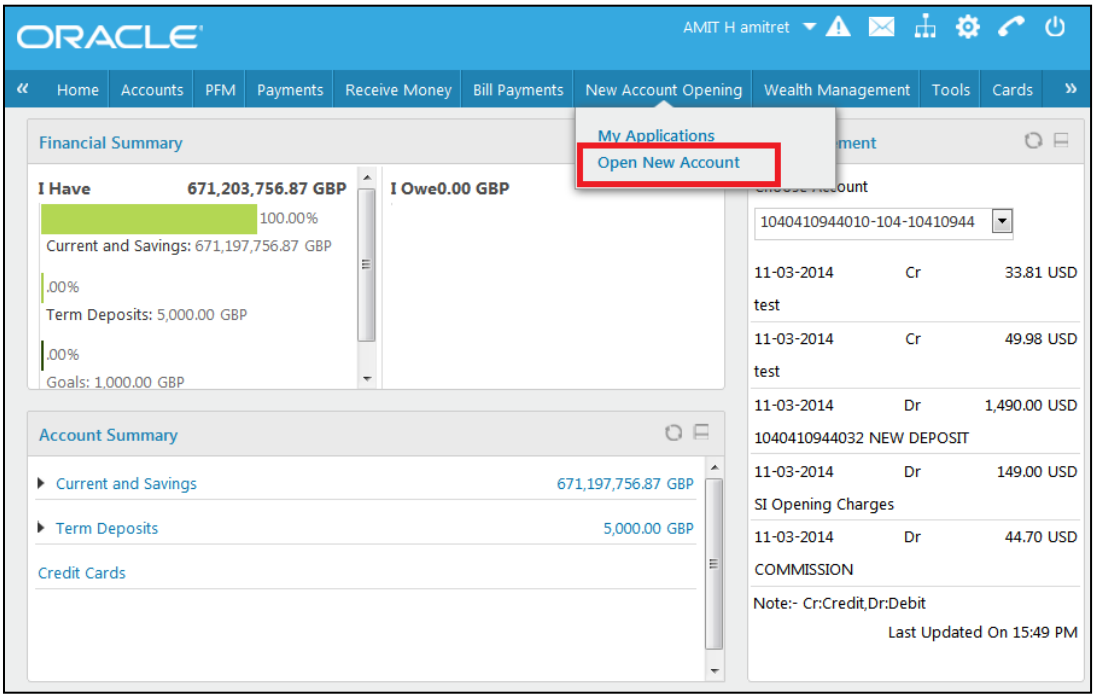
2. Click **Sign In**.
3. Click **New Account Opening.**

New Account Opening



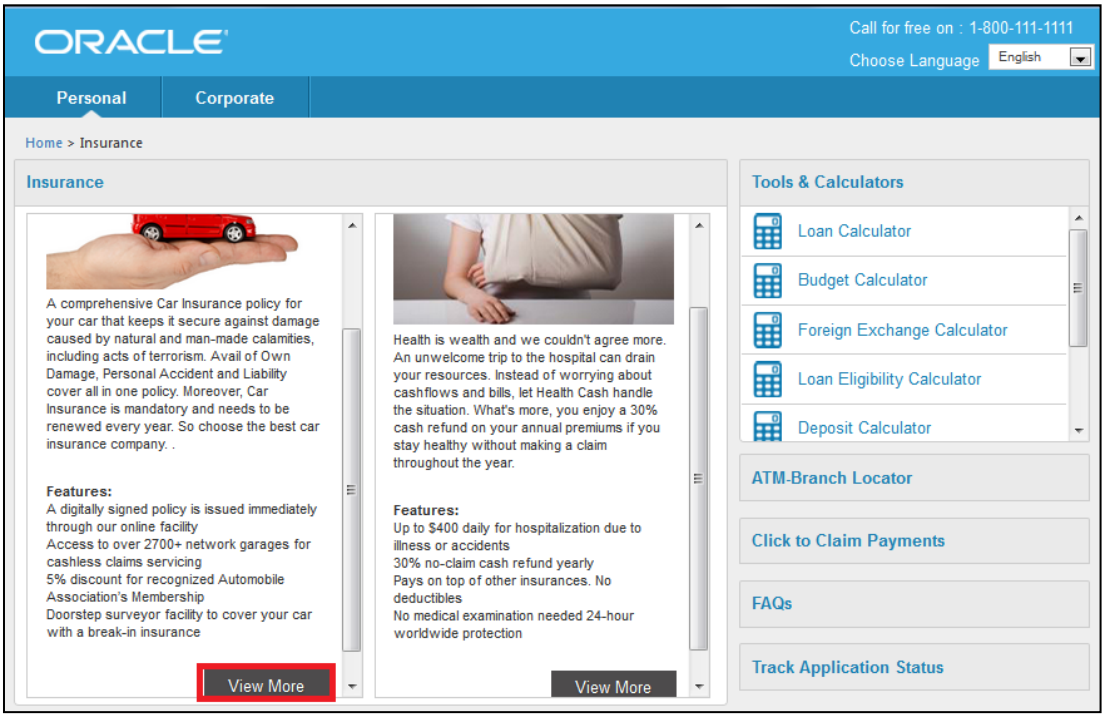
4. The following pop-up is displayed. Click **Open New Account**.

Open New Account

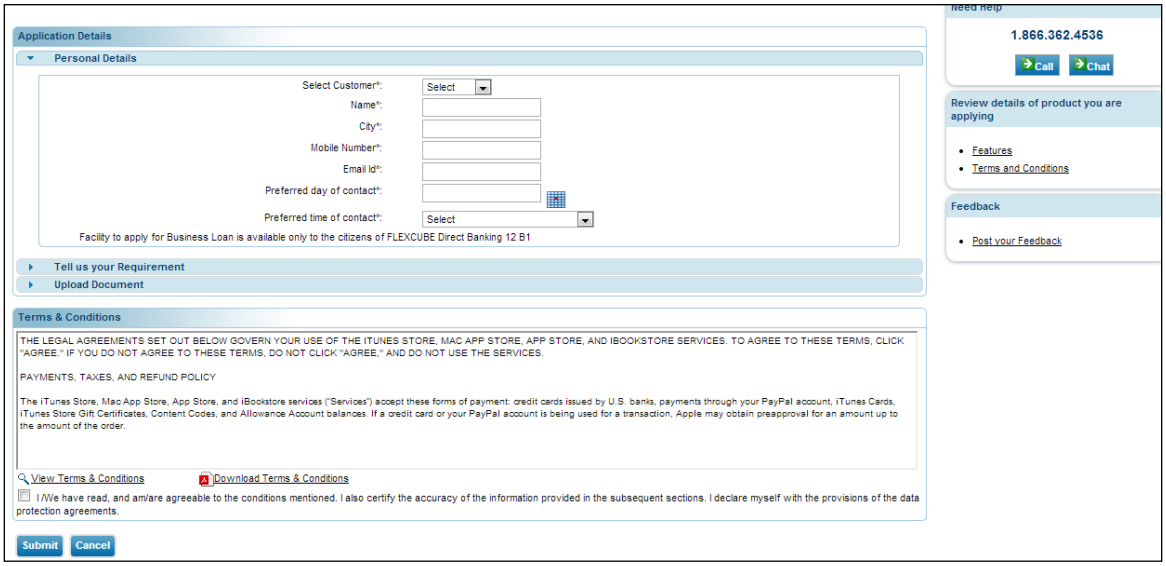


5. Click **More** link available on **Product Group – Insurance** from the **Product Showcase**.
6. Click **Apply Online** link available on any desired product.

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	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.
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.

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	
Sl 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.

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**.

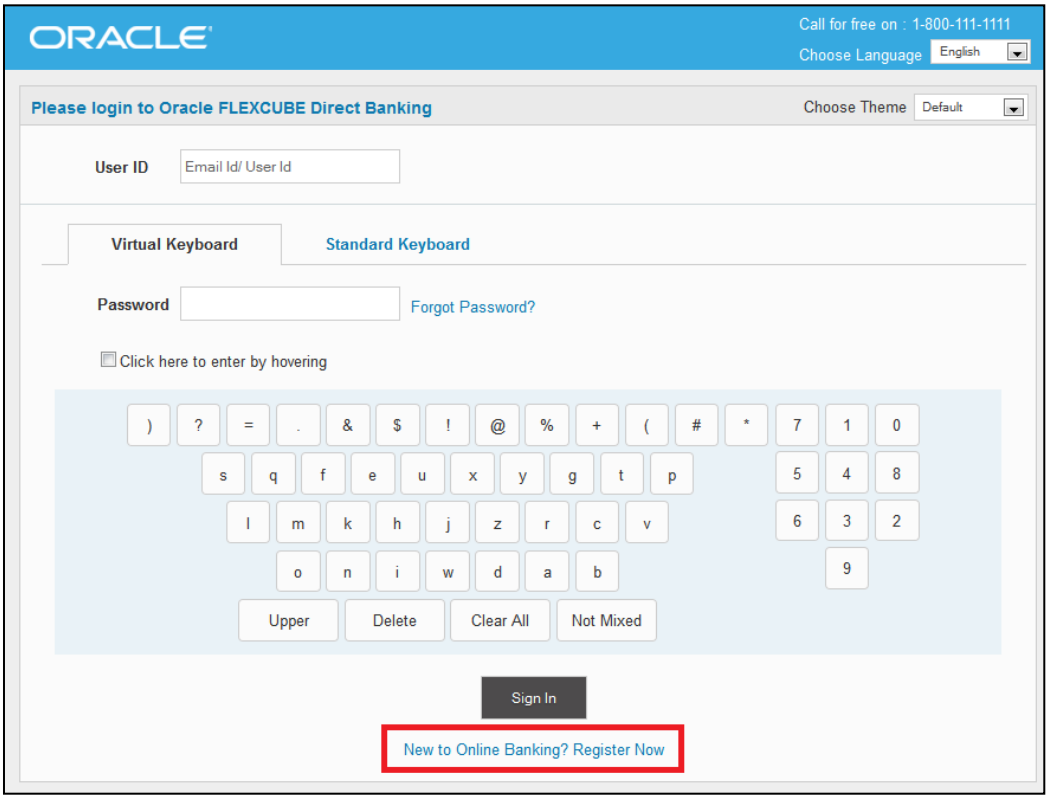
7.2 New to Online Banking

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**.

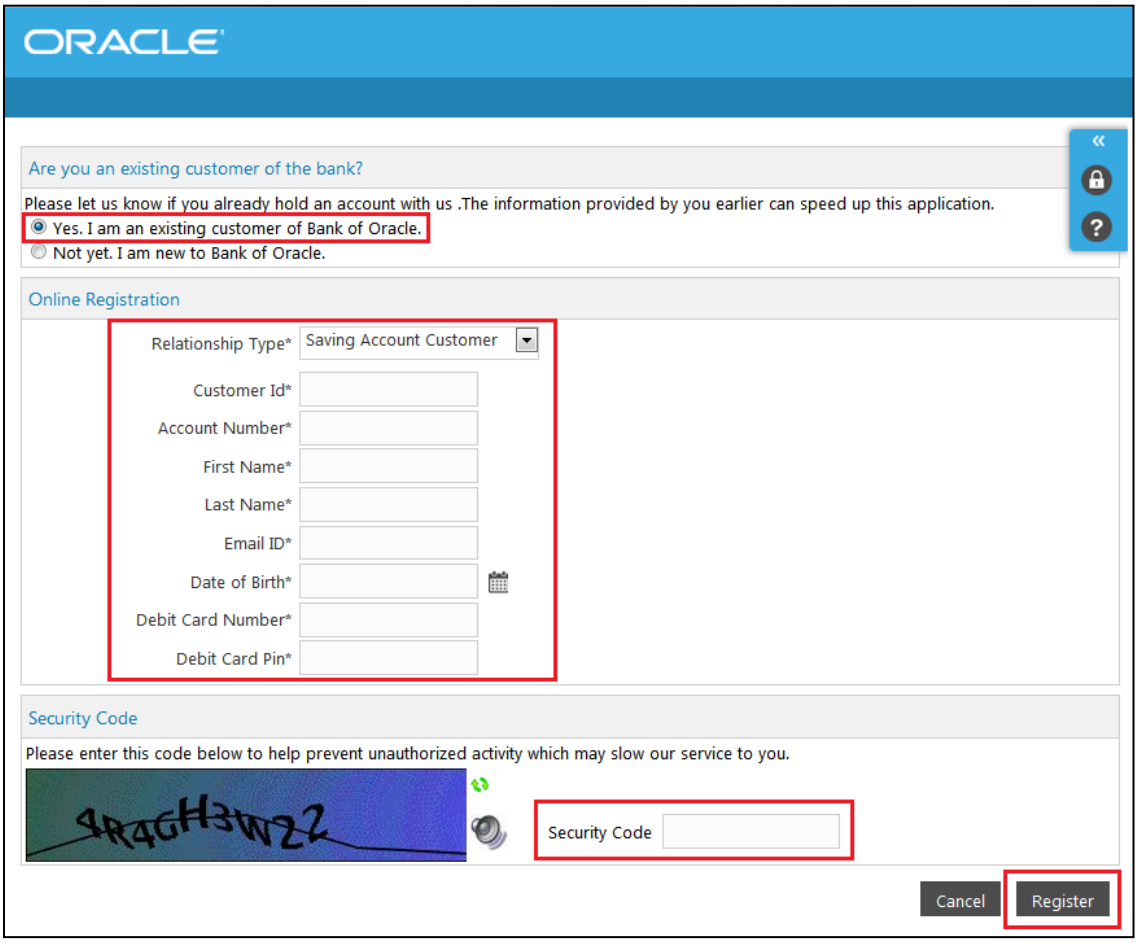
Login Page



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

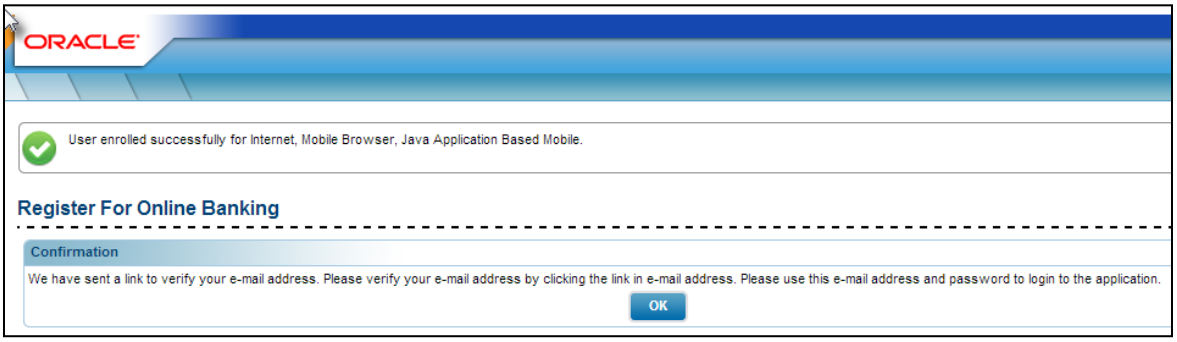
Relationship Type – Saving Account Customer

Field Name	Description
Relationship Type	[Mandatory, Dropdown] Select the appropriate Relationship Type from the following: • 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**.

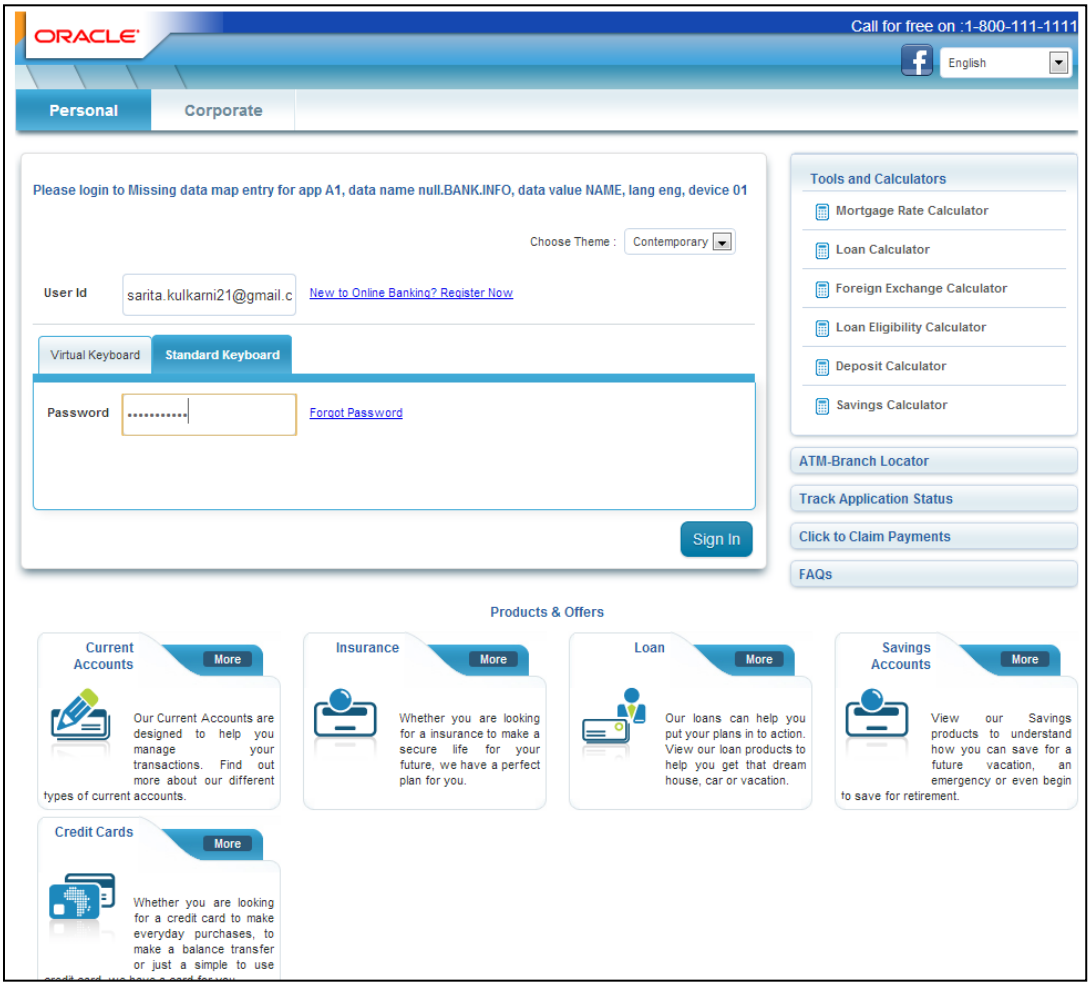
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register.**

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.

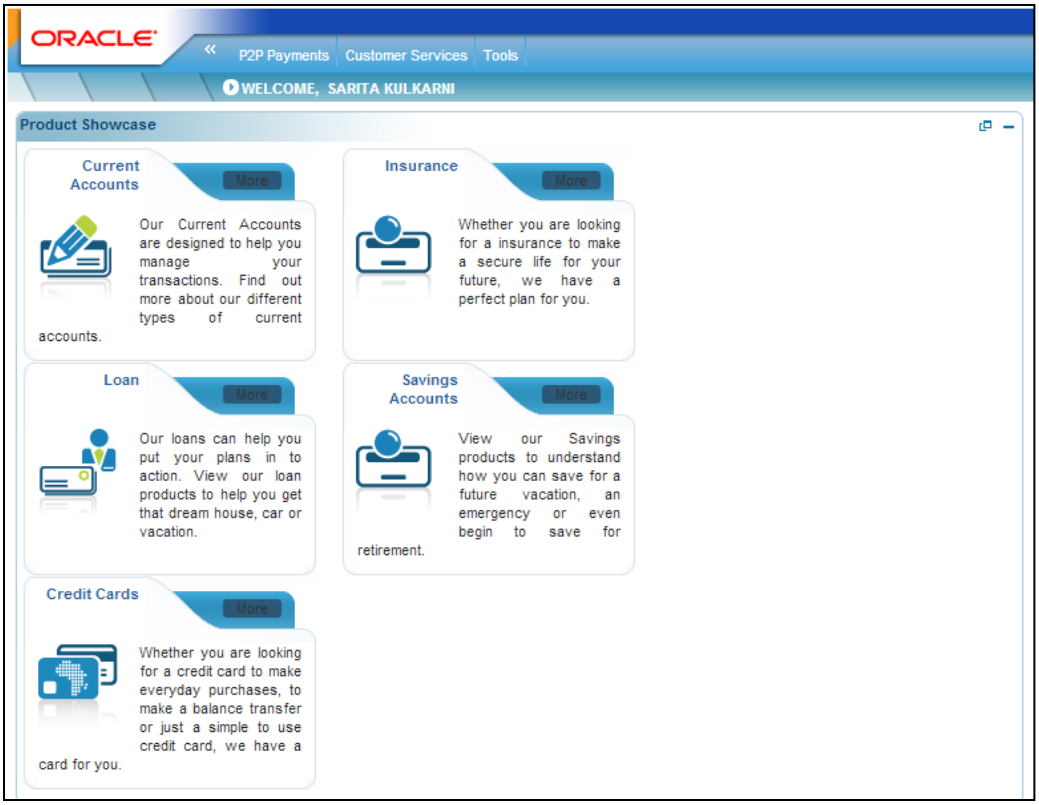
The following page is displayed.

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.

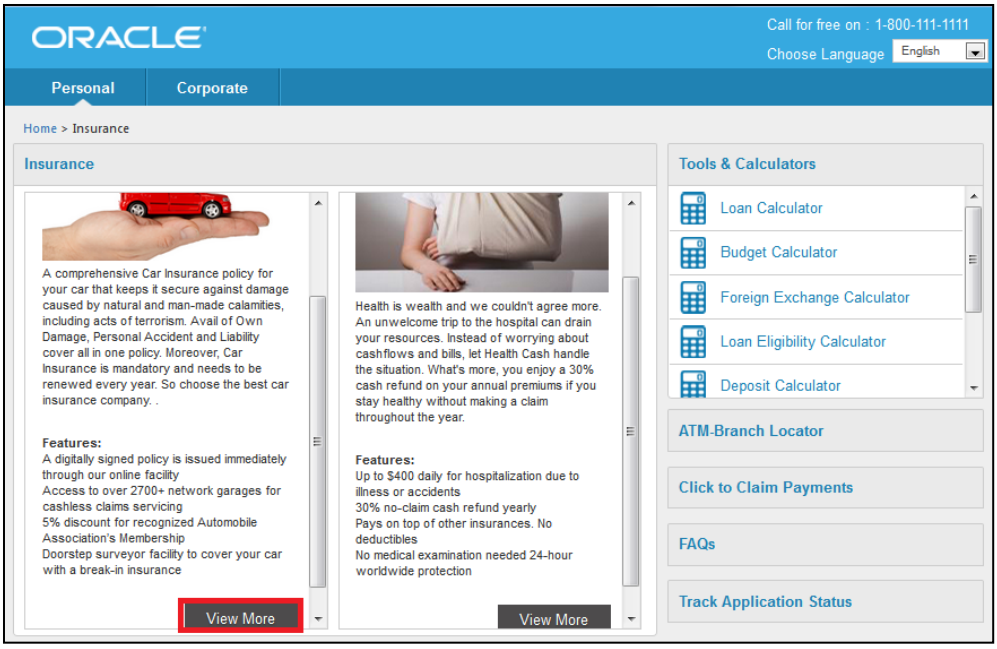
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email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



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.

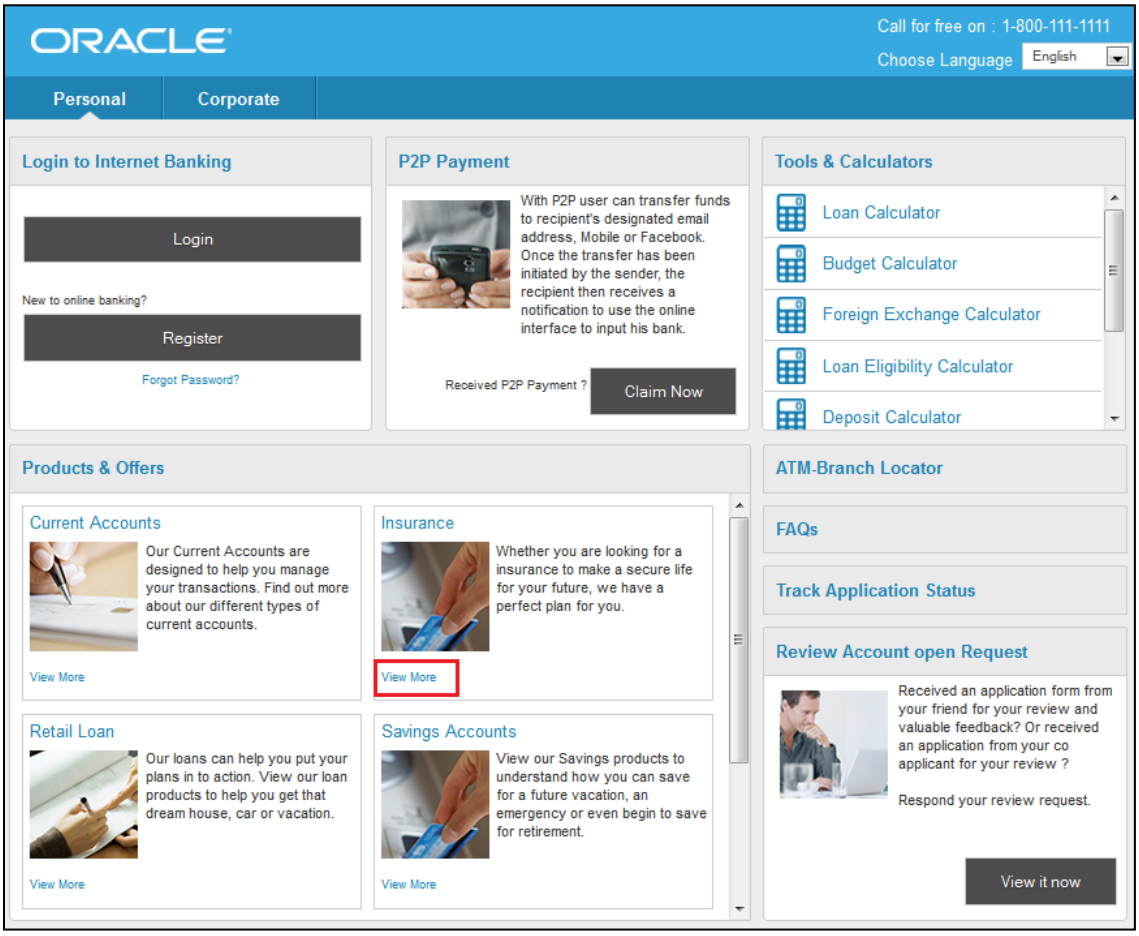
7.3 Prospective Customer

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:

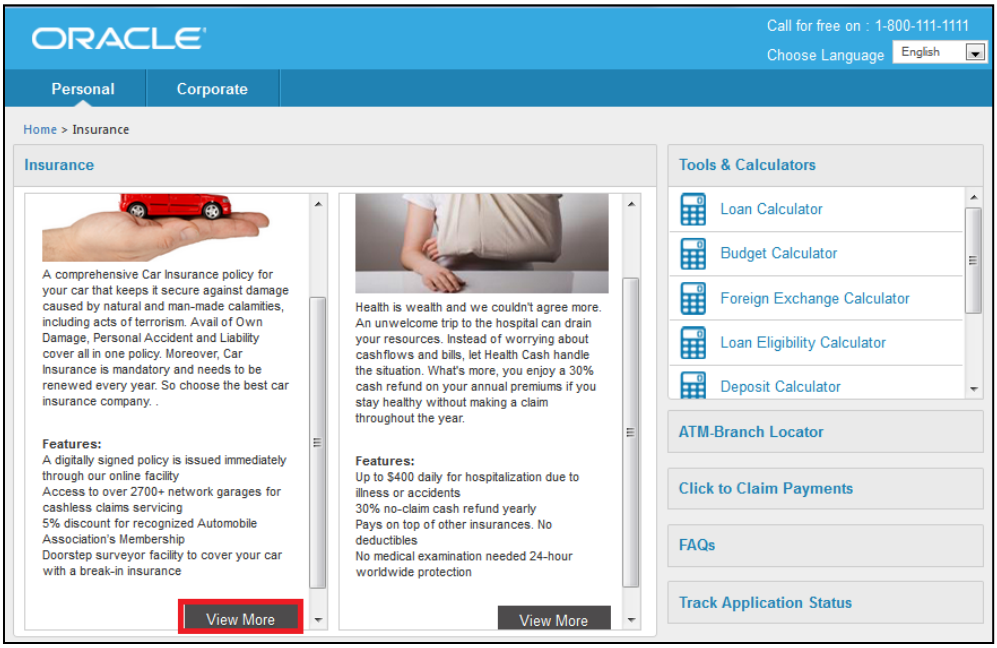
1. If you are a **Prospective Customer**, click **More** available on the *Insurance*, as shown in the following screenshot:

Login Page

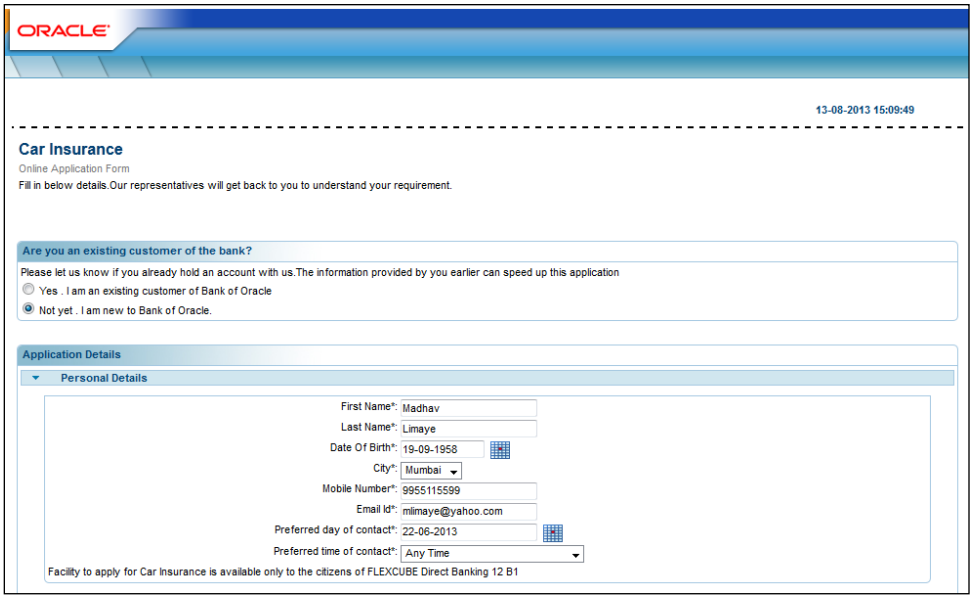


2. Click **Apply Online**, available on the product – Car Insurance.

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 *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.

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]

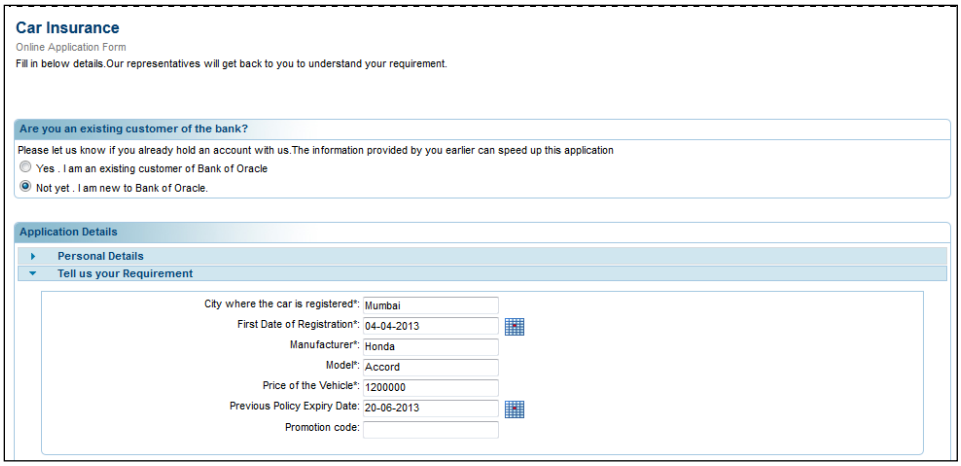
Enter the valid mobile number.

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. • 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

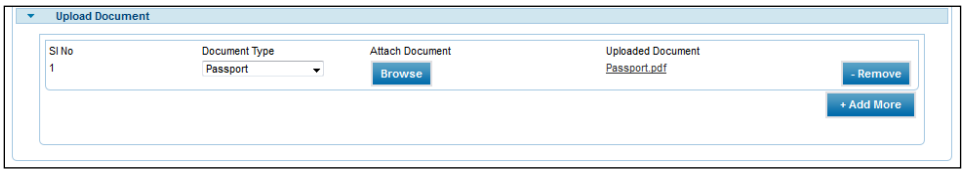
Car Insurance



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

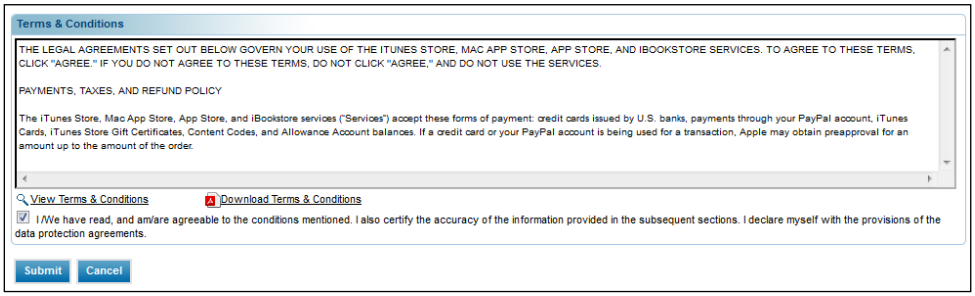
Field Name	Description
Upload Document	
Mandatory Documents	
Sl No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This SI number value is increased further if the user adds more documents to the list.

Field Name	Description

Document Type	[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.

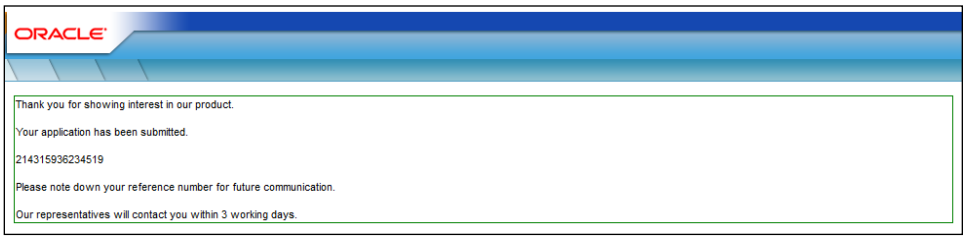
Security Code

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.
	[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**.

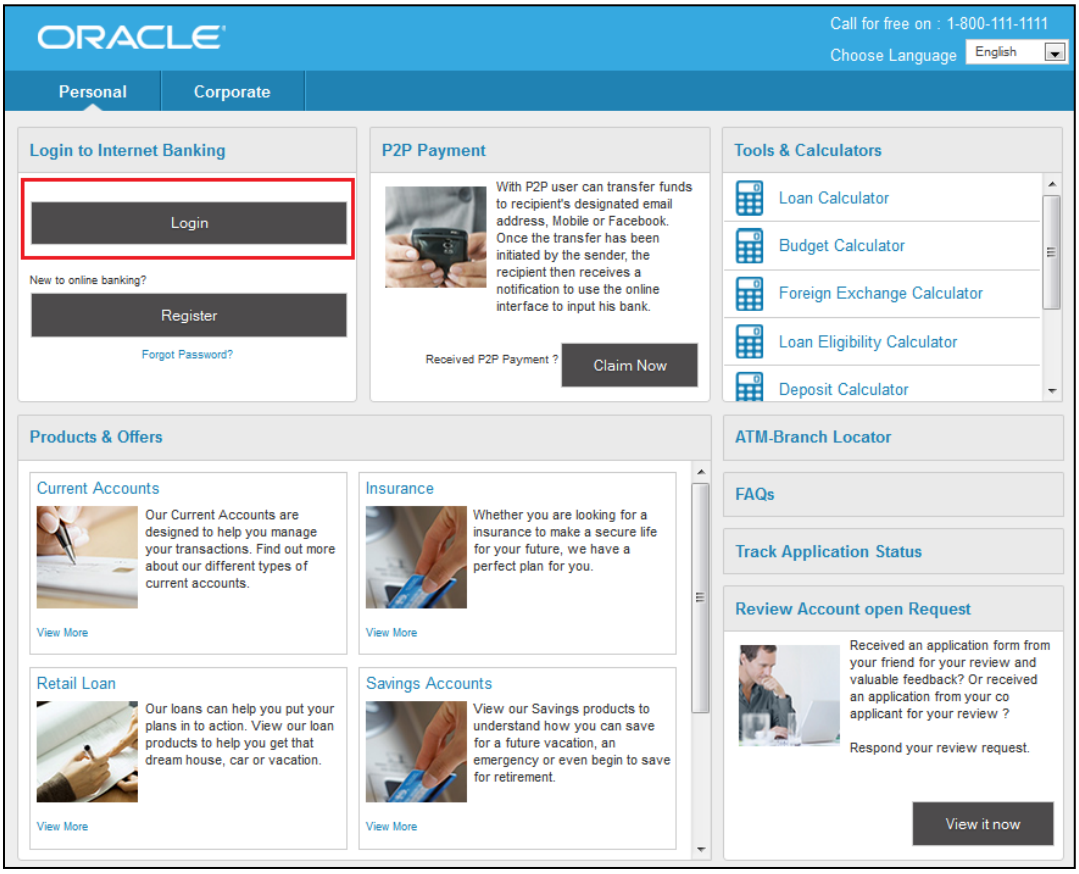
Already Registered to Online Banking

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

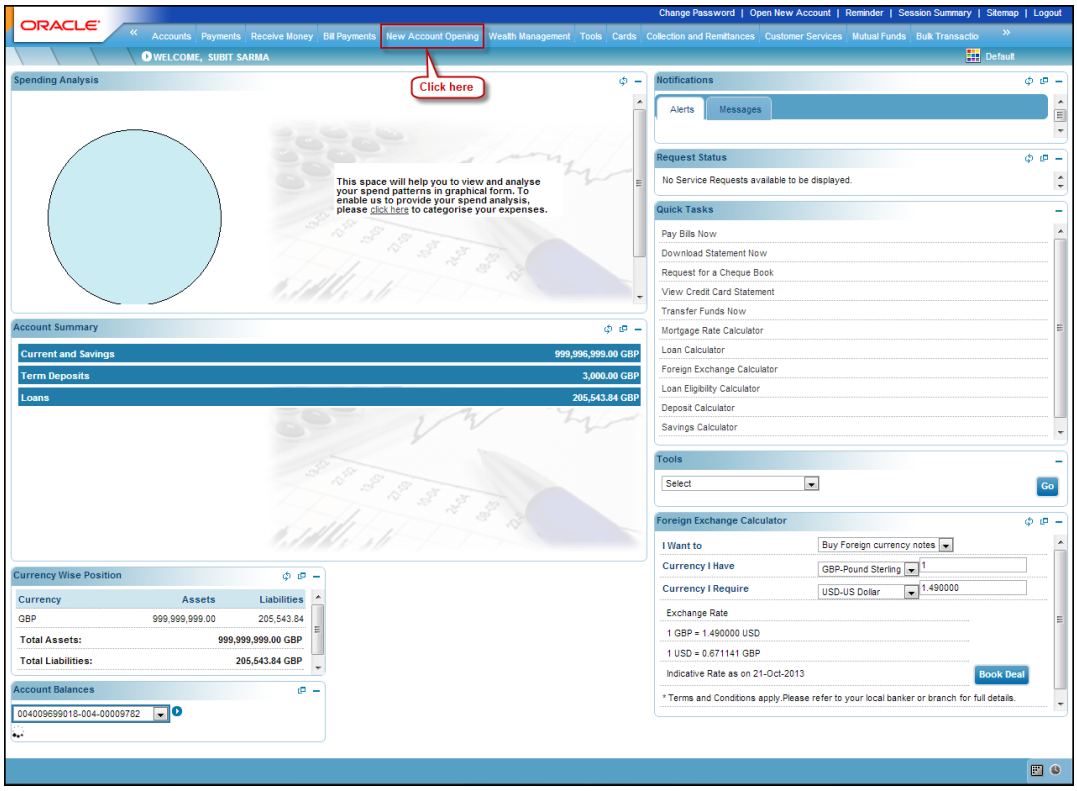


Field Description

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 *Password Policy*, for the **User ID** entered.

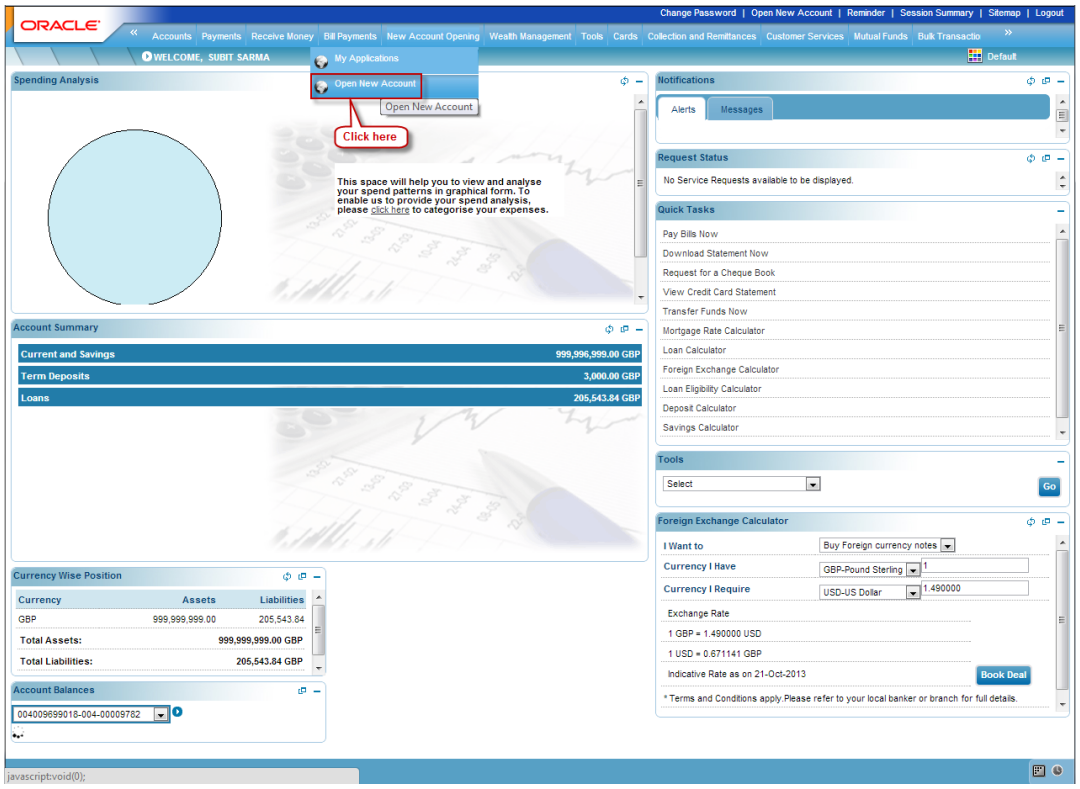
2. Click **Sign In**.
3. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



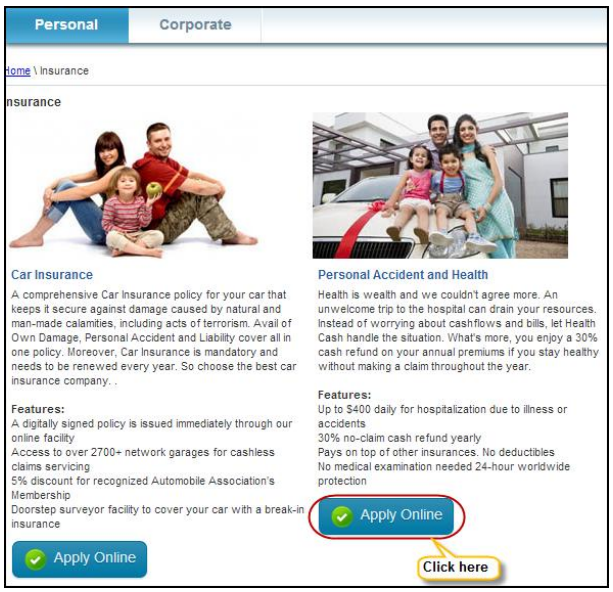
4. Click **Open New Account**.

Open New Account



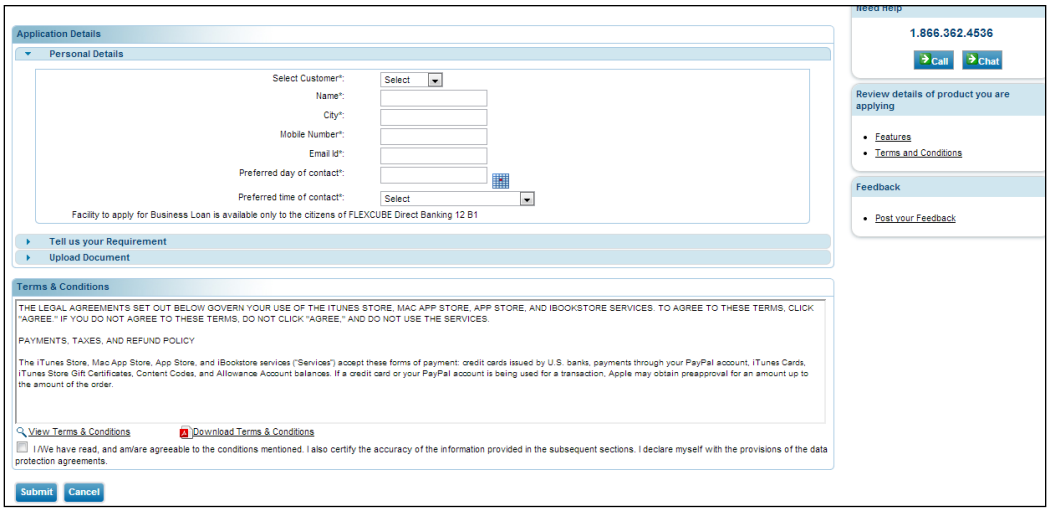
5. Click the link **More** available on **Product Group** – **Insurance** from the **Product Showcase**.
6. Click **Apply Online** link available on Personal Accident and Health.

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	
Sl 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	[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	
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.

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**.

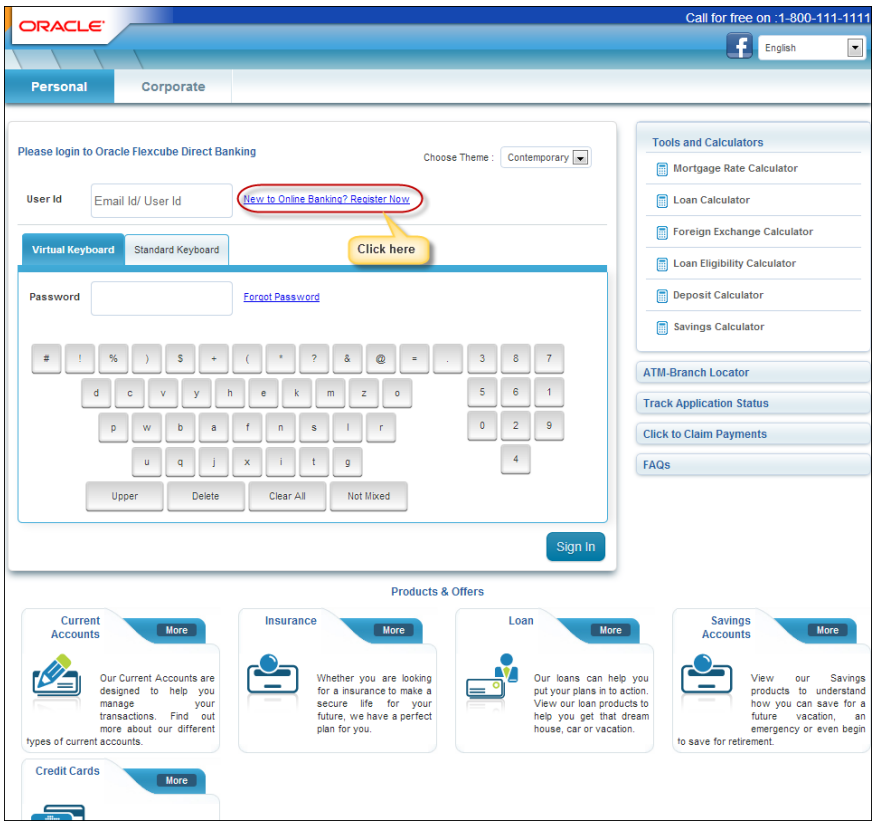
8.2 New to Online Banking

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.**

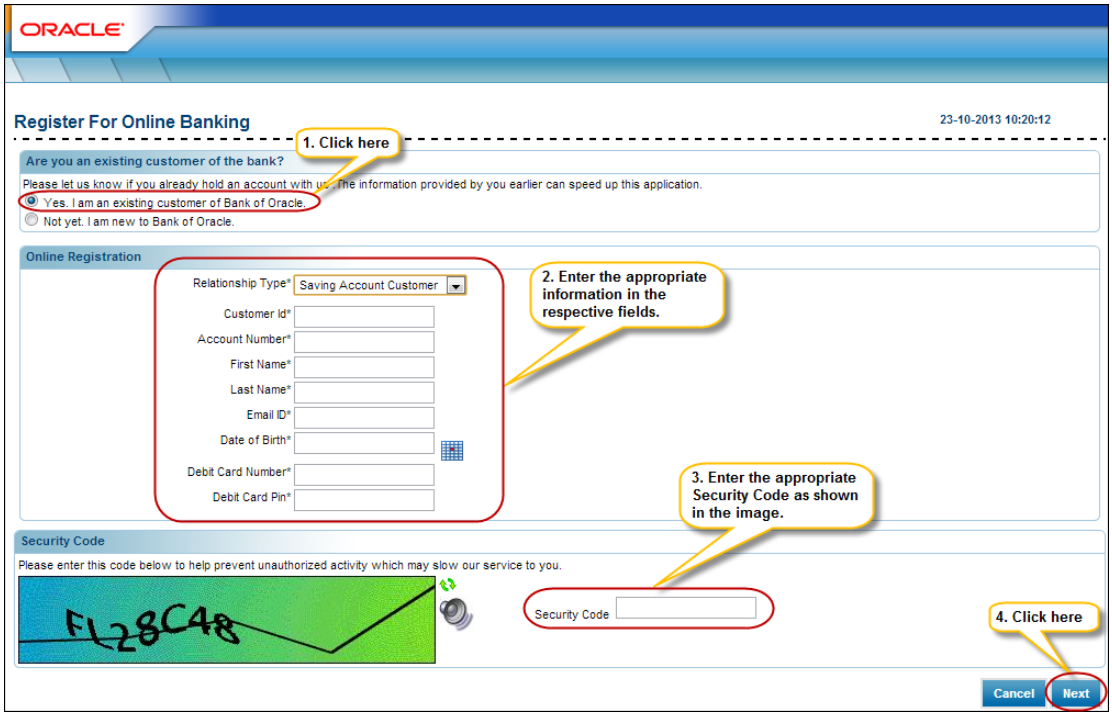
Login Page



The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer



Field Description

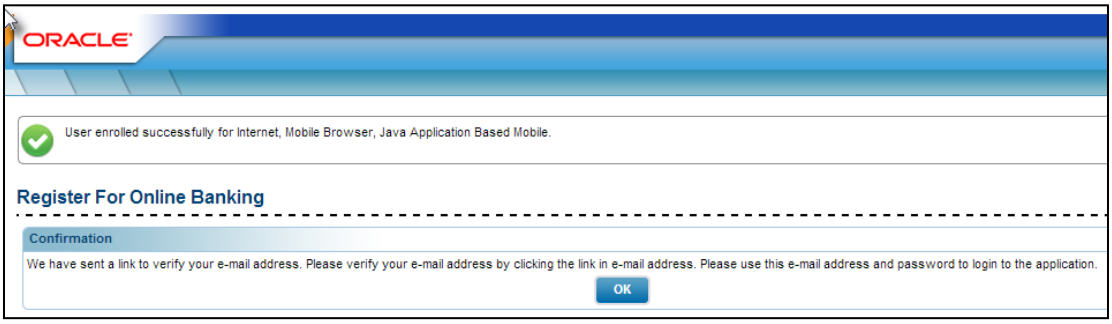
Field Name	Description
Register for Online Banking	
Are you an existing customer of Bank of Oracle	[Mandatory, Radio Button] Select the appropriate value from the following: • Yes, I am an existing customer of Bank of Oracle. • Not yet. I am new to Bank of Oracle. **Note**: Since the user is an existing 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	[Conditional, Dropdown] This field is available only when the user is an existing customer of the bank. Select the appropriate Relationship Type from the following: • 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.

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.

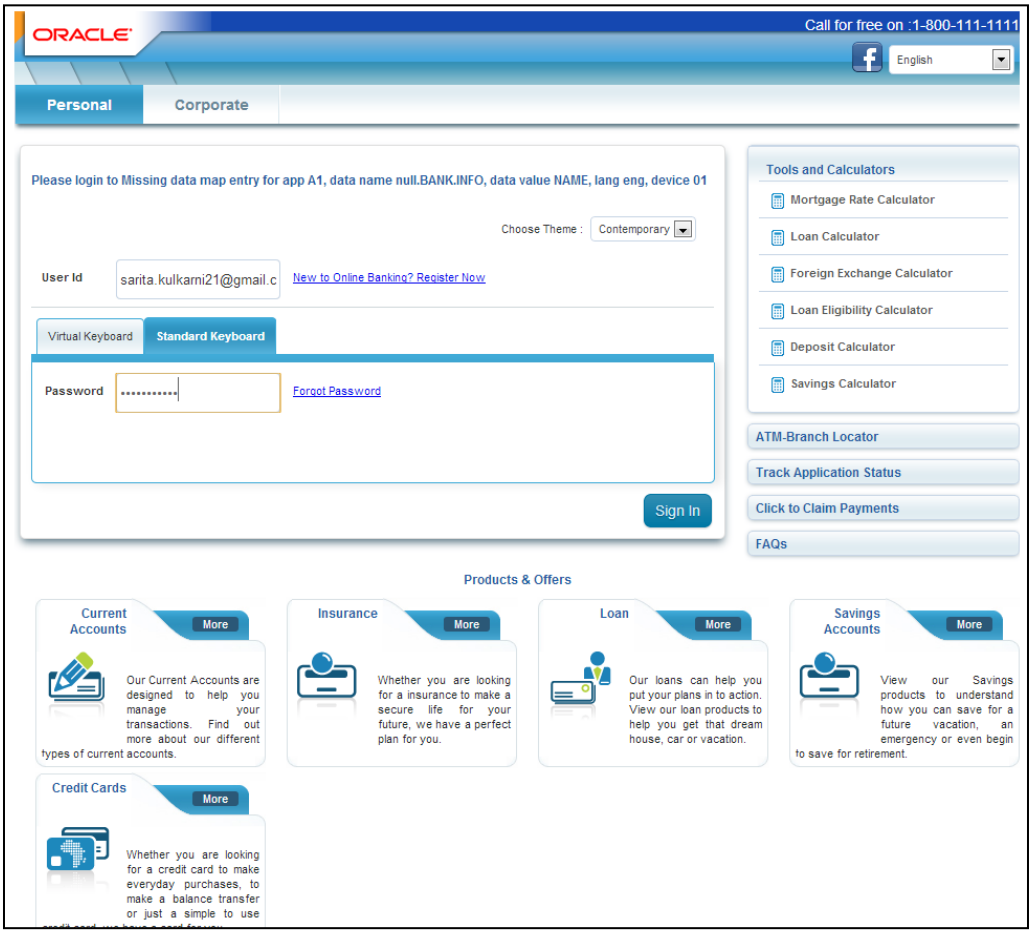
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The **Register Online Banking** screen appears.

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

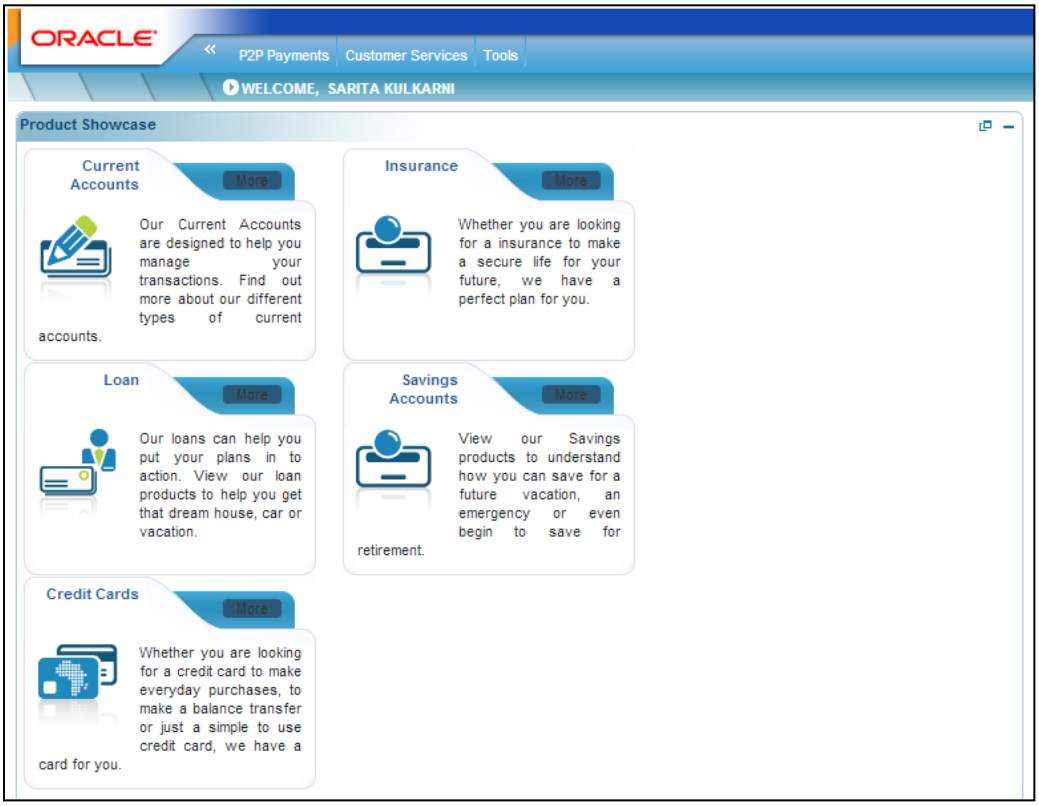
Field Name	Description
Login Window	
User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

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.

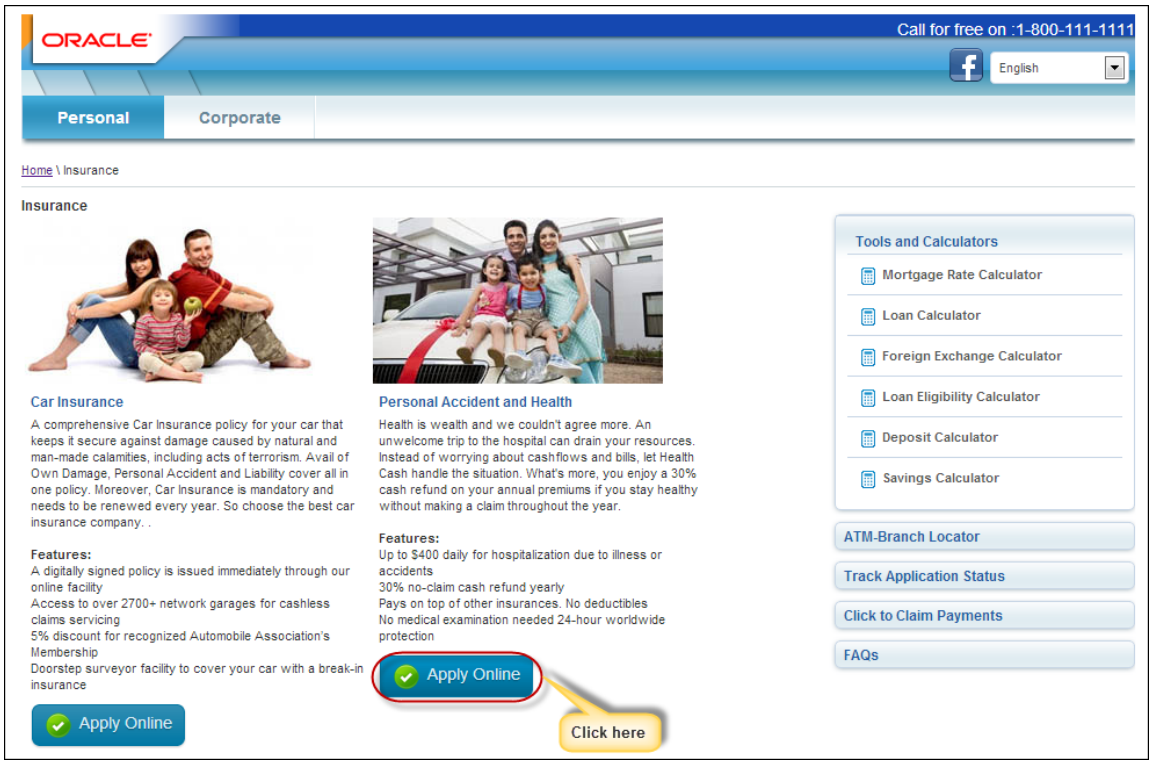
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email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

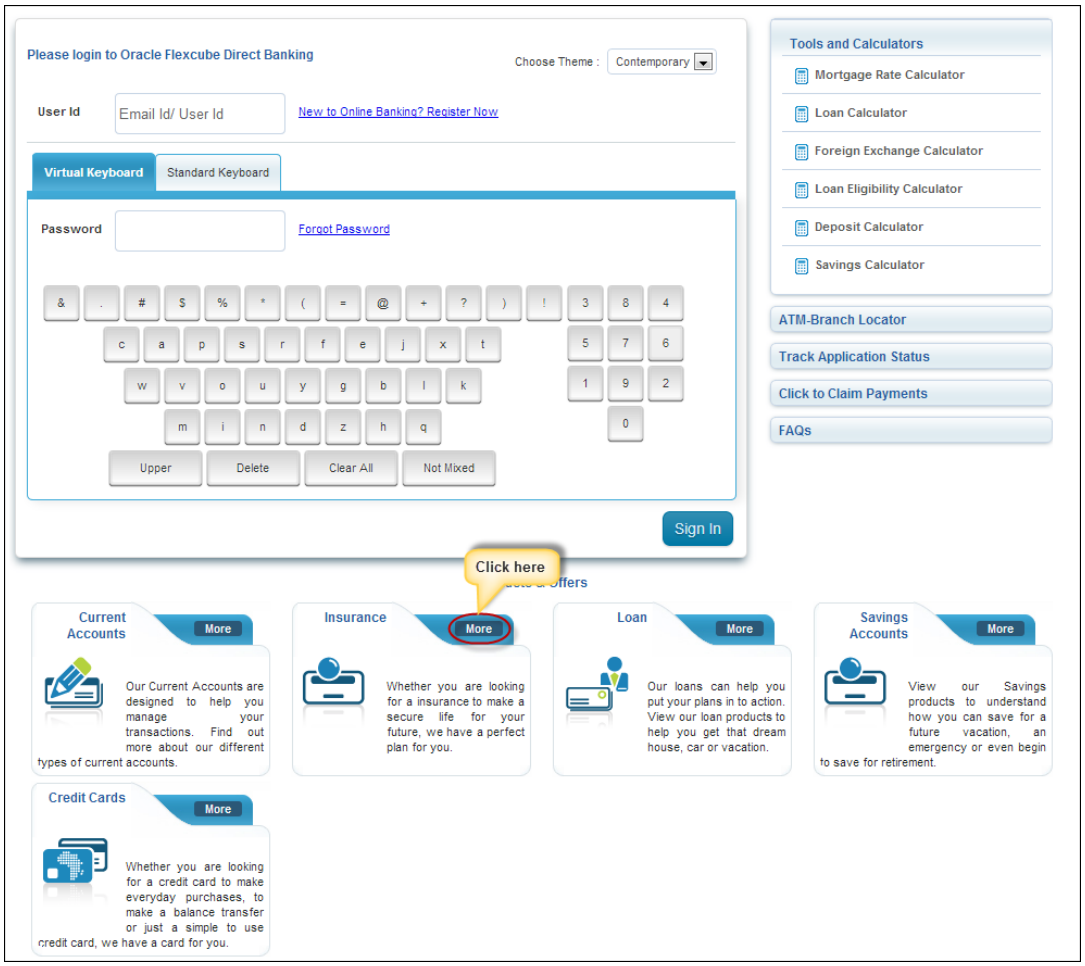
8.3 Prospective Customer

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:

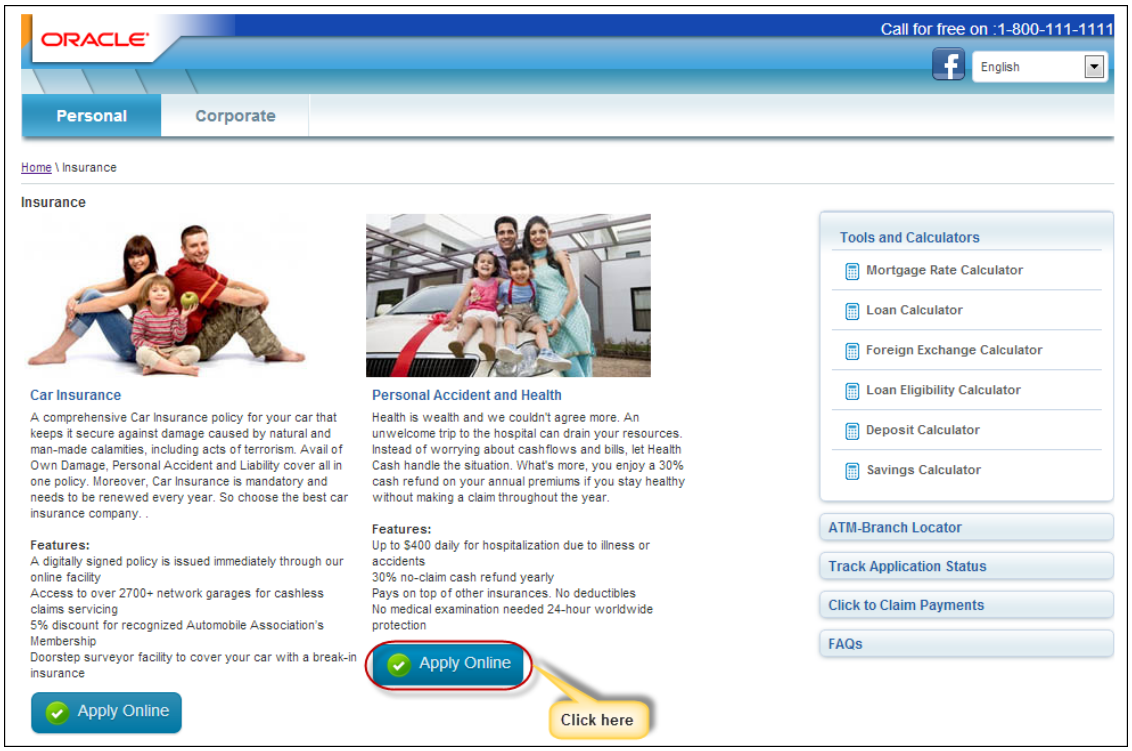
1. If you are a **Prospective Customer**, click **More** available on the Insurance.

Login Page

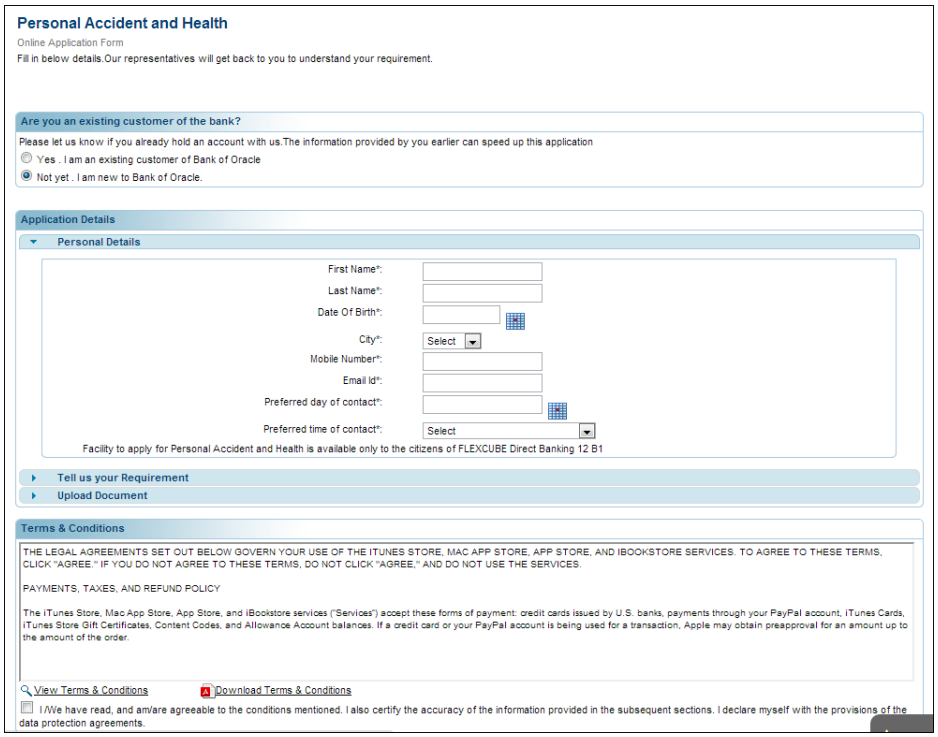


2. Click **Apply Online**, available on the product – Personal Accident and Health.

Product Group - Insurance



Personal Accident and Health



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

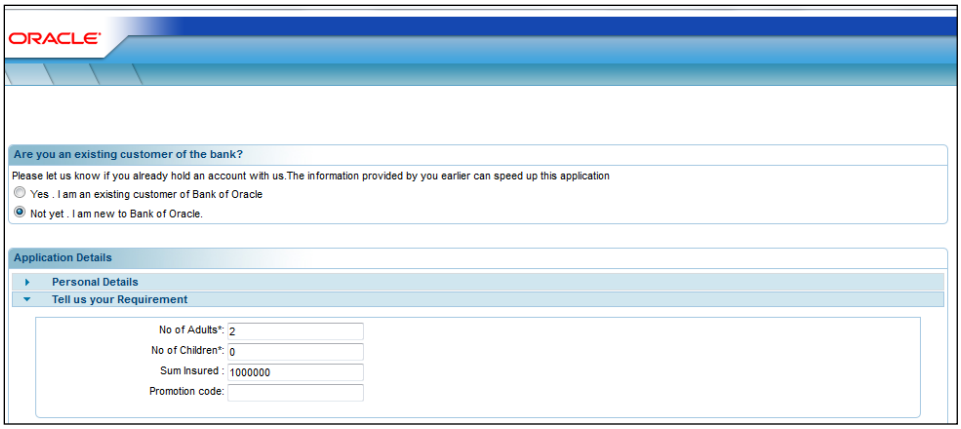
If the user is an existing customer of the *Bank of Oracle*, then multiple accounts may be available for the same user / owned by the same user.

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.

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. • 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

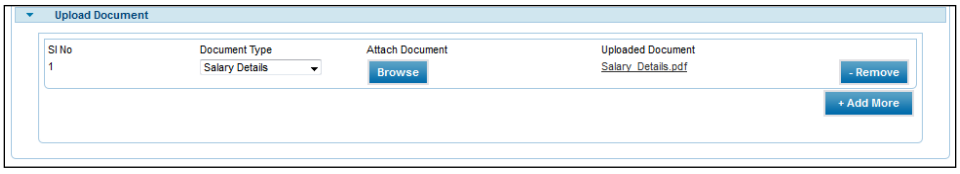
Application Details



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



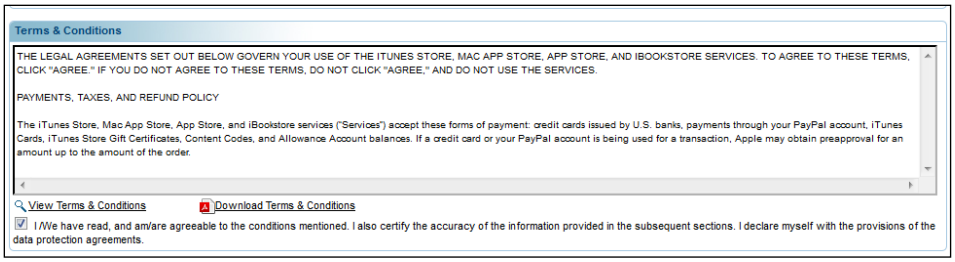
Field Description

Field Name	Description
Upload Document	
Mandatory Documents	
Sl No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This Sl 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.

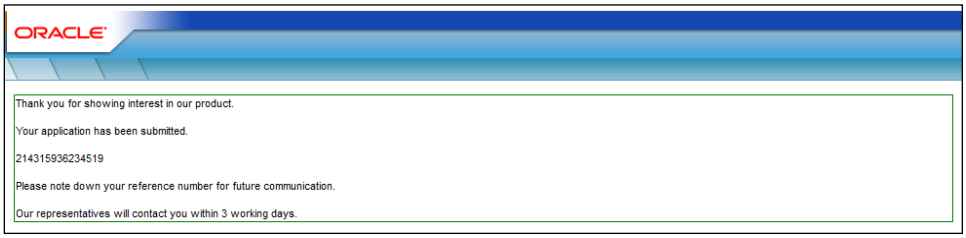
Security Code

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
	[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	[Mandatory, Alphanumeric, Input Box, 10] 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** 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.

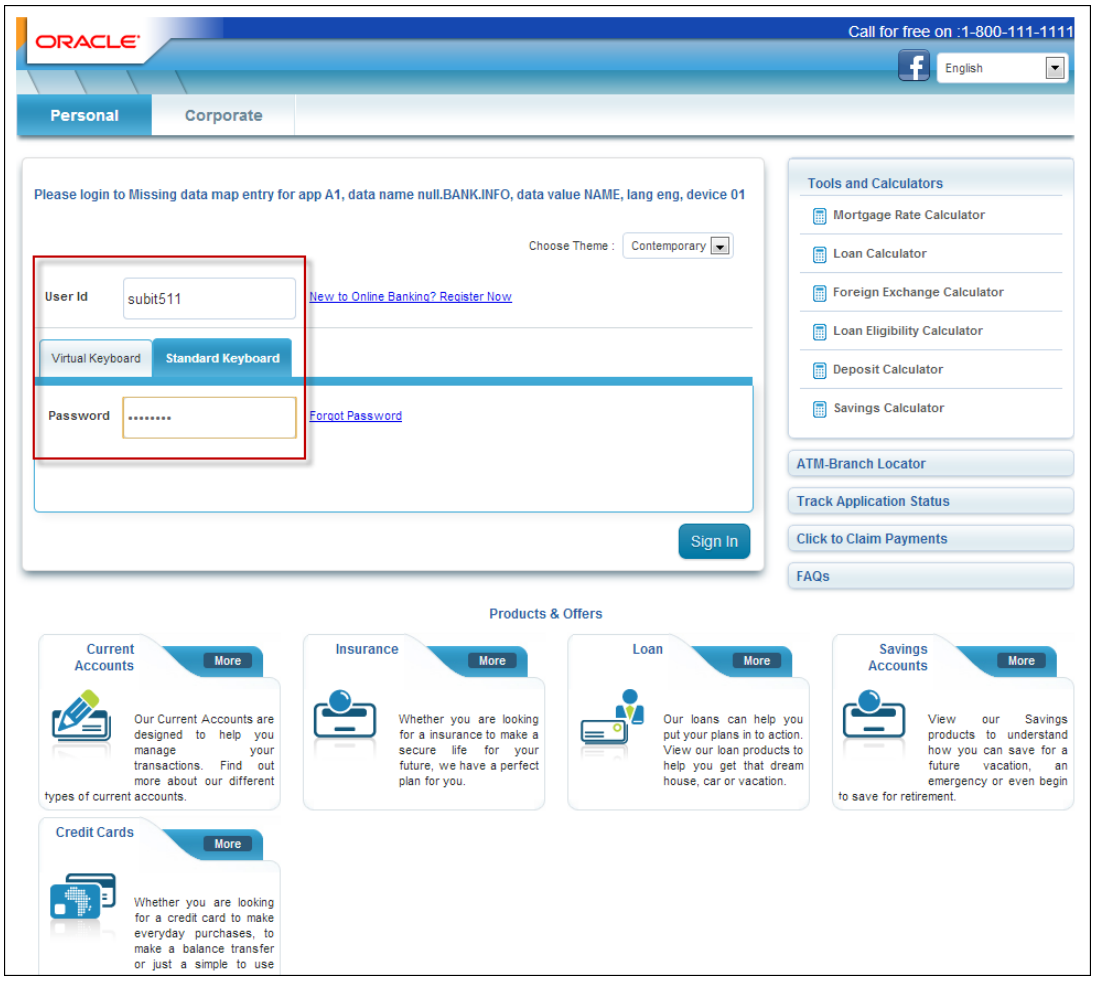
9.1 Already Registered to Online Banking

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

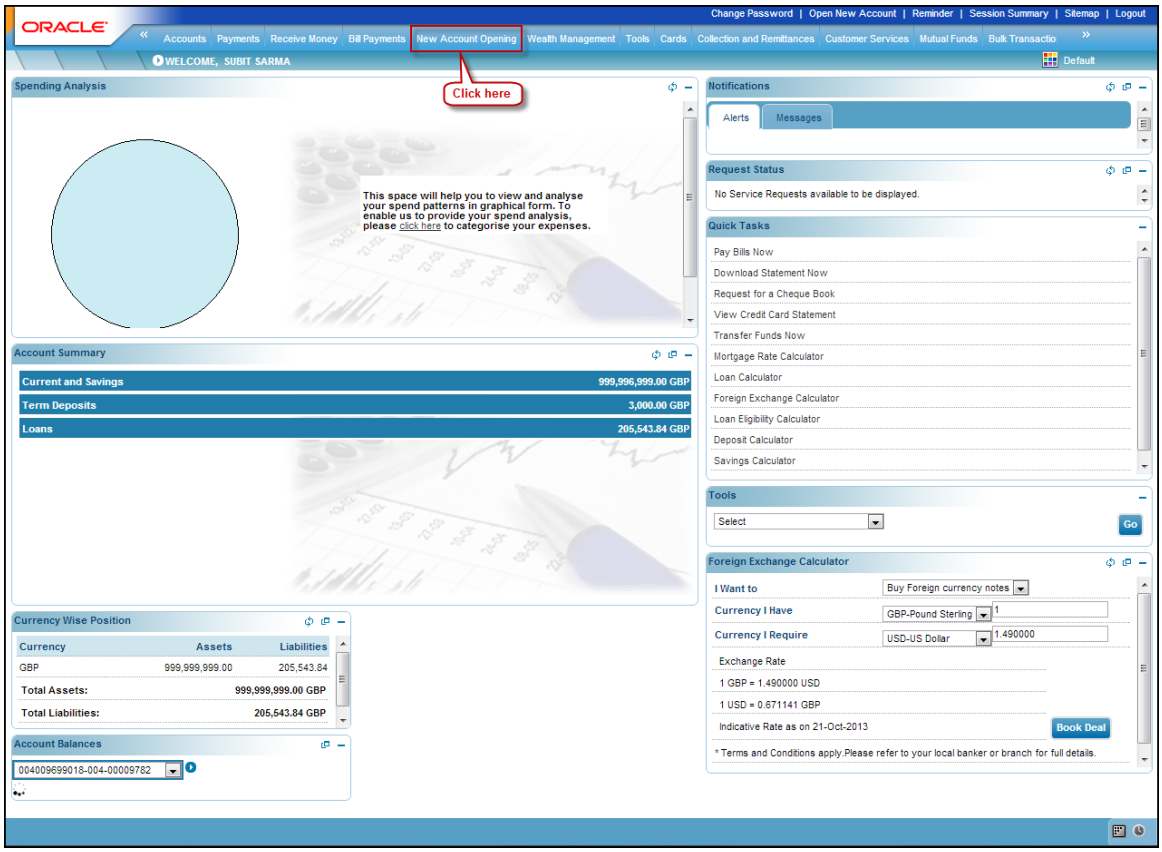


Field Description

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.

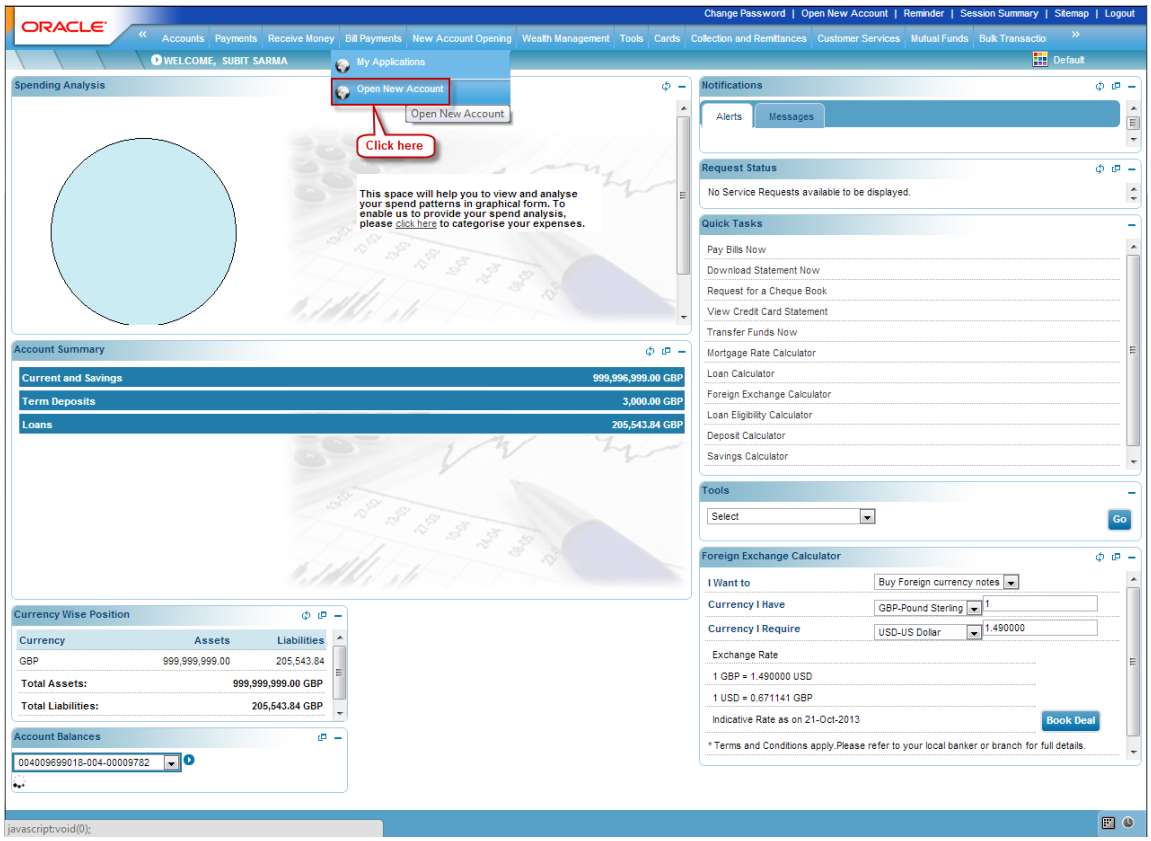
2. Click **Sign In**.
3. Click **New Account Opening**.

New Account Opening



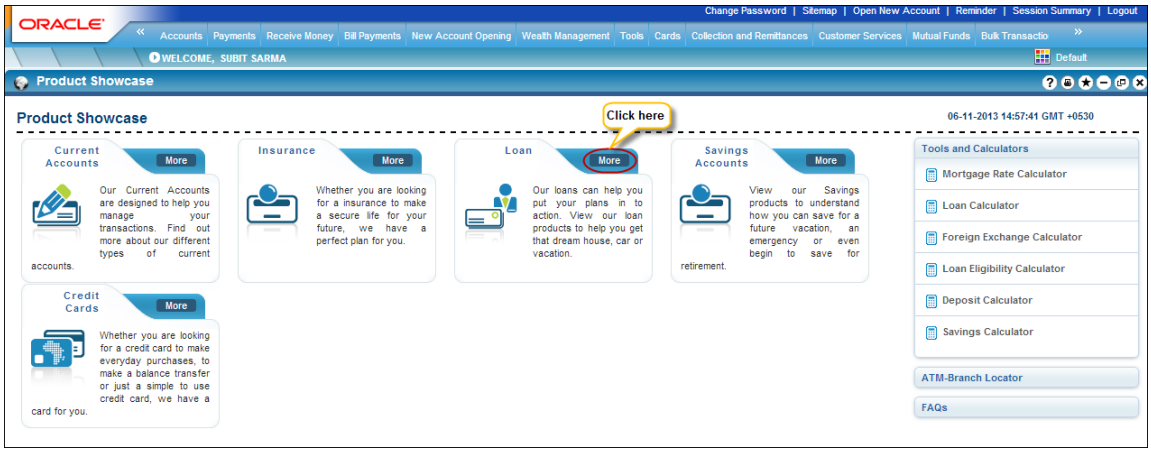
4. Click **Open New Account**.

Open New Account



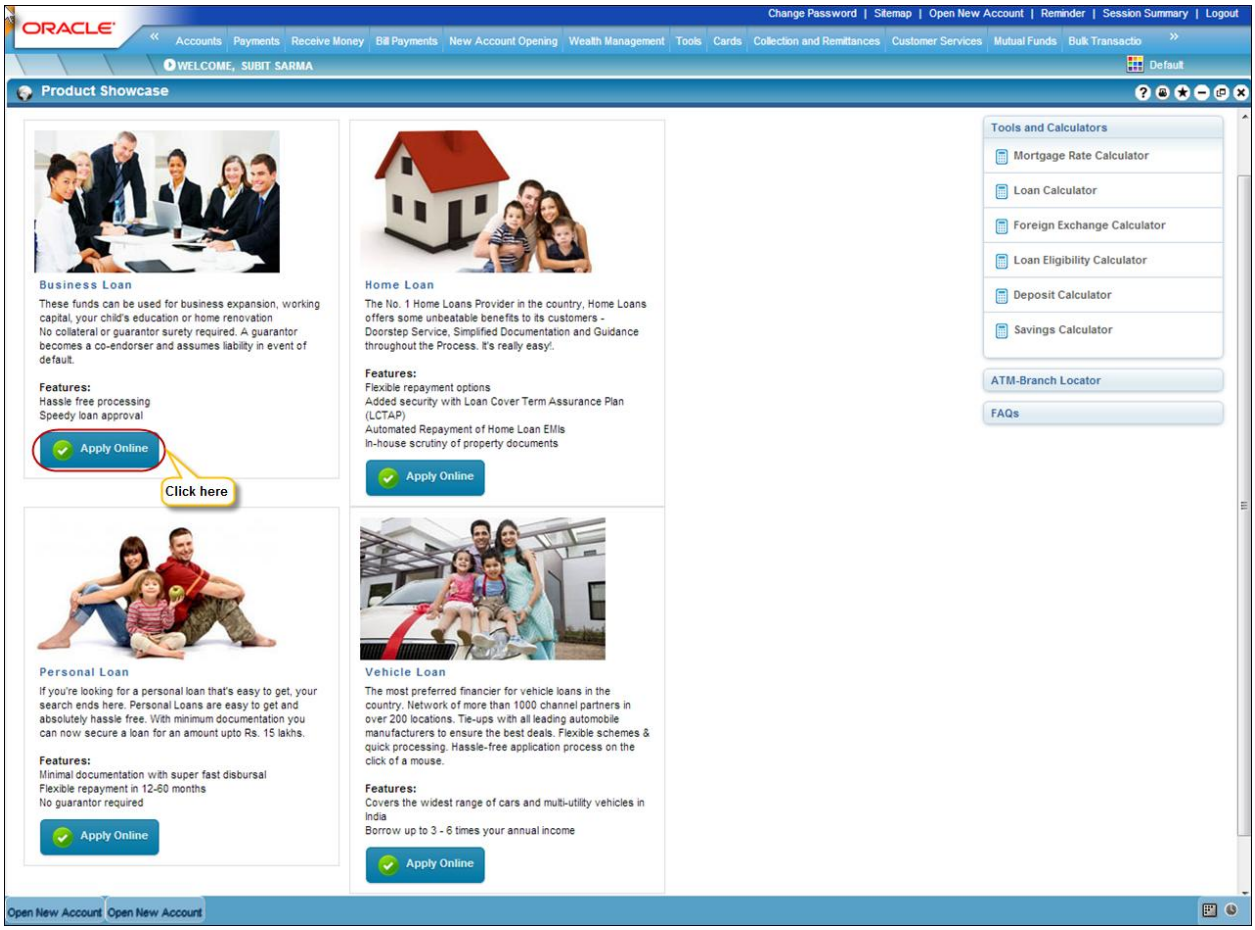
5. Click **More** link available on any desired **Product Group** from the **Product Showcase**.

Product Group - Loan

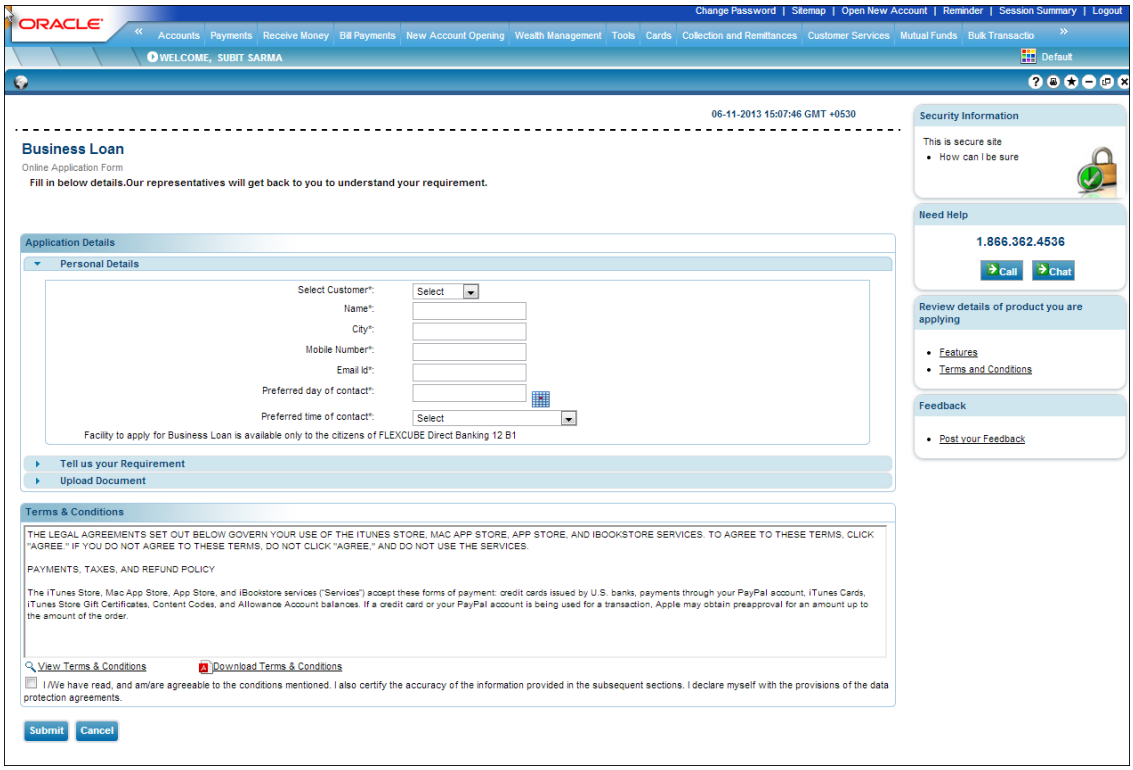


6. Click **Apply Online** link available on any desired product.

Product – Business Loan



Online Application Form – Business Loan



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.
	• 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	
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**.

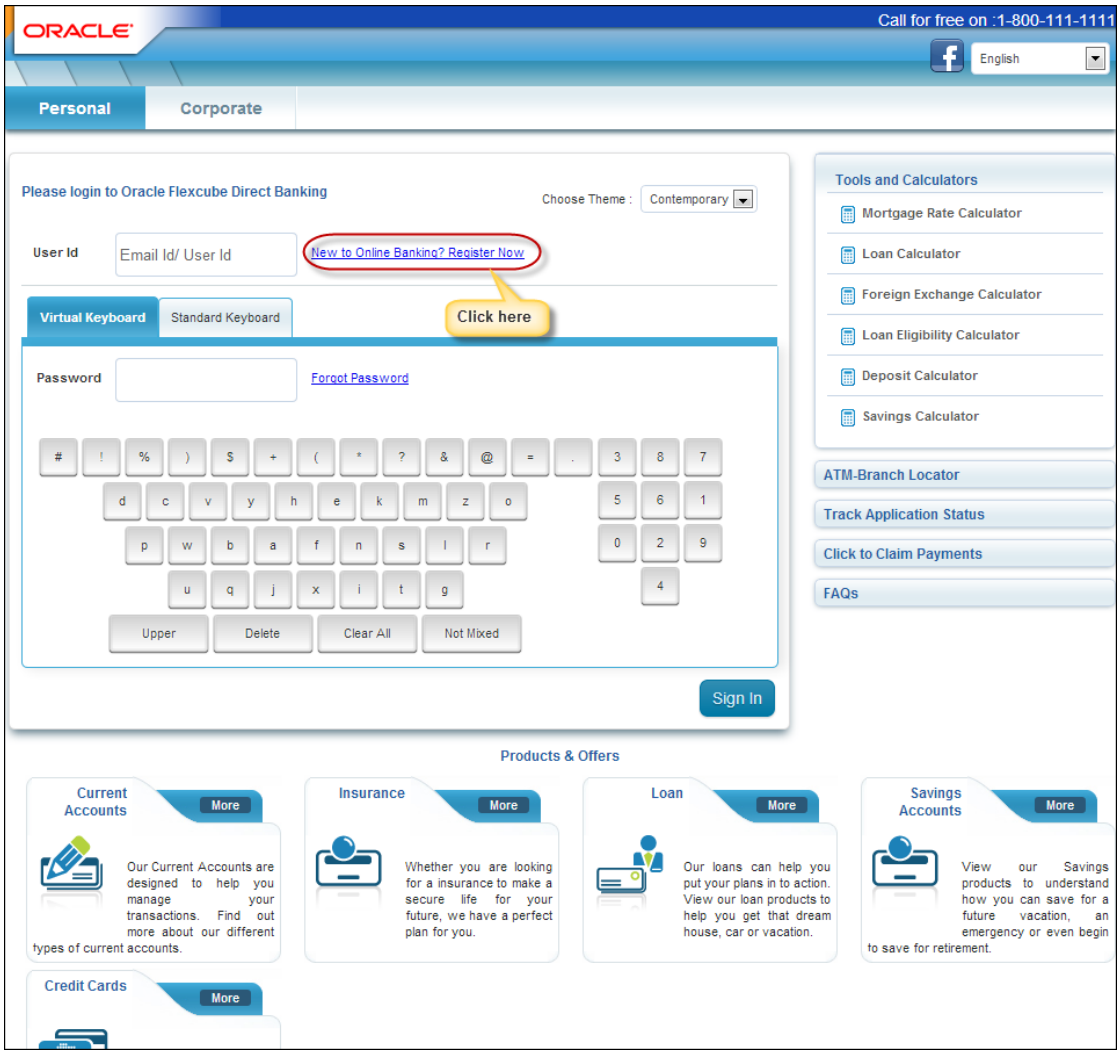
9.2 New to Online Banking

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:

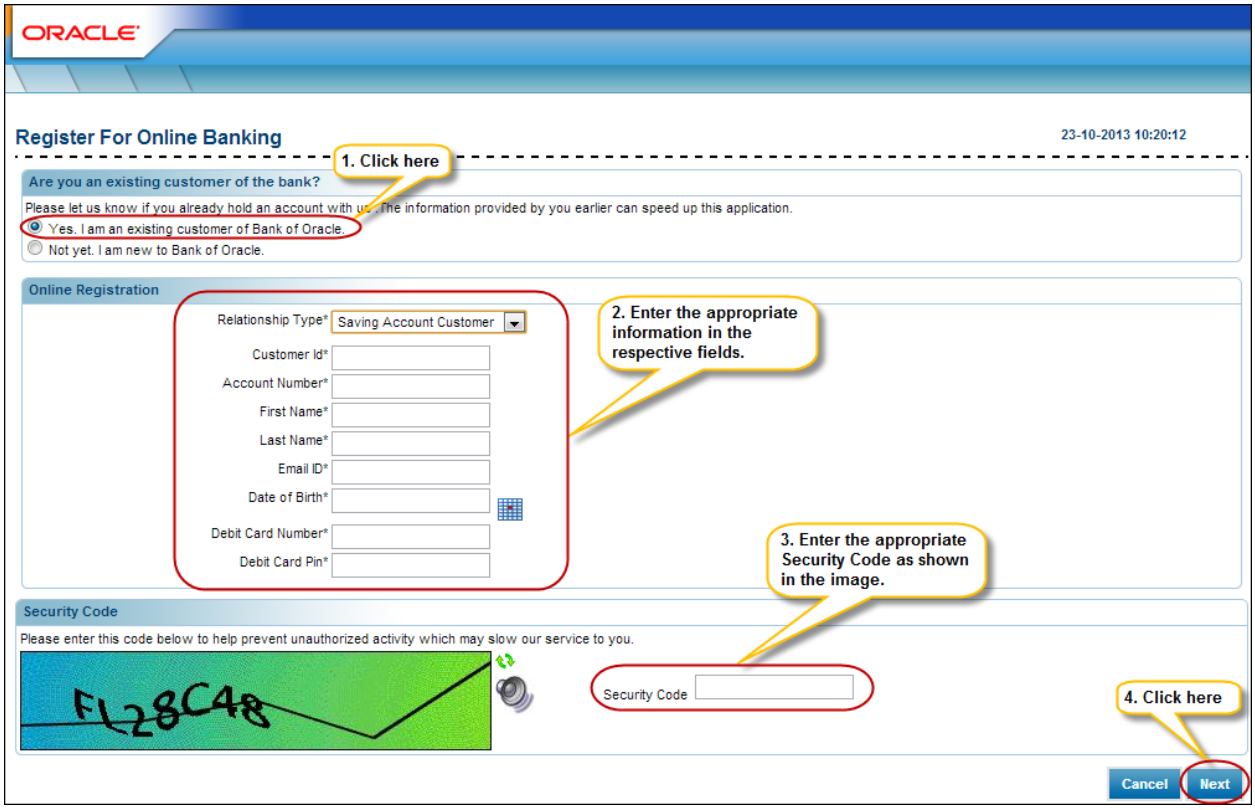
1. Click **New to Online Banking? Register Now**.

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
Click here
Virtual Keyboard
Standard Keyboard
Password
Forgot Password
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
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



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

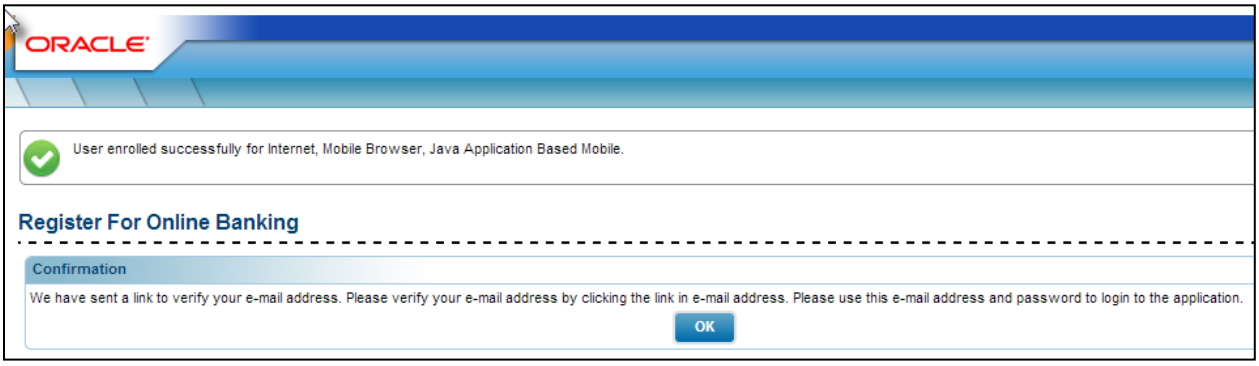
Relationship Type – Saving Account Customer

Field Name	Description
Relationship Type	[Conditional, Dropdown] This field is available only when the user is an existing customer of the bank. Select the appropriate Relationship Type from the following: • 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.

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.

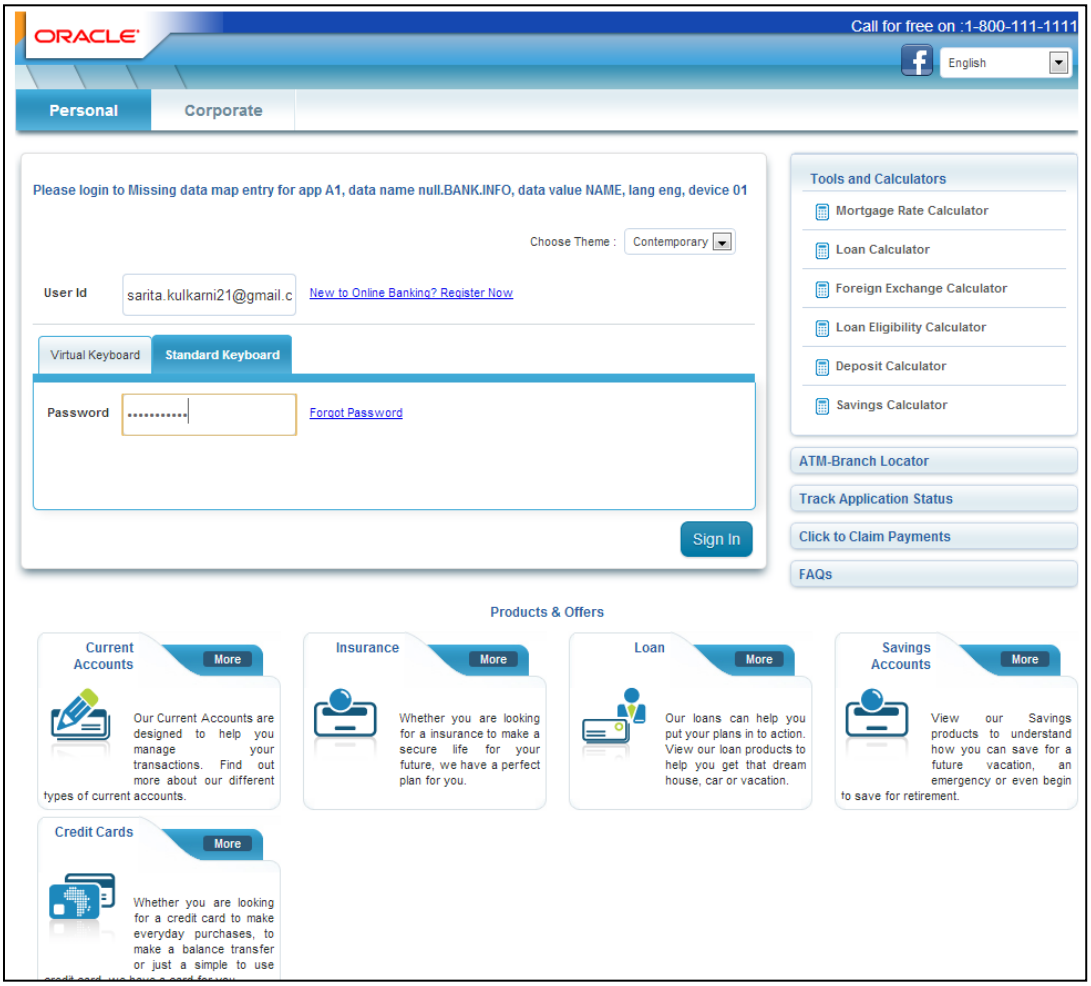
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The **Register Online Banking** screen is displayed.

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

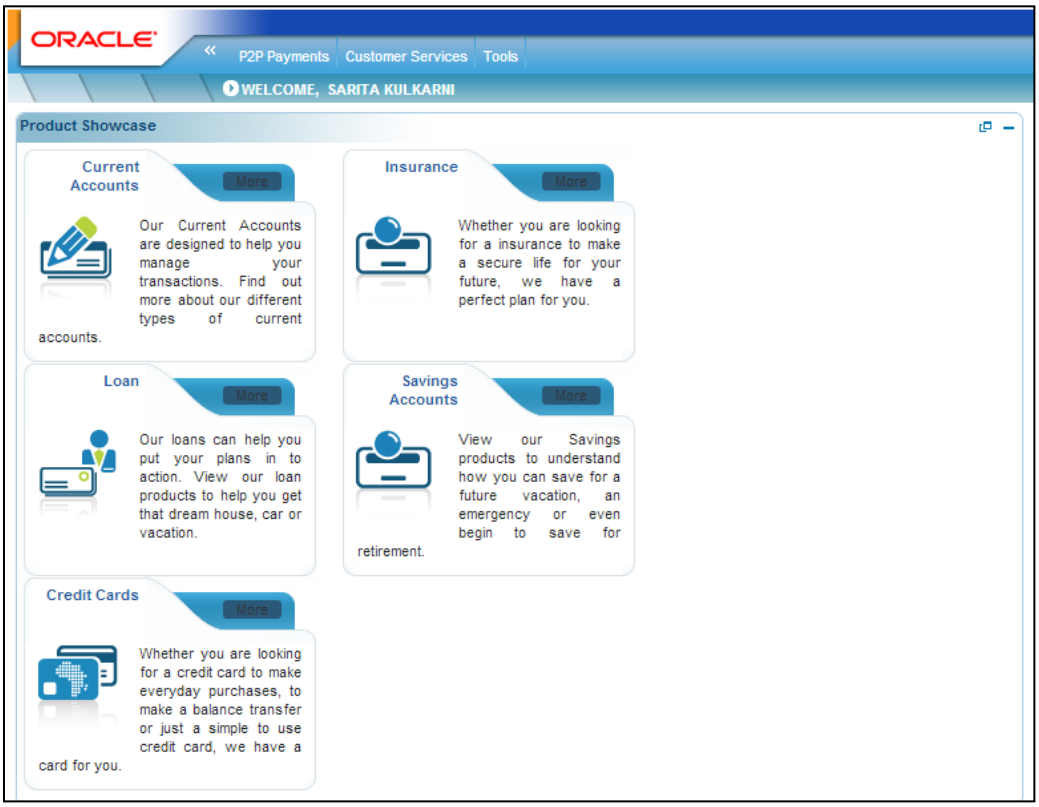
Field Name	Description
Login Window	
User ID	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
Password	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

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.

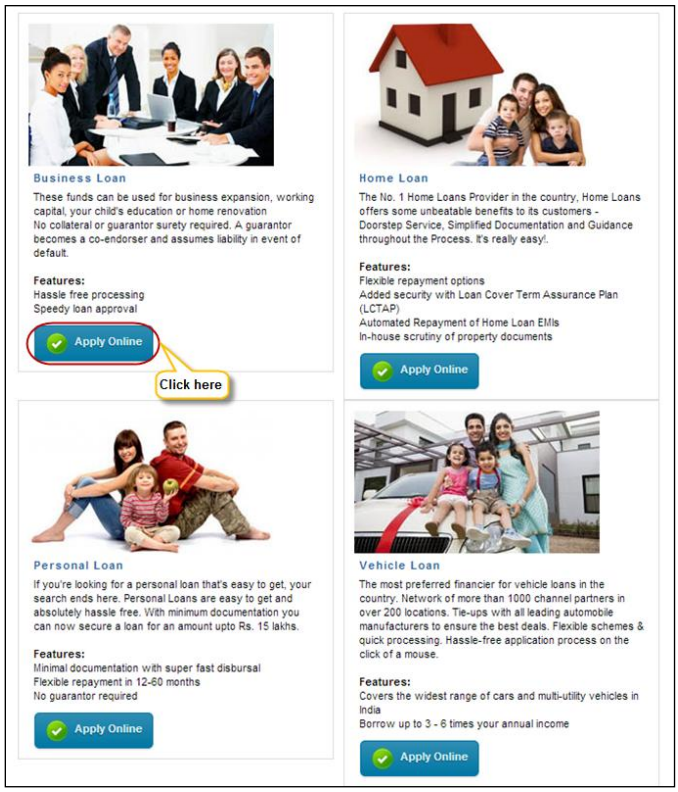
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email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

Product Showcase



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

Business Loan



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.

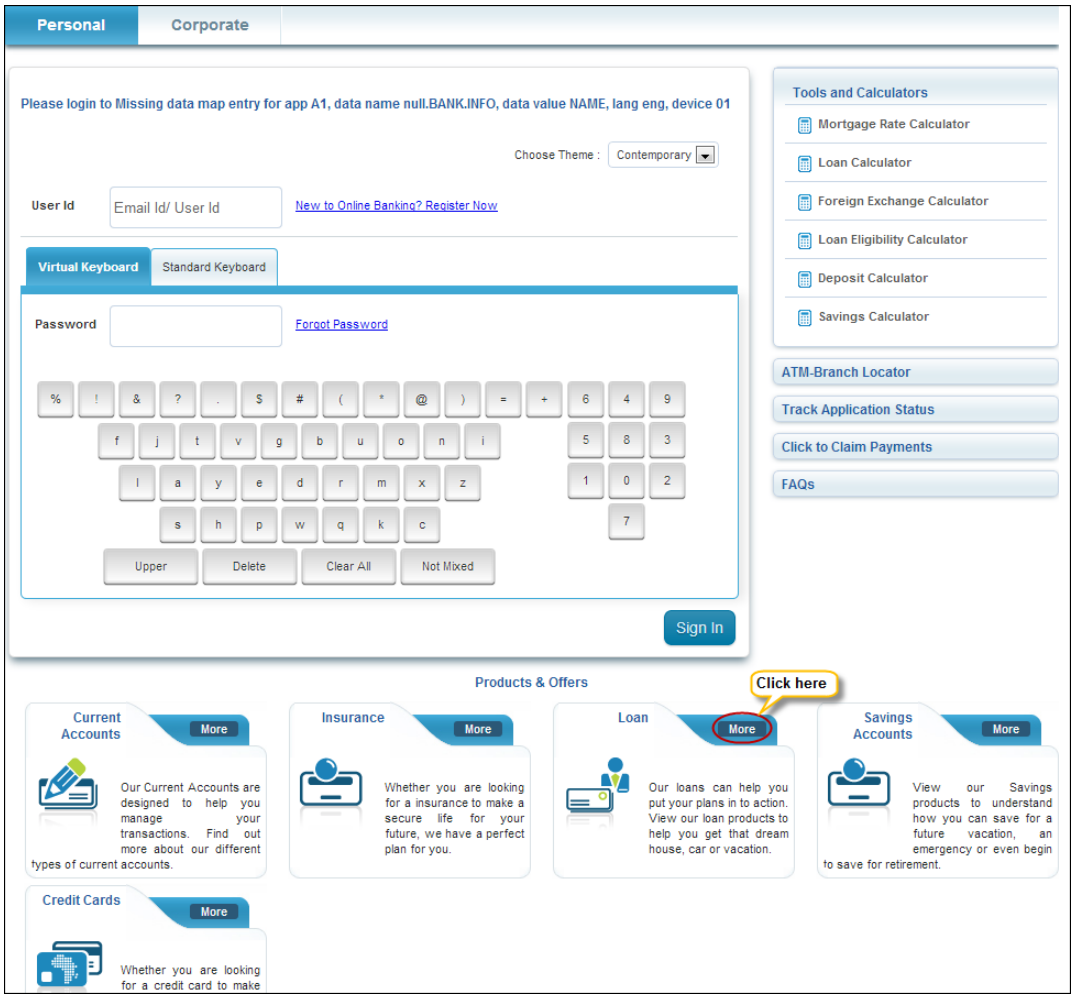
9.3 Prospective Customer

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.

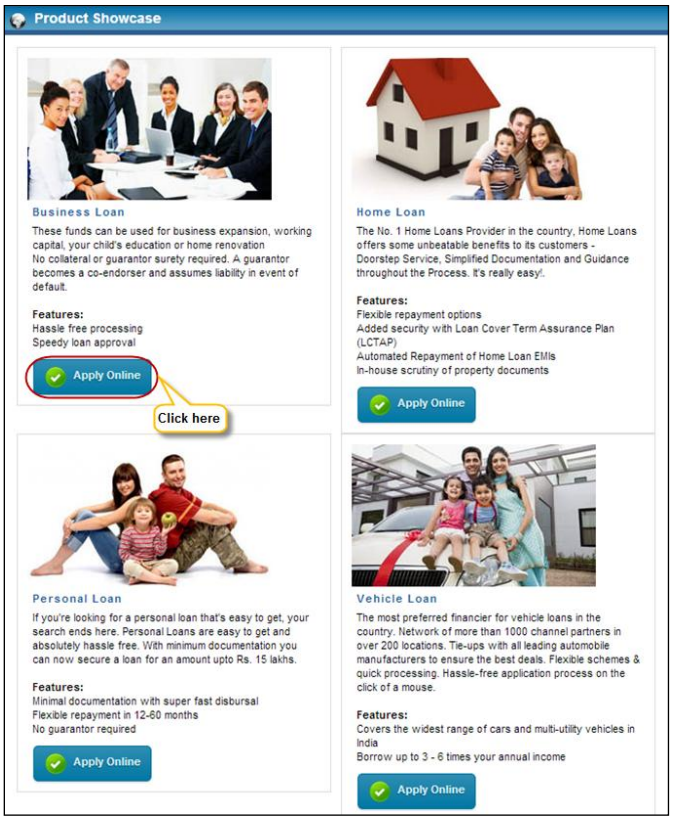
For the Prospective Customer:

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

Product Showcase

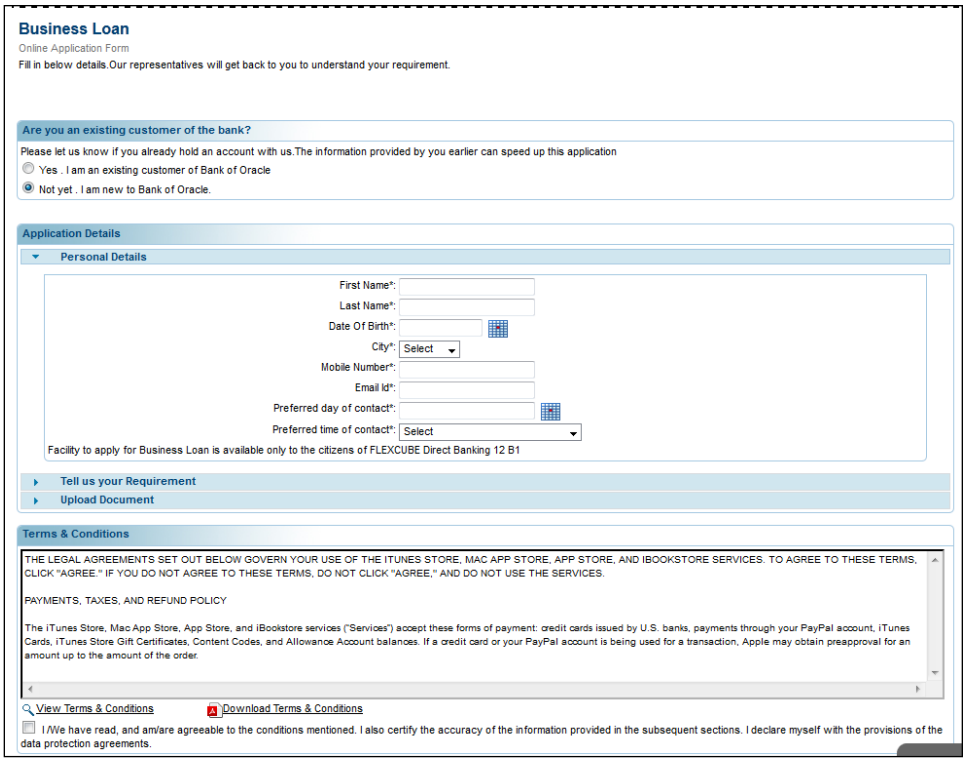


Product Group – Loans



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

Business Loan



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	[Conditional, Dropdown List] Select the appropriate option from the following: • Saving Account Customer • Credit Card Customer • Only Deposits / Loans Customer This field is available when the logged in customer is an existing user.
Customer ID / Account Number	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the selected Relationship Type is **Saving Account Customer** or **Only Deposits / Loans Customer**. Enter the appropriate Customer ID/ Account Number in the respective field.
Credit Card Number	[Conditional, Input Box, 20*n] This field is available only when the selected Relationship Type is **Credit Card Customer**. Enter the appropriate Credit Card Number.

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.

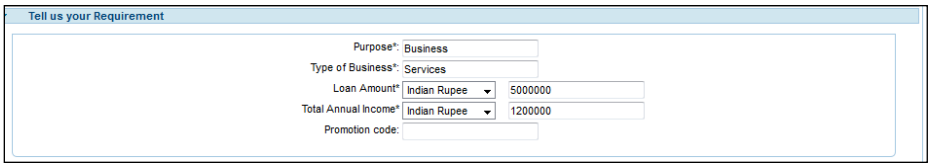
4. Enter the required details in the remaining fields.

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	[Conditional] Select the required account number from the list.
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.

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. • 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

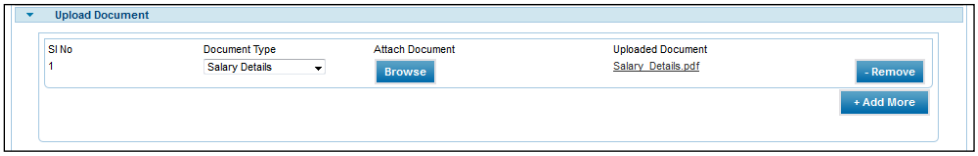
Tell us your Requirement



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



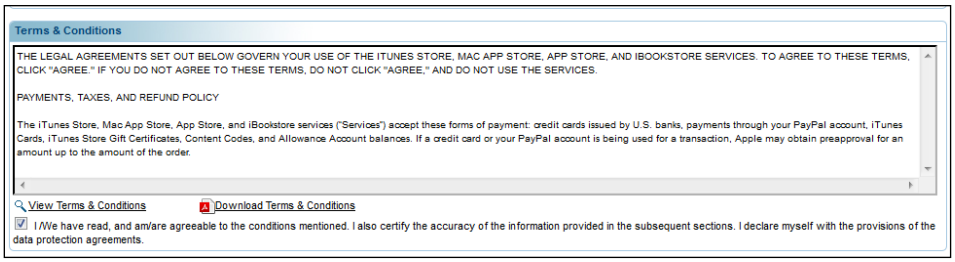
Field Description

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.
	• Identification Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • Phone Bill
	• Address Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • PAN Card
	• 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.

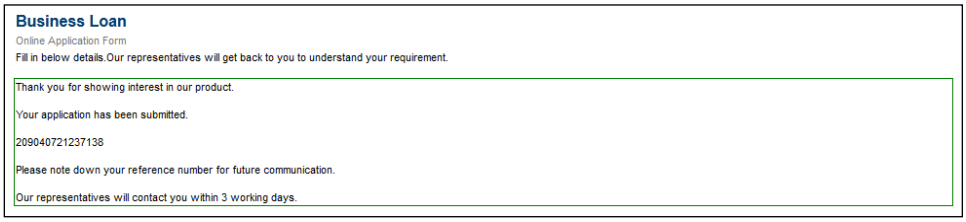
Security Code

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
	[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] A user has to enter the alphanumeric security code shown in the image into the security code text field.

5. Click **Submit**.



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.

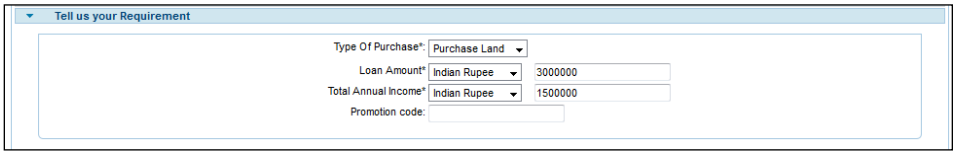
Note: For the **Already Registered User of Online Banking**, the entire application process is similar to the **Already Registered User** of **Business Loan**. Please refer to the section - *Business Loan*.

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



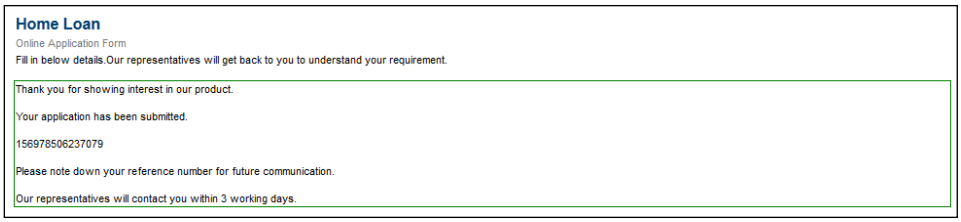
Field Description

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.

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**.

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.

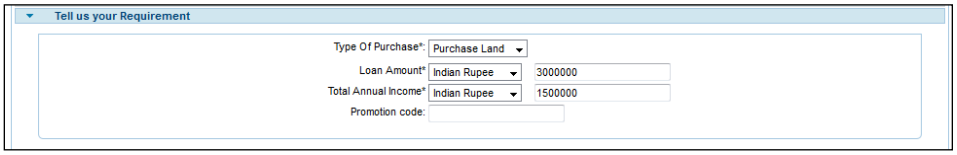
Note: For the **New User to Online Banking**, the entire application process for the *Home Loan* is similar to the process for **New User to Online Banking** of *Business Loan*. Please refer to the section - *Business Loan*.

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

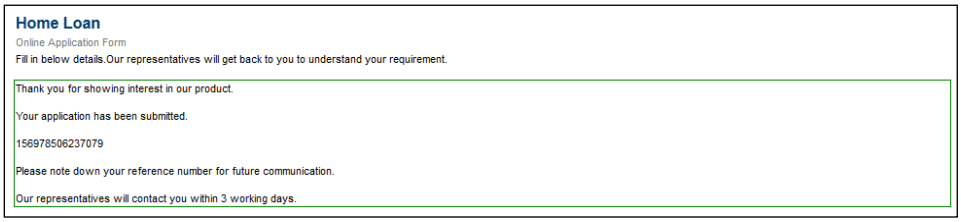


Field Description

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, 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.



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**.

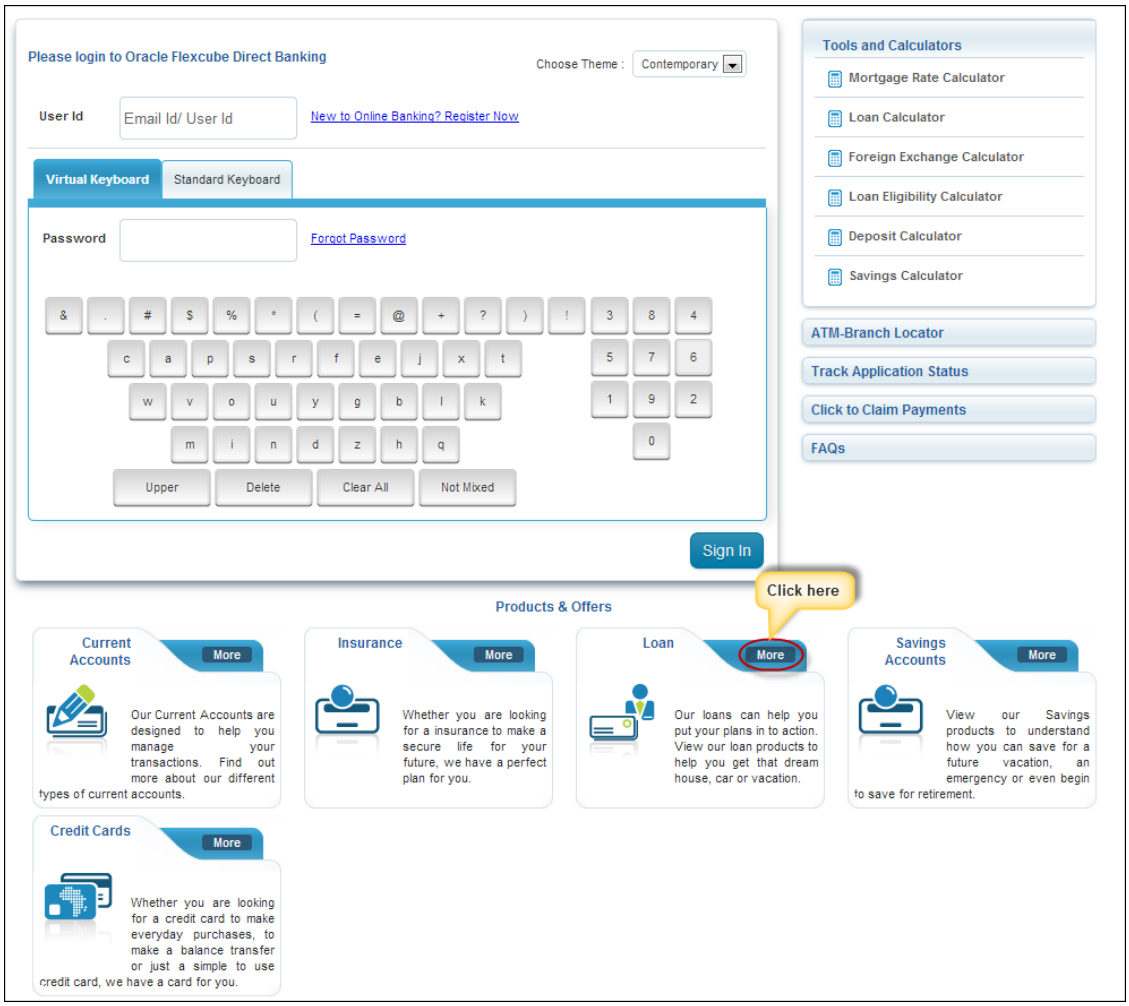
10.3 Prospective Customer

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:

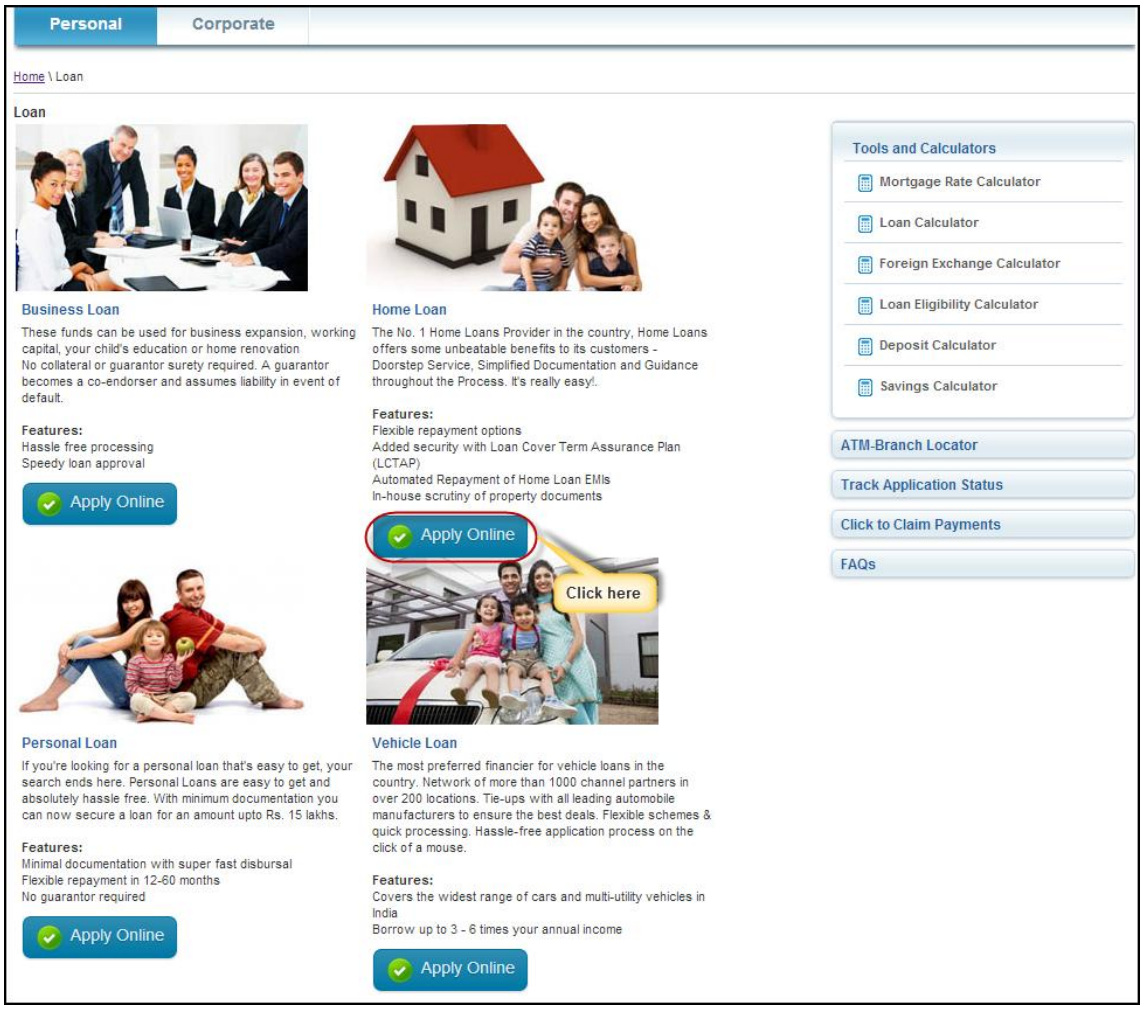
1. If you are a **Prospective Customer**, click **More** available on the Loan, as shown in the following screenshot:

Login Page



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

Product Group - Loan



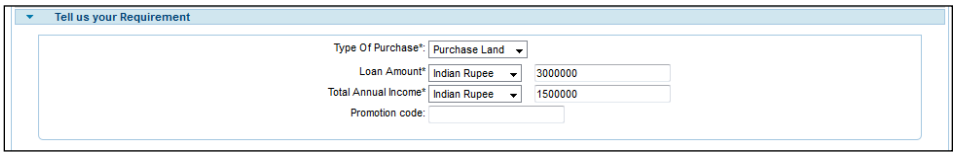
Note: For the **Prospective Customer**, the entire application process for the *Home Loan* is similar to the process of **Prospective Customer** of *Business Loan*. Please refer to the *Business Loan*.

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

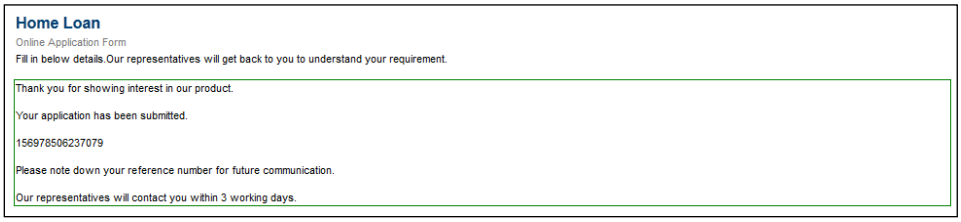


Field Description

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.



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.

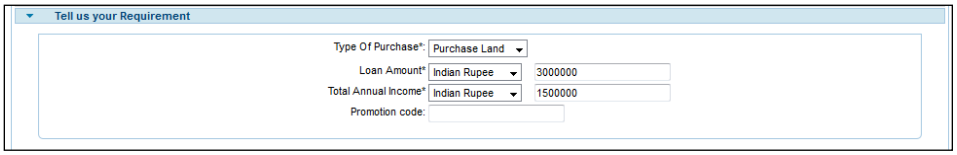
Note: For the **Already Registered User to Online Banking**, the entire application process for the *Personal Loan* is similar to the process of **Already Registered User to Online Banking** of *Business Loan*. Please refer to the *Business Loan*.

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



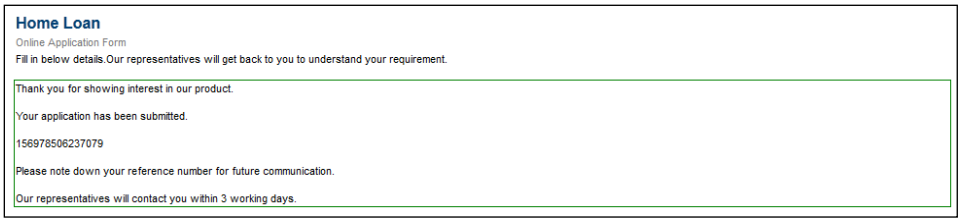
Field Description

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.

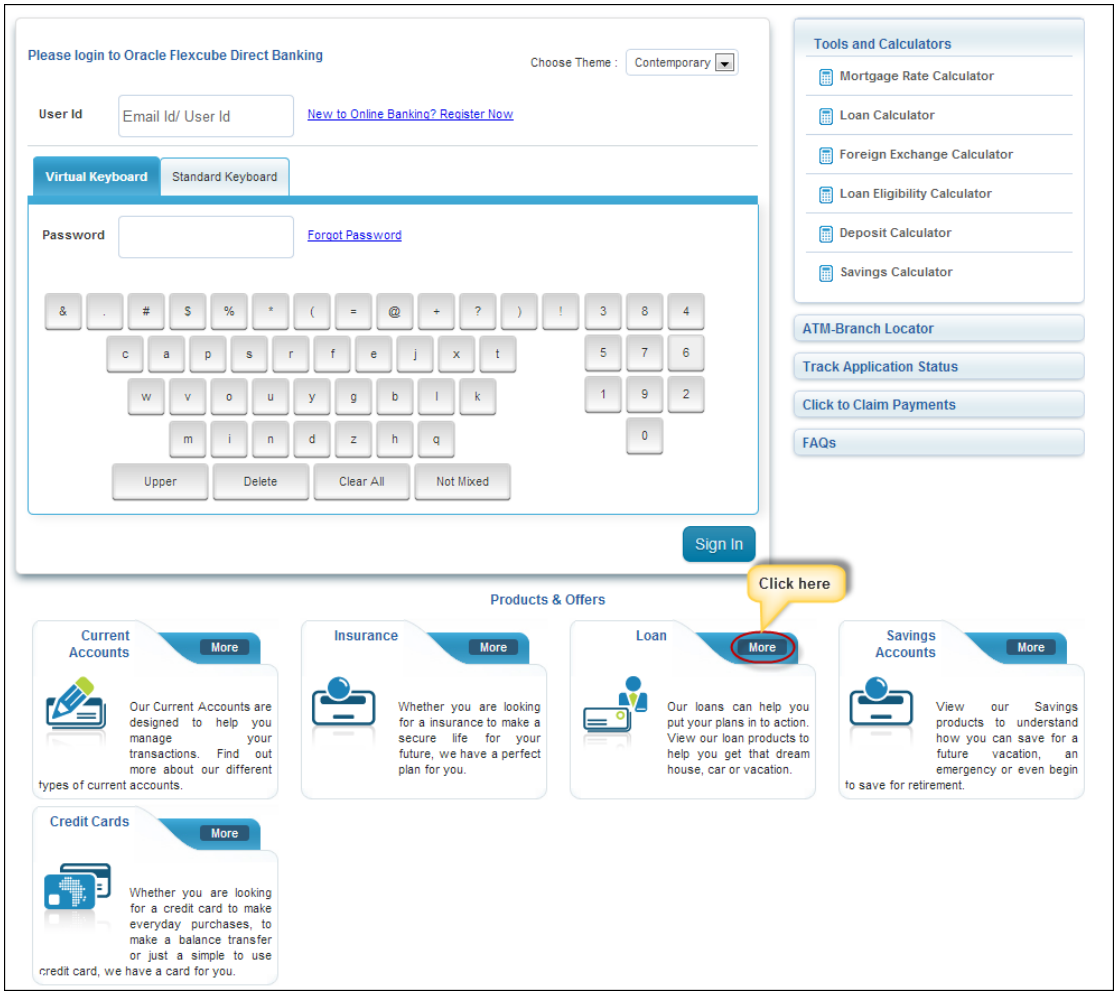
11.3 Prospective Customer

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:

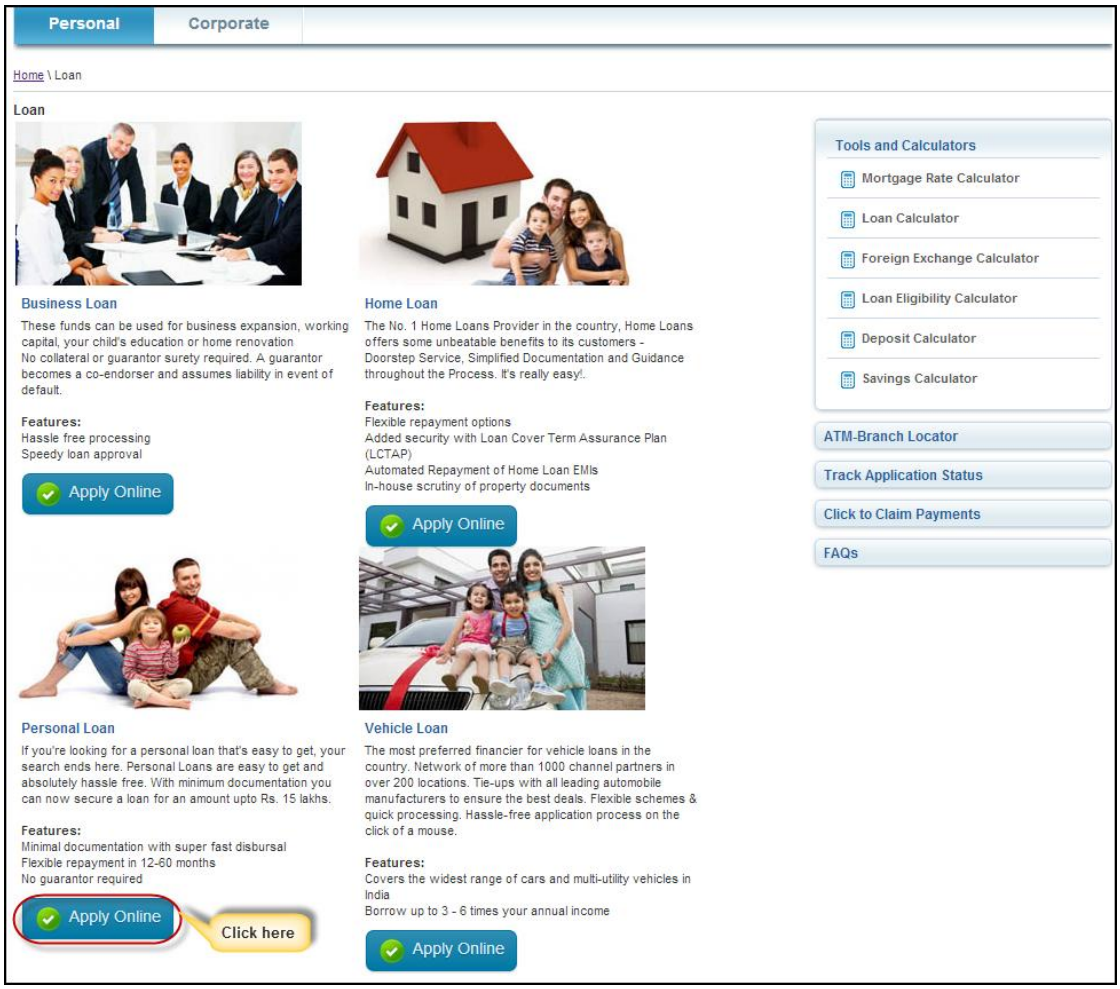
1. If you are a **Prospective Customer**, click **More** available on the Loan, as shown in the following screenshot:

Login Page



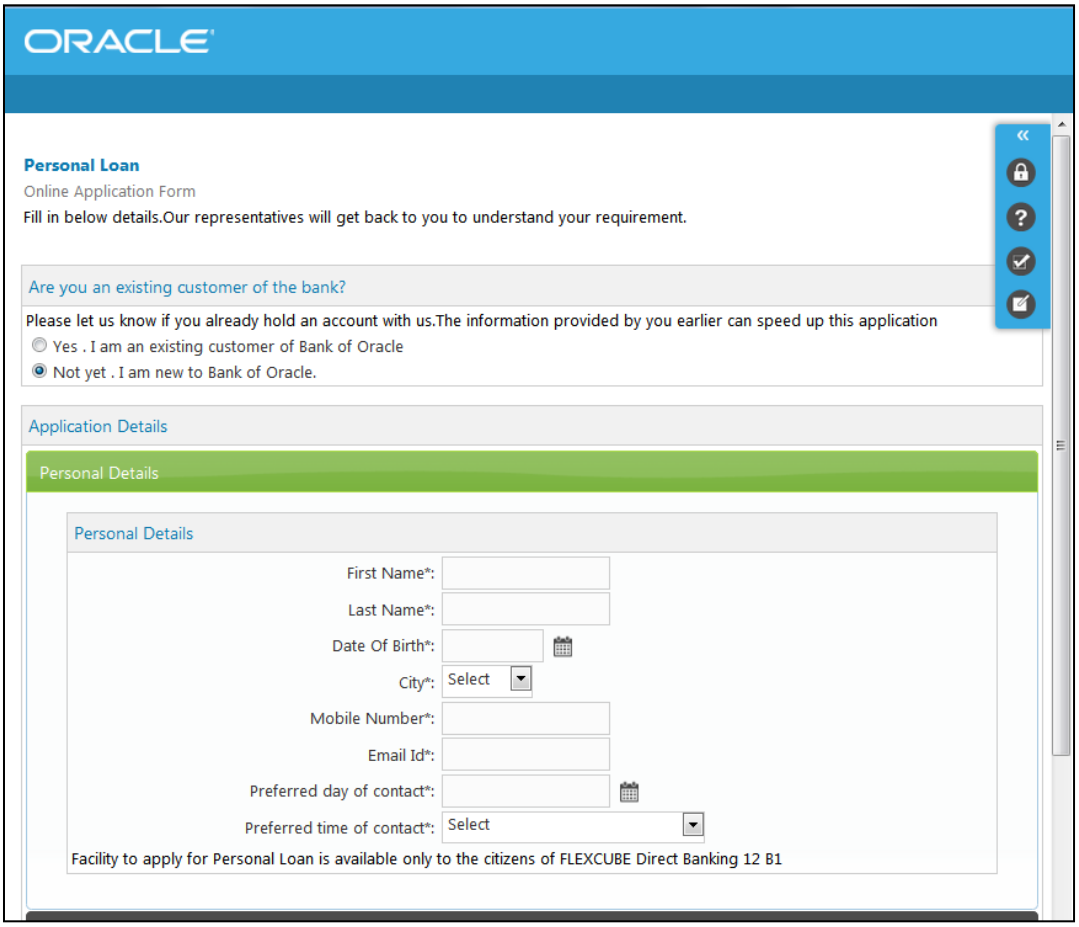
2. The following page is displayed. Click **Apply Online**, available on the product – Personal Loan.

Product Group - Loan



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.

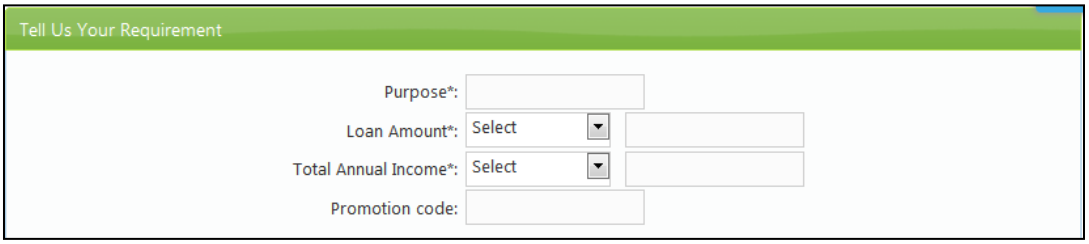
Field Name	Description

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 only if logged in customer is a newly registered customer.
Last Name	[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.
Name	[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.
Date of Birth	[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.
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.

Field Name	Description
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. • 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

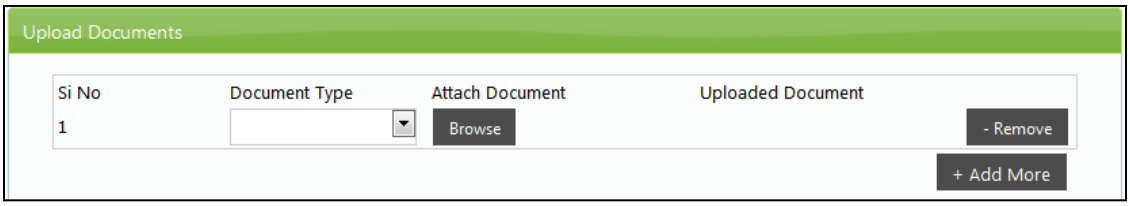


Field Description

Field Name	Description
Application Details	
Tell us your Requirement	
Purpose	[Mandatory, Input Box] Enter the purpose to opt for a loan.
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 bank requirement and are system configured. Enter the desired type of currency.

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.

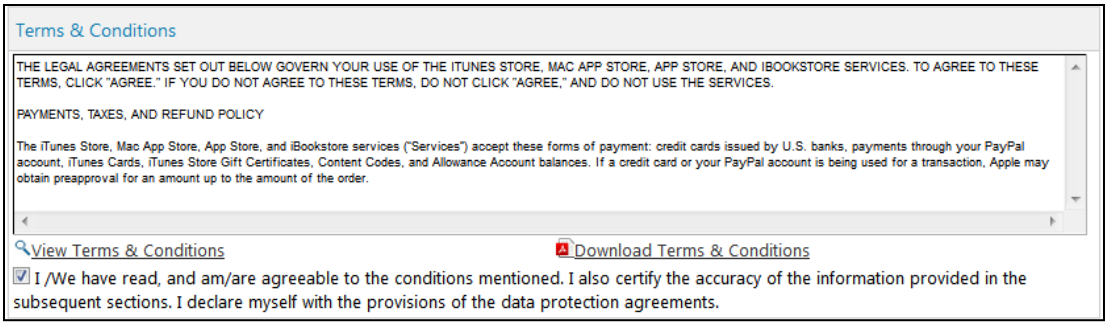
Upload Document



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.

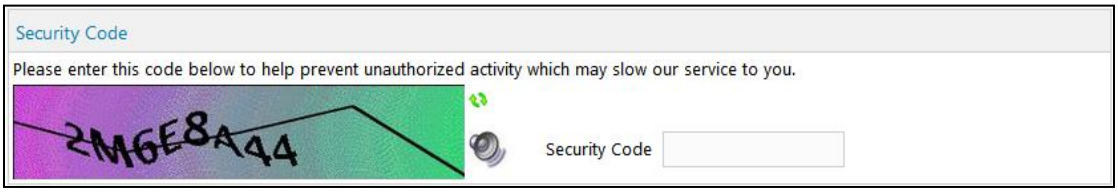
Terms & Conditions



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

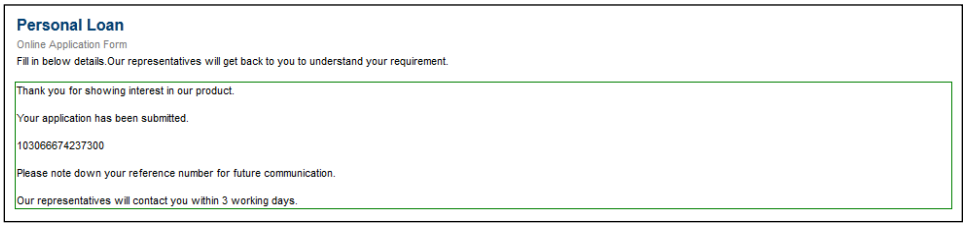


Field Description

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
	[Optional, icon] 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.
	[Optional, icon] A user can hear the security code using this icon.
Security Code	[Mandatory, Input Box, 10] 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 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.

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.

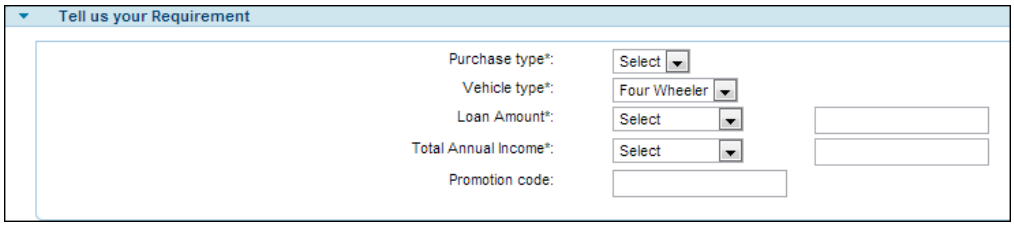
Note: For the **Already Registered User to Online Banking**, the entire application process for the *Vehicle Loan* is similar to the process of **Already registered User to Online Banking** of Business Loan. Please refer to the Business Loan.

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

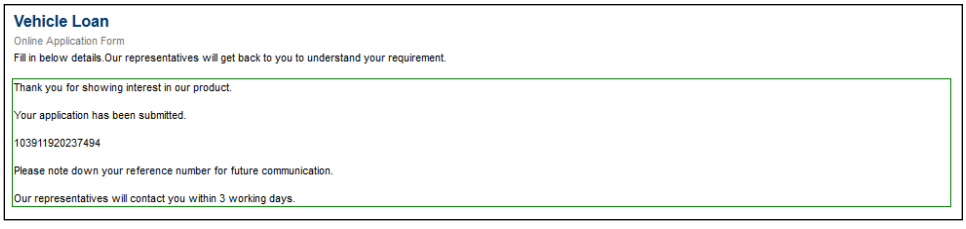
Field Name	Description
Application Details	
Tell us your Requirement	
Purchase Type	[Mandatory] Select the appropriate Purchase Type from the following: • New • Used

Field Name	Description
Vehicle Type	[Mandatory] Select the desired vehicle type from the following: • 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.

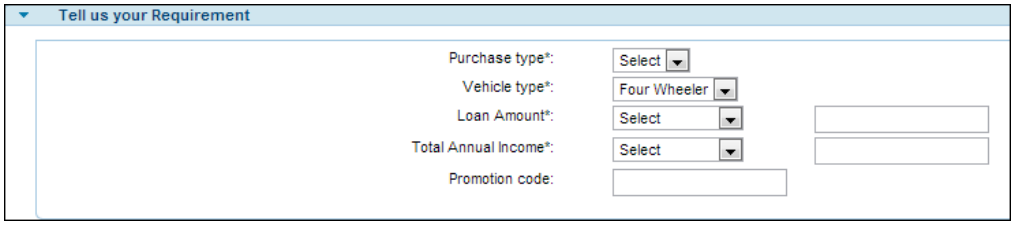
Note: For the **New User to Online Banking**, the entire application process for the *Personal Loan* is similar to the process of **New User to Online Banking** of *Business Loan*. Please refer to the *Business Loan*.

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

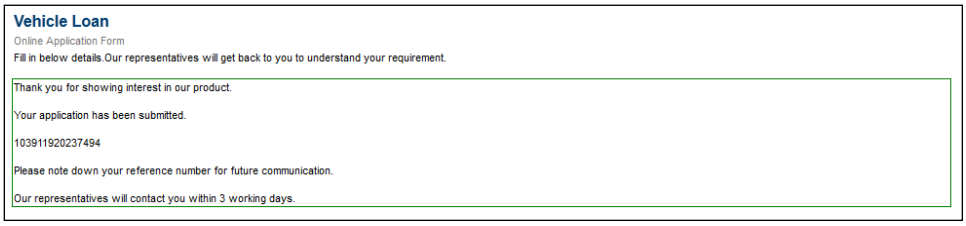
Field Name	Description
Application Details	
Tell us your Requirement	
Purchase Type	[Mandatory] Select the appropriate Purchase Type from the following: • New • Used
Vehicle Type	[Mandatory] Select the desired vehicle type from the following: • Commercial • Four Wheeler • Two Wheeler
Loan Amount (Currency 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**.

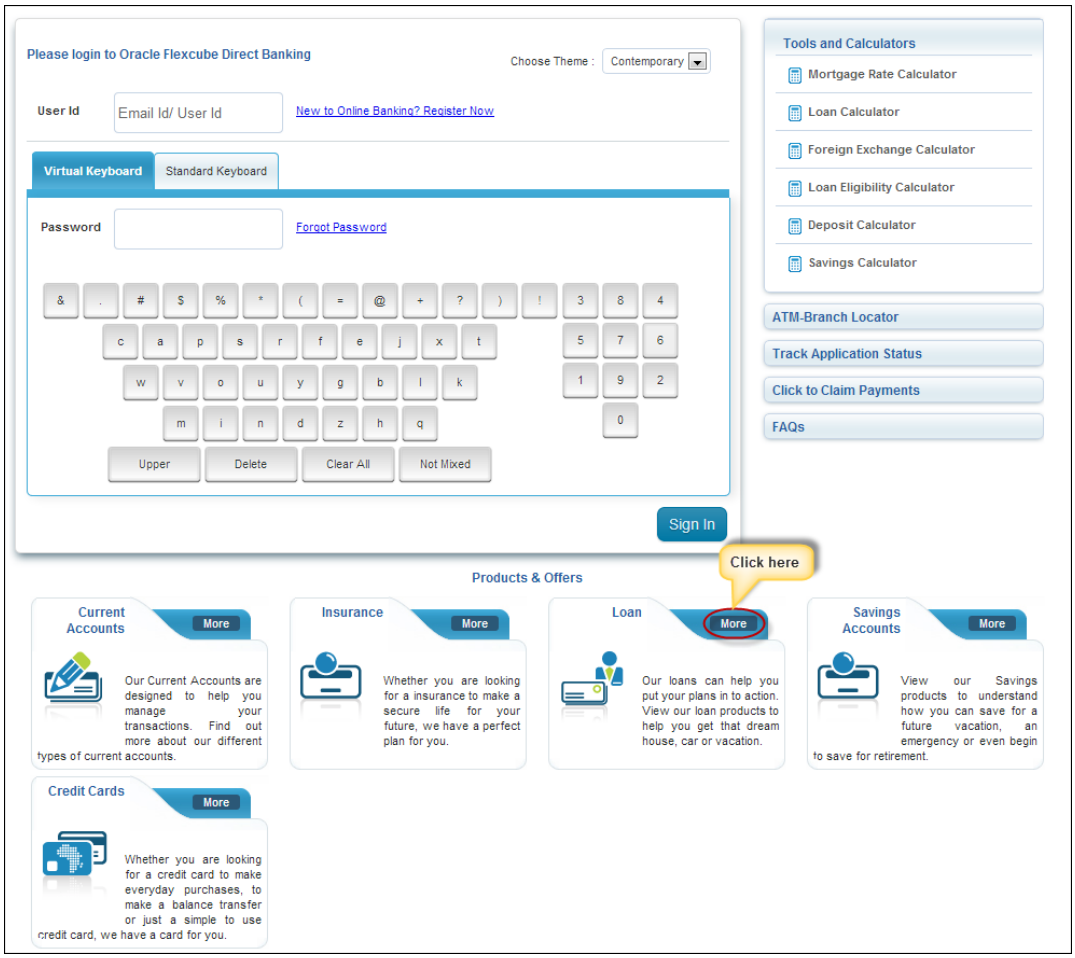
12.3 Prospective Customer

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:

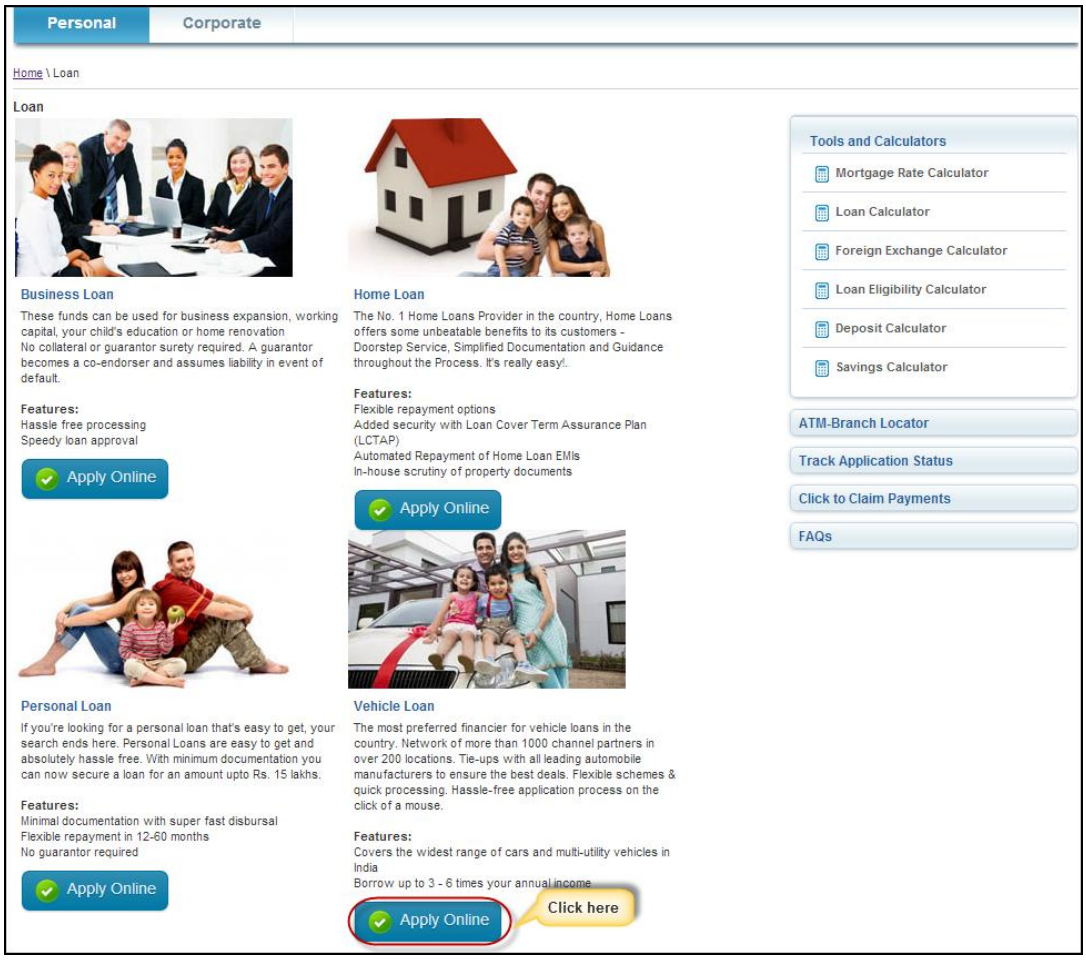
1. If you are a **Prospective Customer**, click **More** available on the *Loan*, as shown in the following screenshot:

Login Page



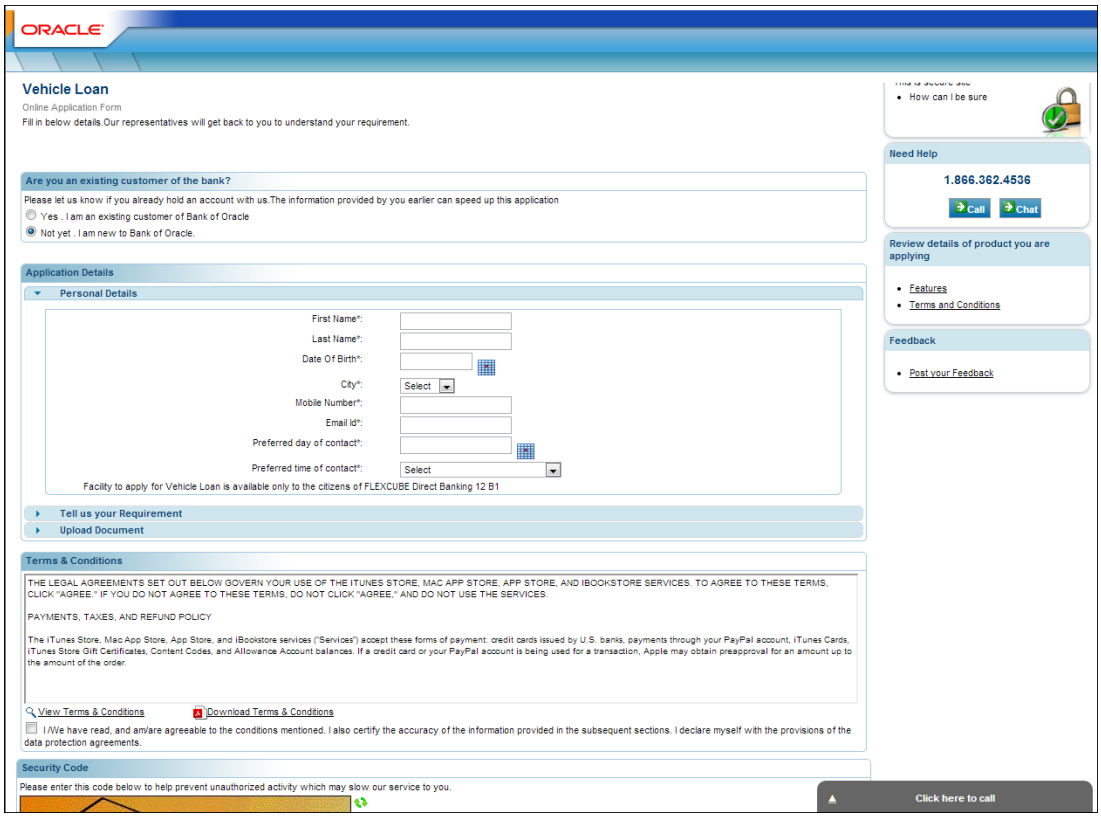
2. The following page is displayed. Click **Apply Online**, available on the product – Vehicle Loan.

Product Group - Loan



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.

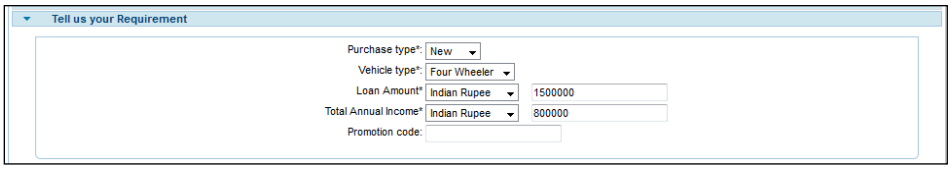
If the user is an existing customer of the *Bank of Oracle*, then multiple accounts may be available for the same user / owned by the same user.

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 **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. • 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

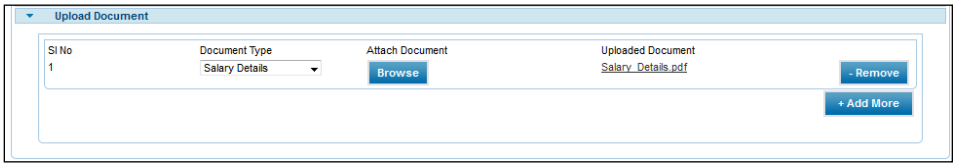
Tell us your Requirement



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. • 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



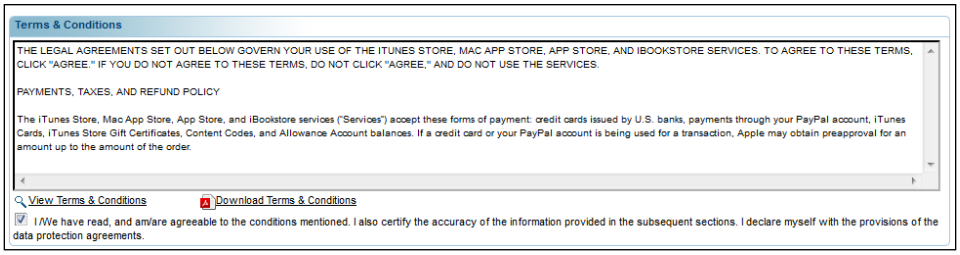
Field Description

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.
	• 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	[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	
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

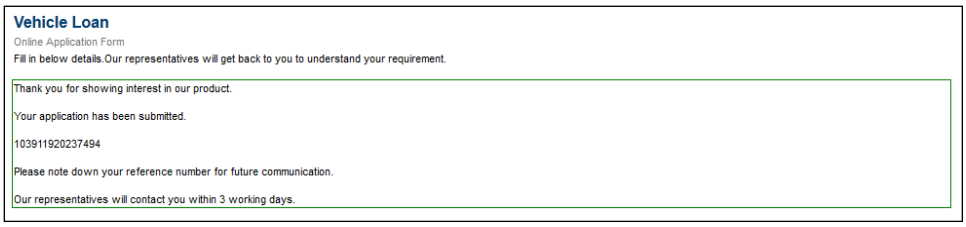
Field Description

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
	[Optional, icon] 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.
	[Optional, icon] A user can hear the security code using this icon.
Security Code	[Mandatory, Text field] 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 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.

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.

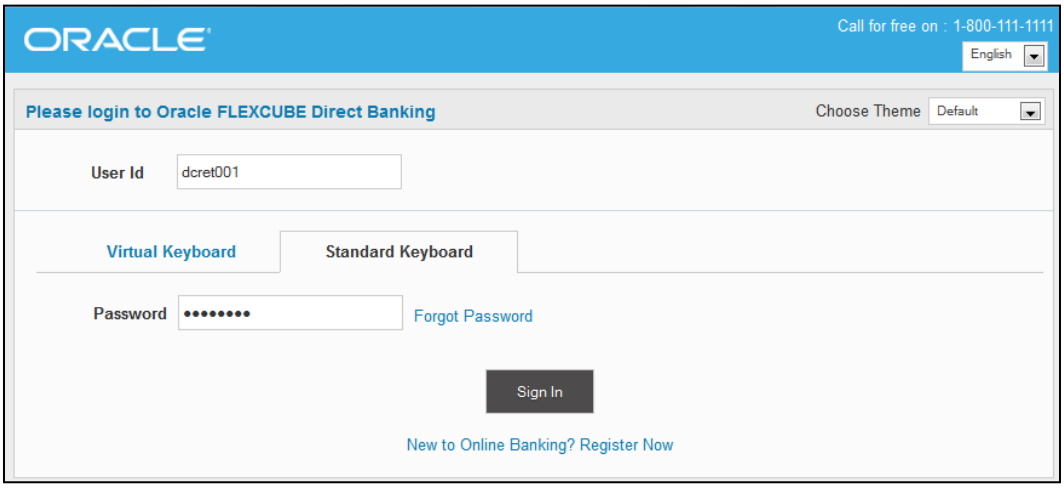
13.1 Already Registered to Online Banking

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



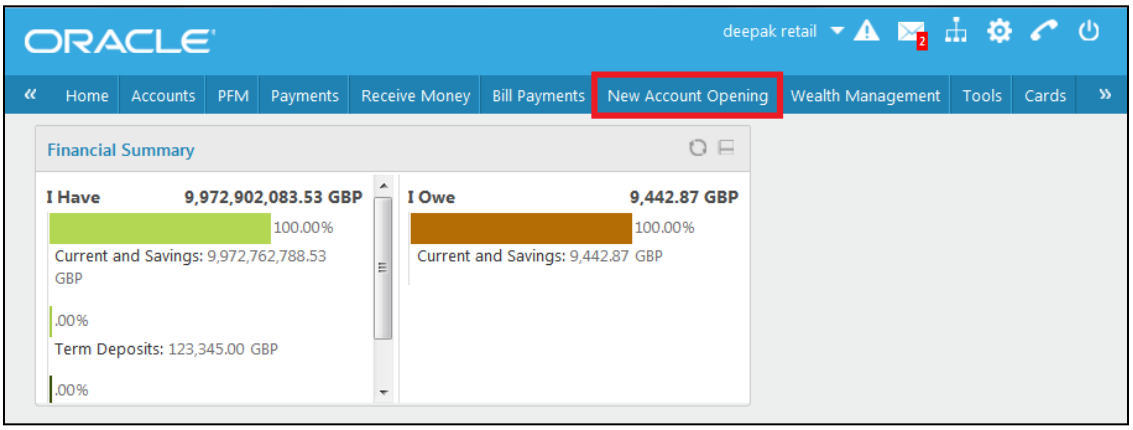
Field Description

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 *Password Policy*, for the Retail User ID entered.

2. Click **Sign In**.

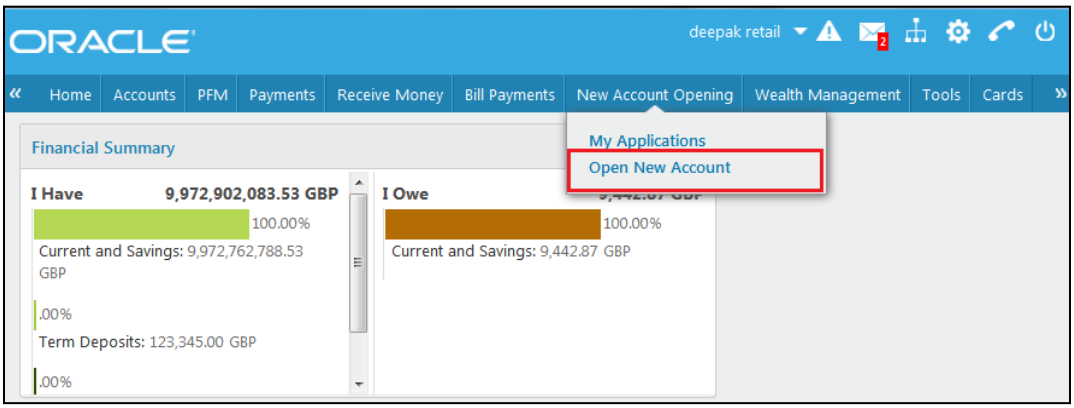
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



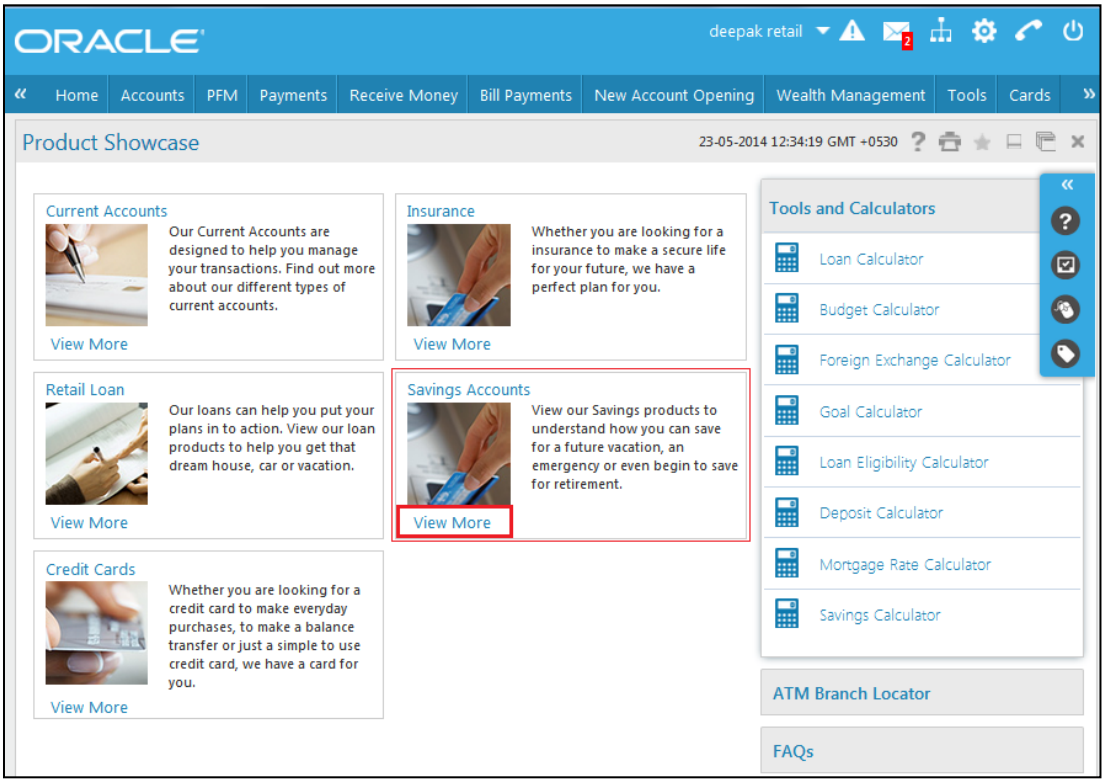
4. The following pop-up is displayed. Click **Open New Account**.

Open New Account



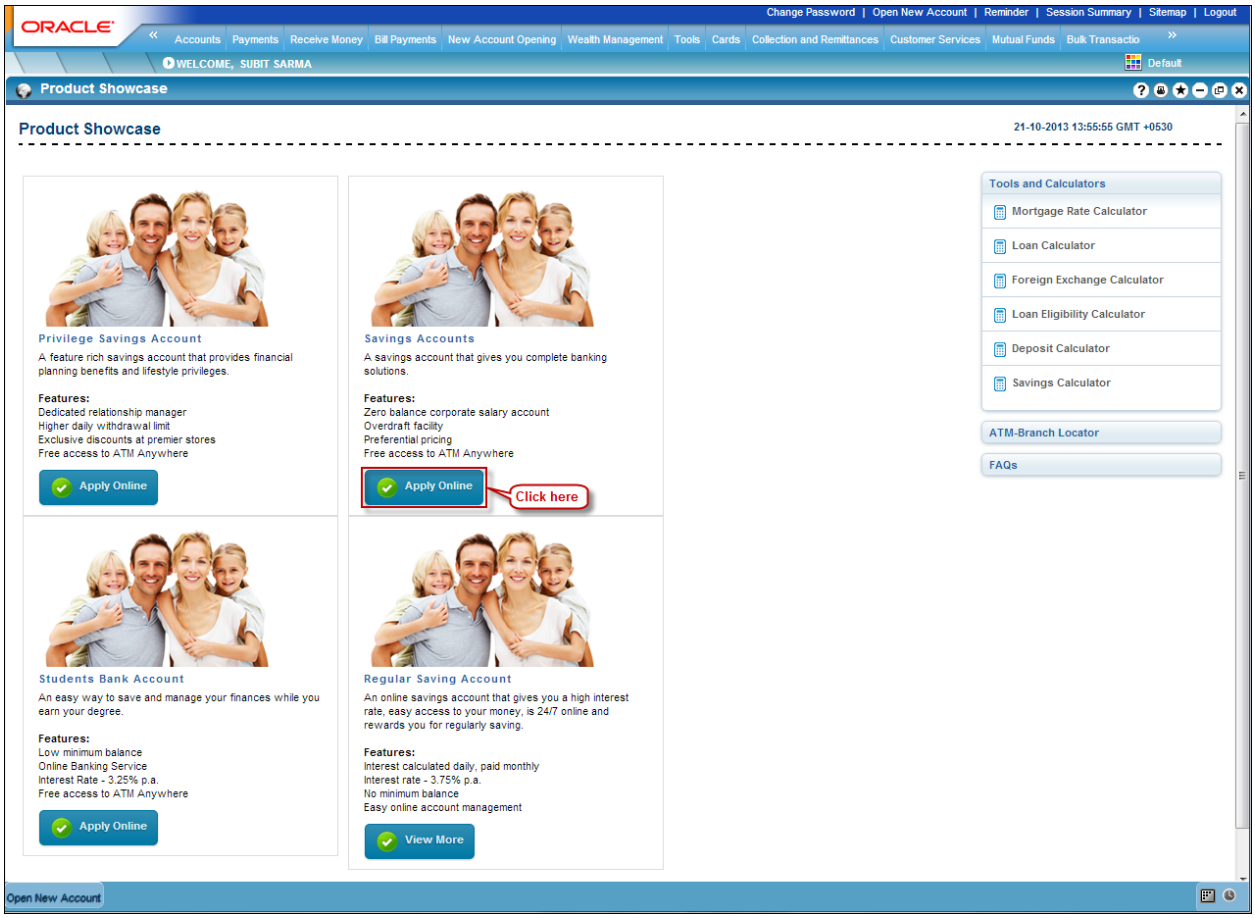
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

Product Group - Savings Accounts

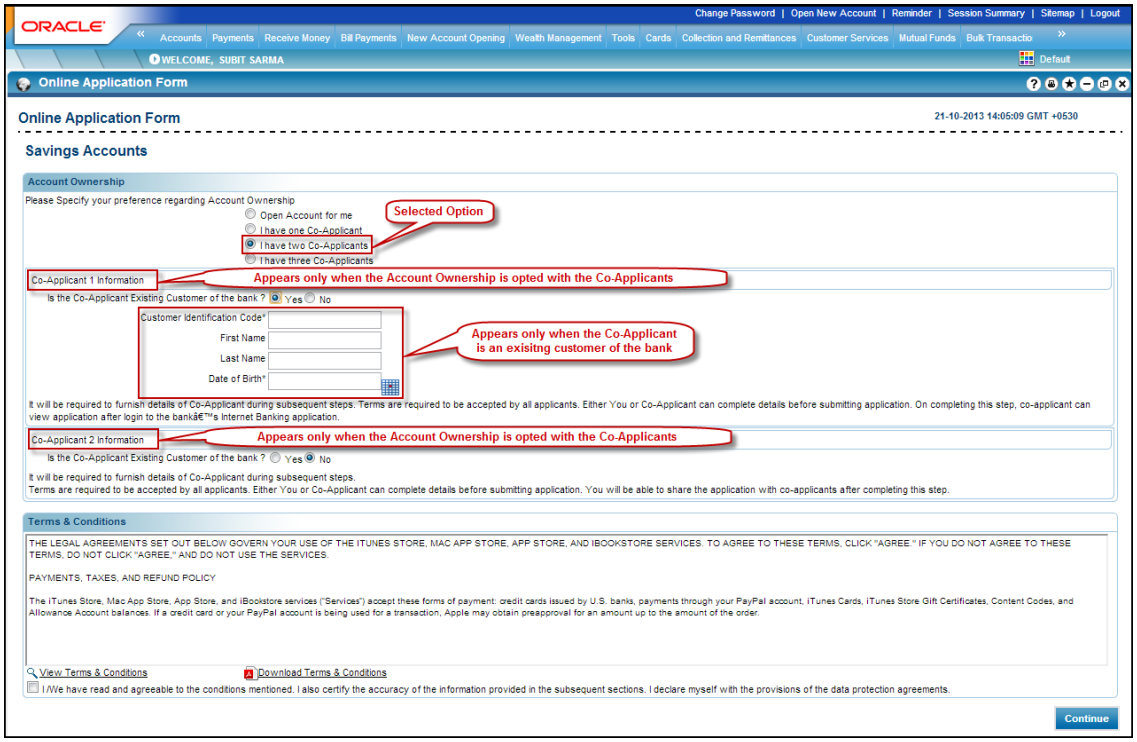


6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

Product - Savings Accounts



The following page is displayed:



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

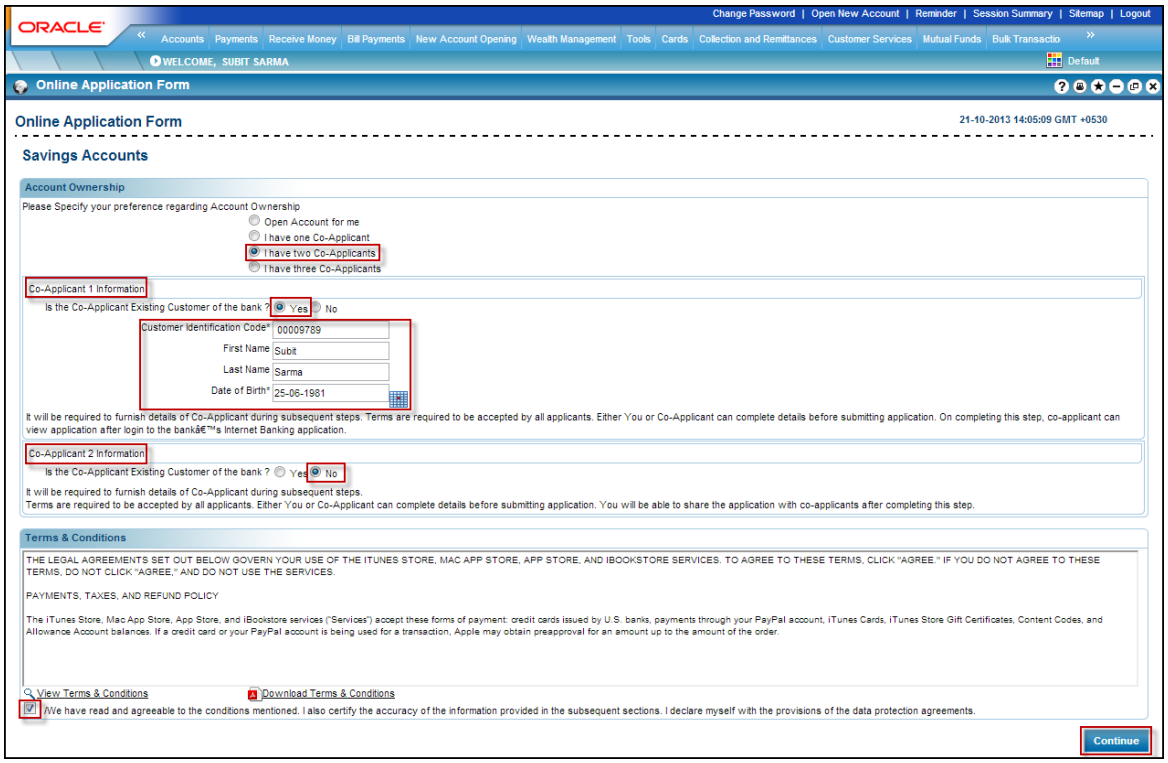
[Conditional, Input Box]

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

Enter the appropriate Customer Identification Code.

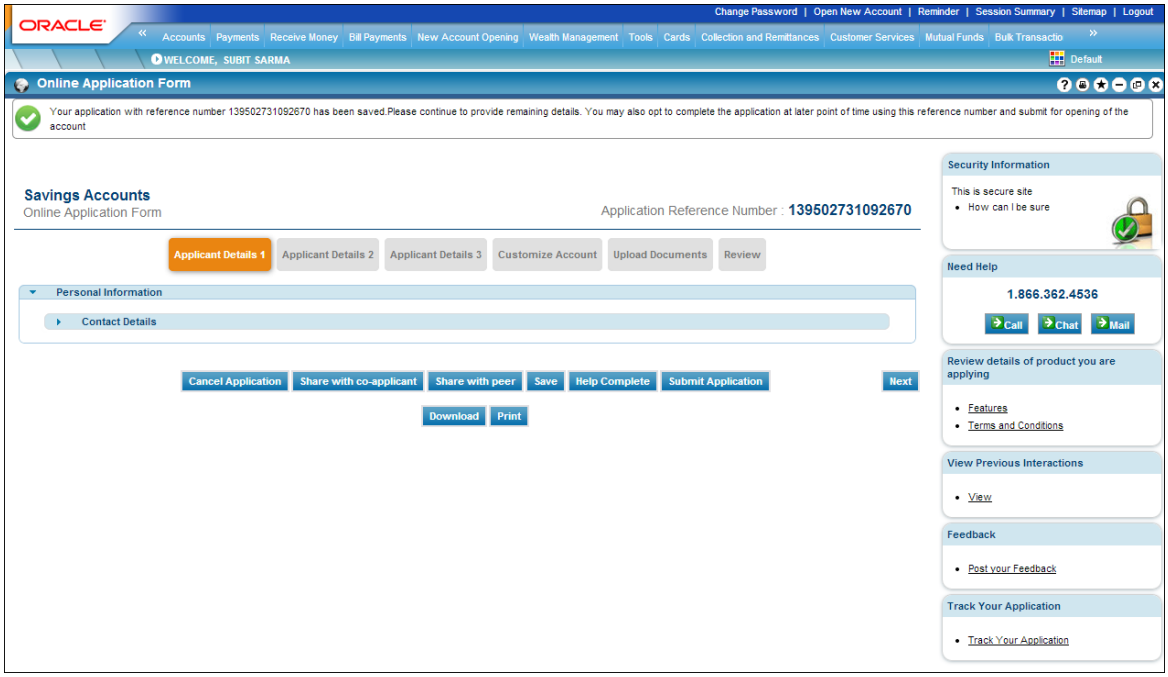
Field Name	Description
First Name	[Conditional, Characters without spaces, Input Box, 35] This field appears only when the Co-Applicant is an existing customer of the bank. Enter the appropriate First Name of the Co-Applicant.
Last Name	[Conditional, Input Box, 35] This field appears only when the Co-Applicant 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

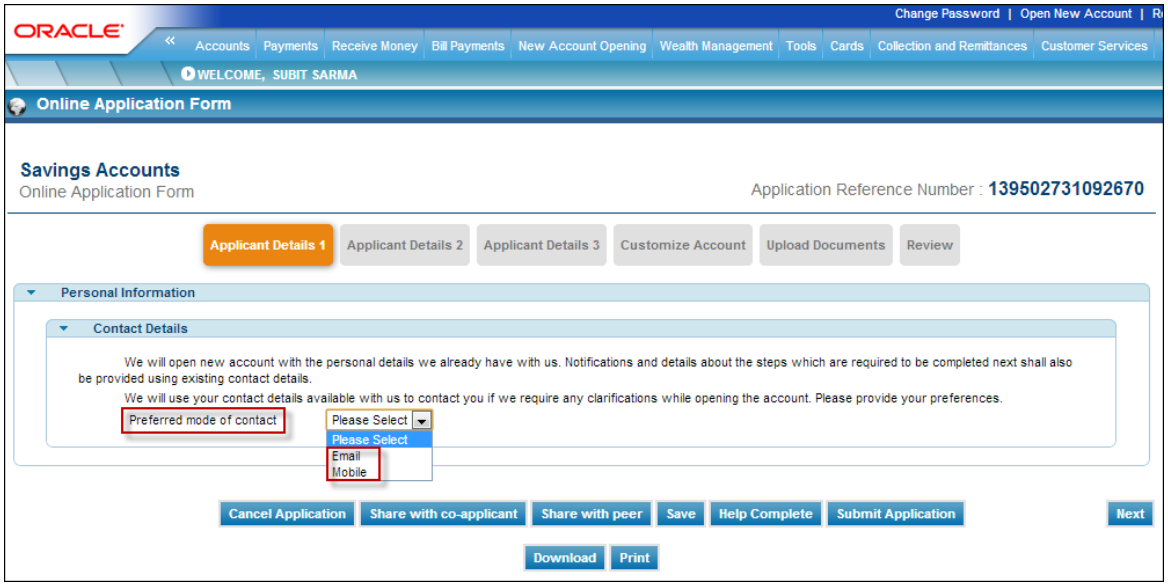


7. Click **Continue**. The following page is displayed.

Online Application Form – Savings Accounts



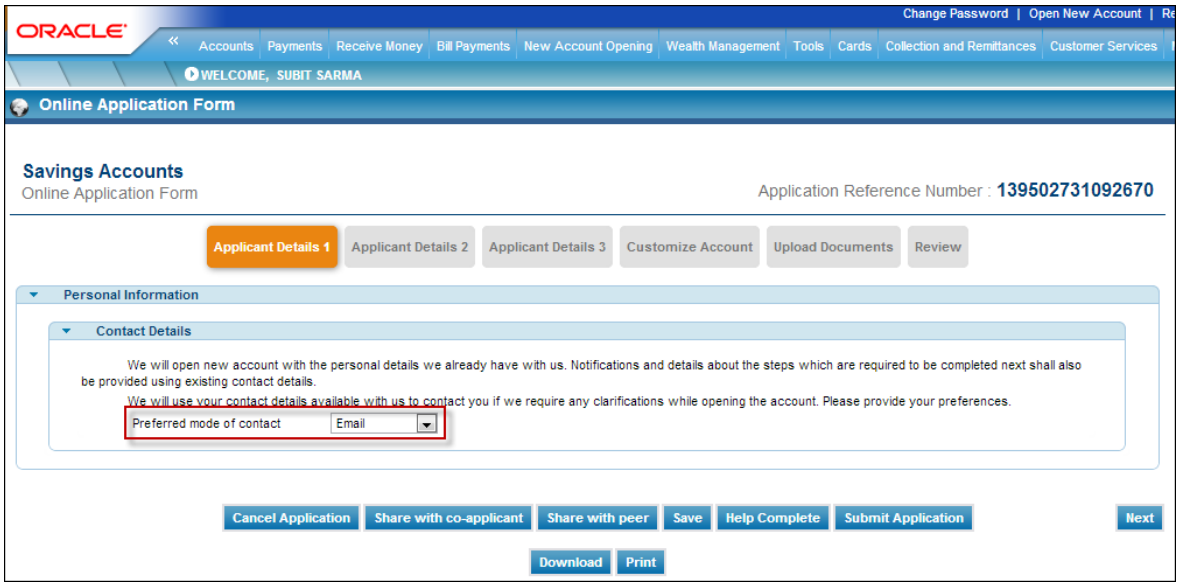
Applicant Details 1



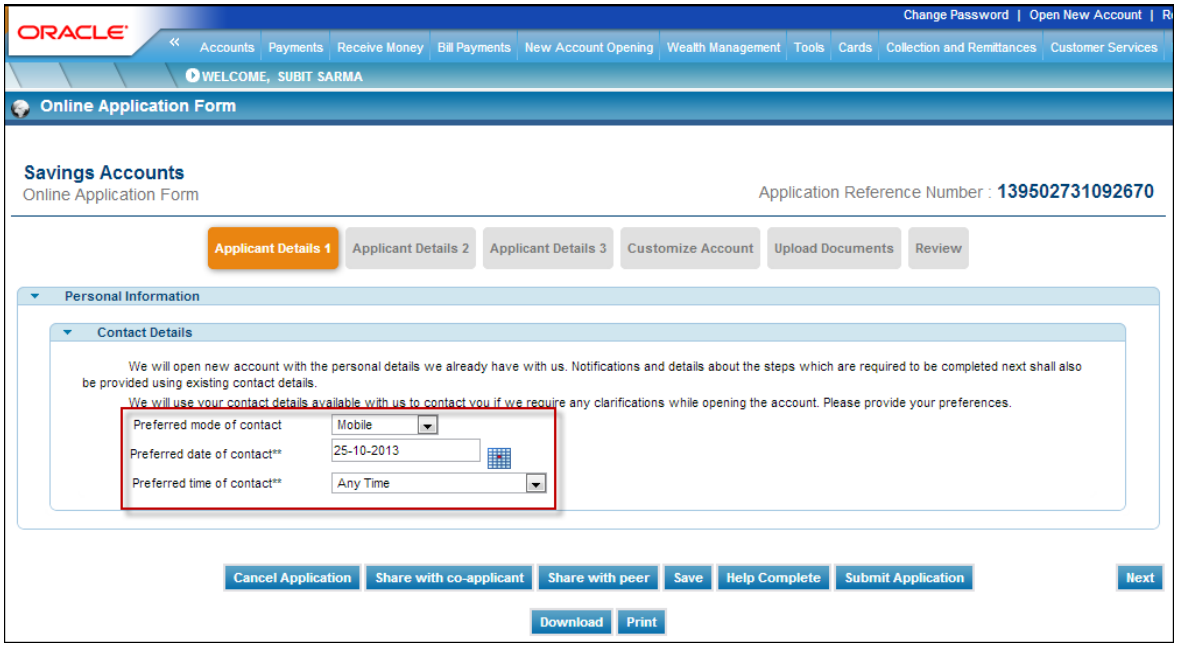
Field Description

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

Preferred Mode of Contact – Email



Preferred Mode of Contact – Mobile



Field Description

Field Name	Description

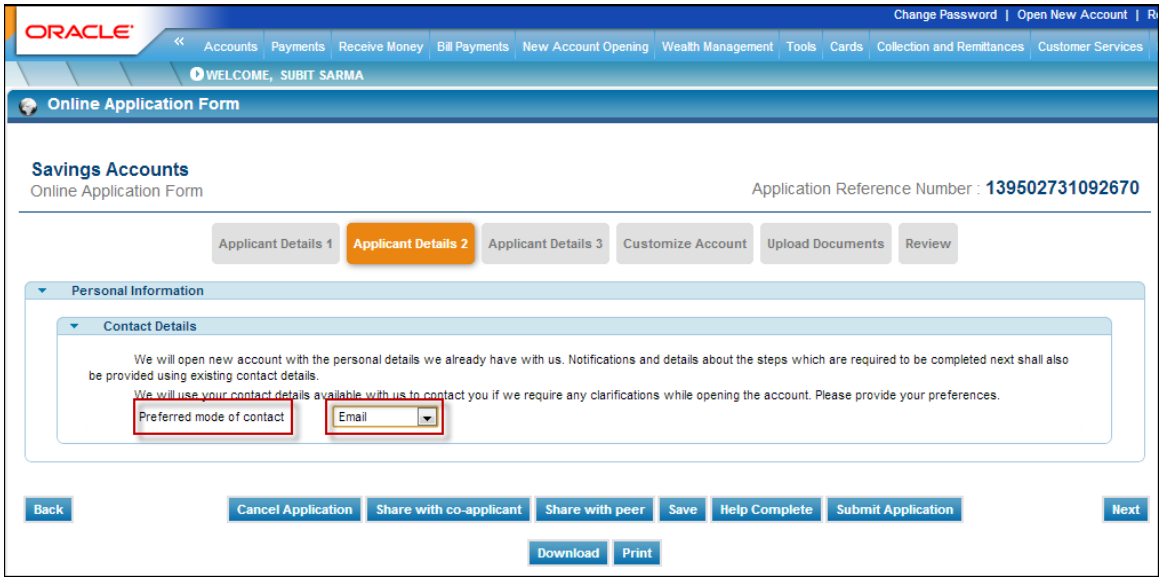
Online Application Form - Savings Accounts – Applicant Details 1

Personal Information

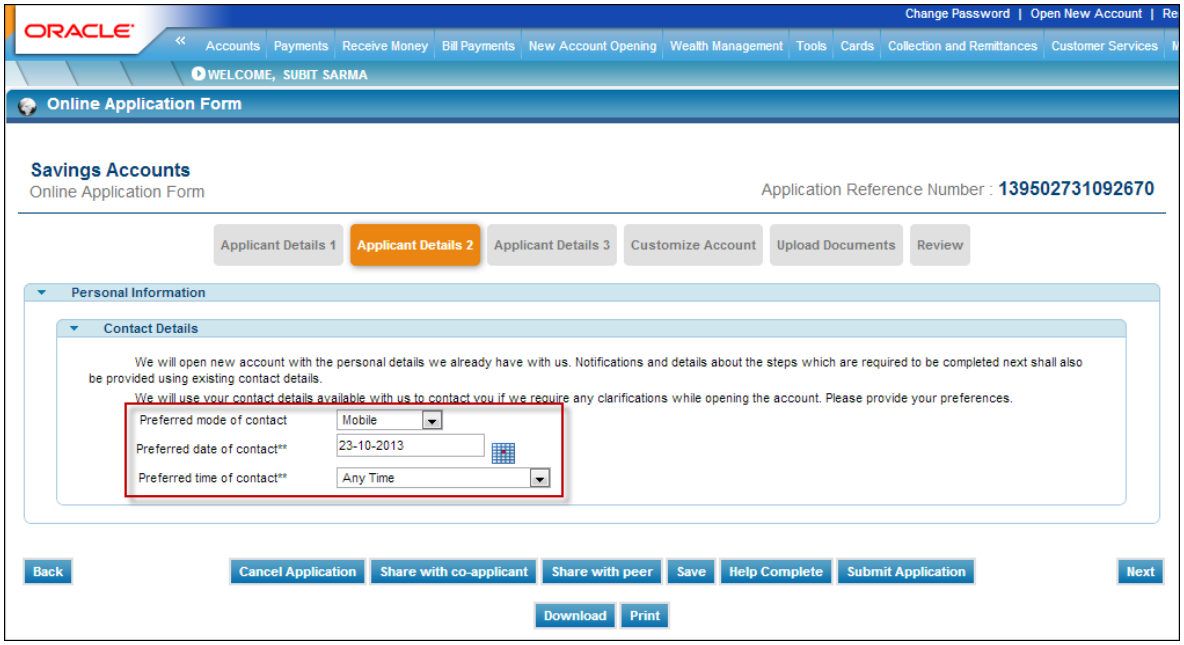
Contact Details

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

Applicant Details 2 - Preferred Mode of Contact – Email



Applicant Details 2 - Preferred Mode of Contact – Mobile



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

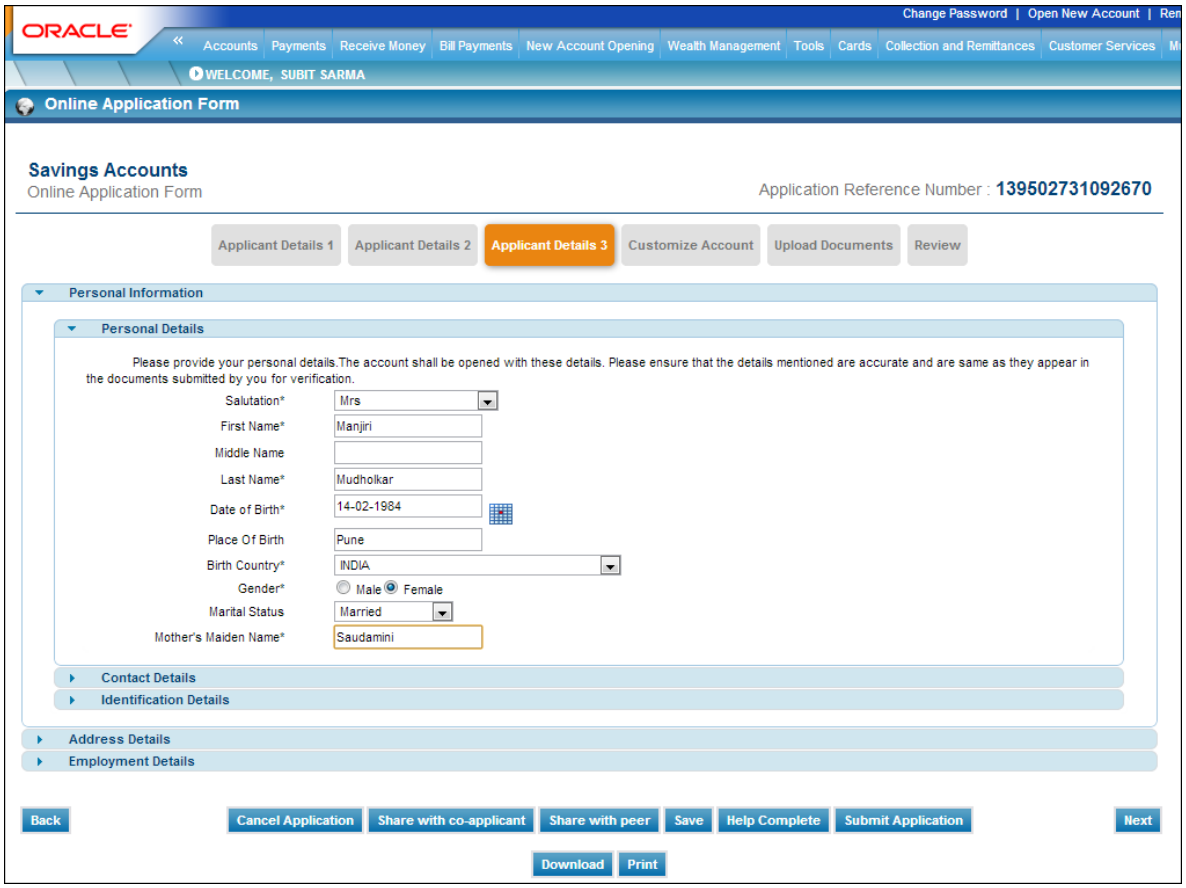
[Mandatory, Date-Picker]

Select the desired date of contact from the Date-Picker.

Field Name	Description
Preferred time of contact	[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

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

Applicant Details 3 – Personal Information – Personal Details

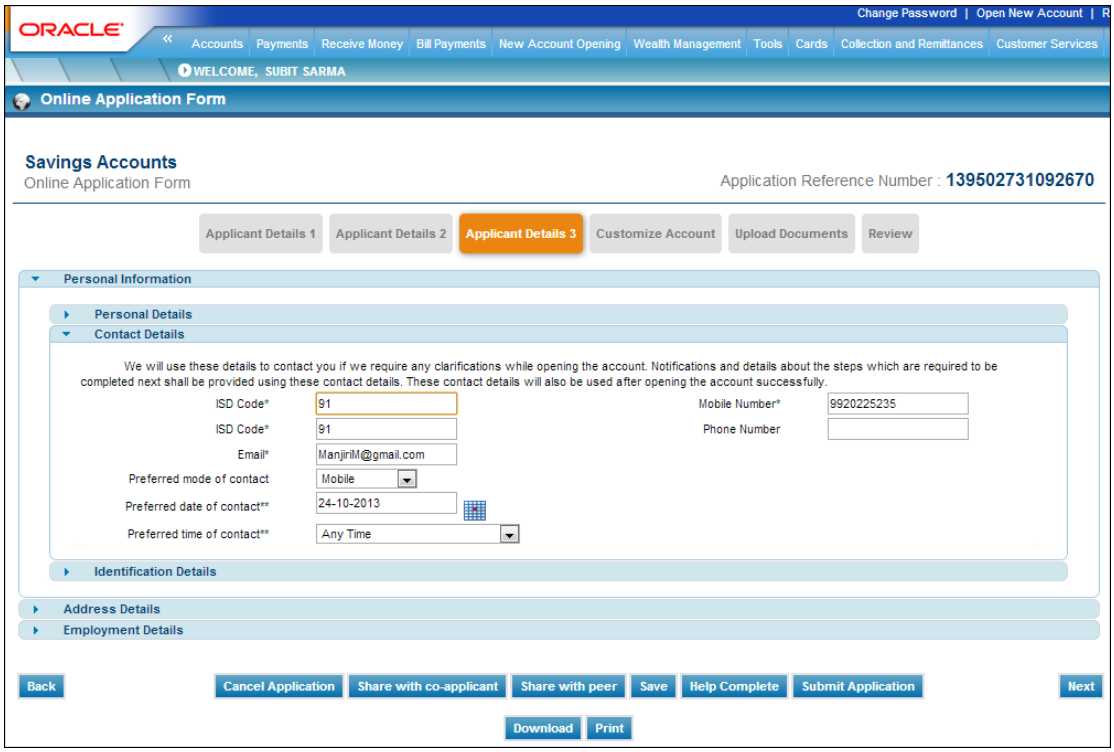


Field Description

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. • 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. • Male • Female

Field Name	Description
Marital Status	[Optional, Dropdown] Select the appropriate status from the following options: • 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

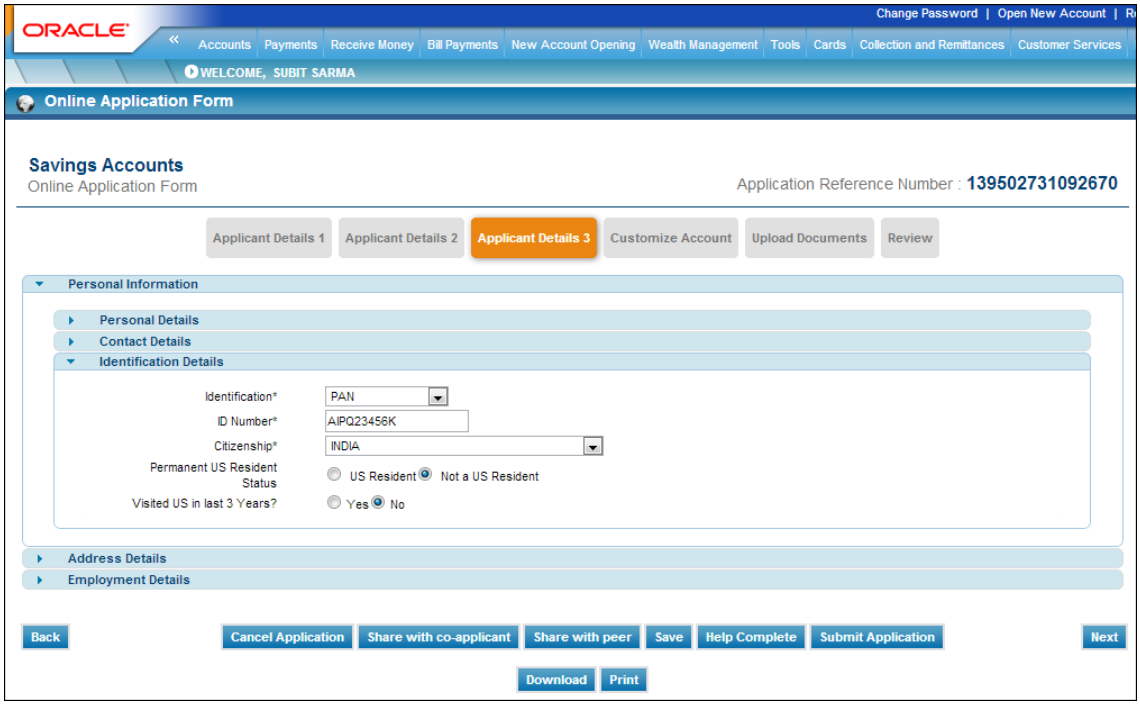


Field Description

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: • Mobile • Email
Preferred Date of Contact	[Mandatory, Date-Picker] Select the desired date of contact from the Date-Picker.

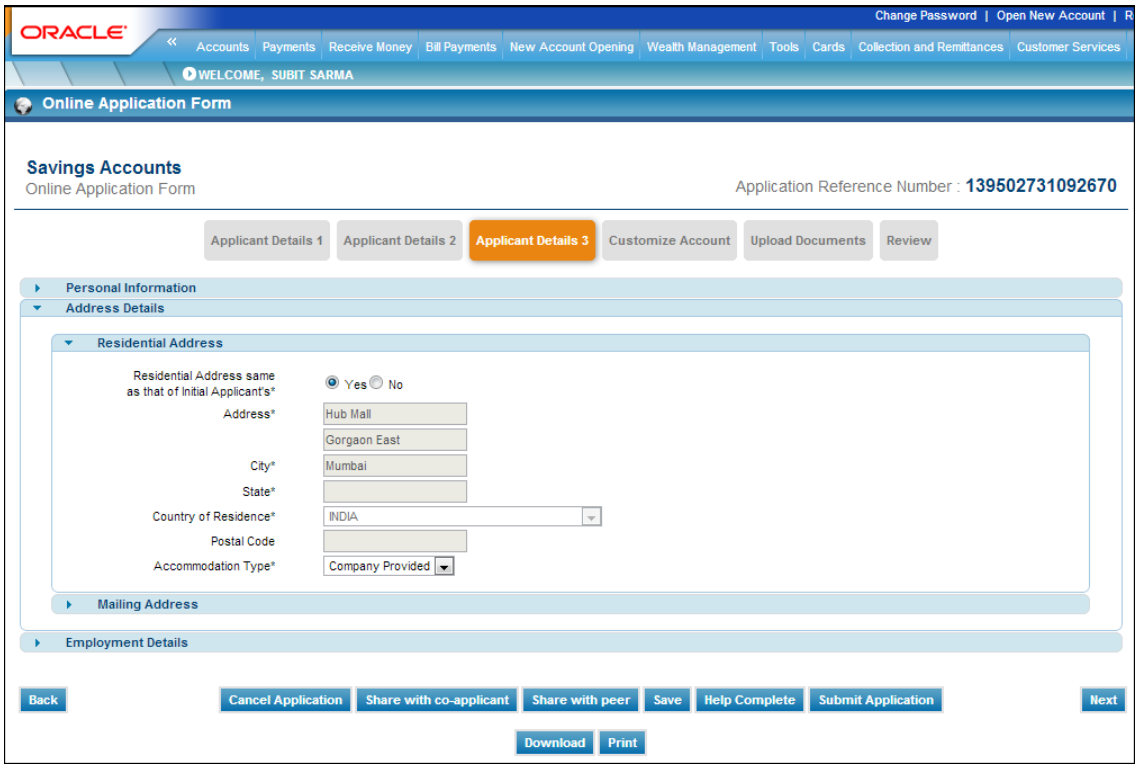
Applicant Details 3 – Personal Information – Identification Details



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: • 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: • US Resident • Not a US Resident
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: • Yes • No

Applicant Details 3 – Personal Information – Residential Address Details



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:

- 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

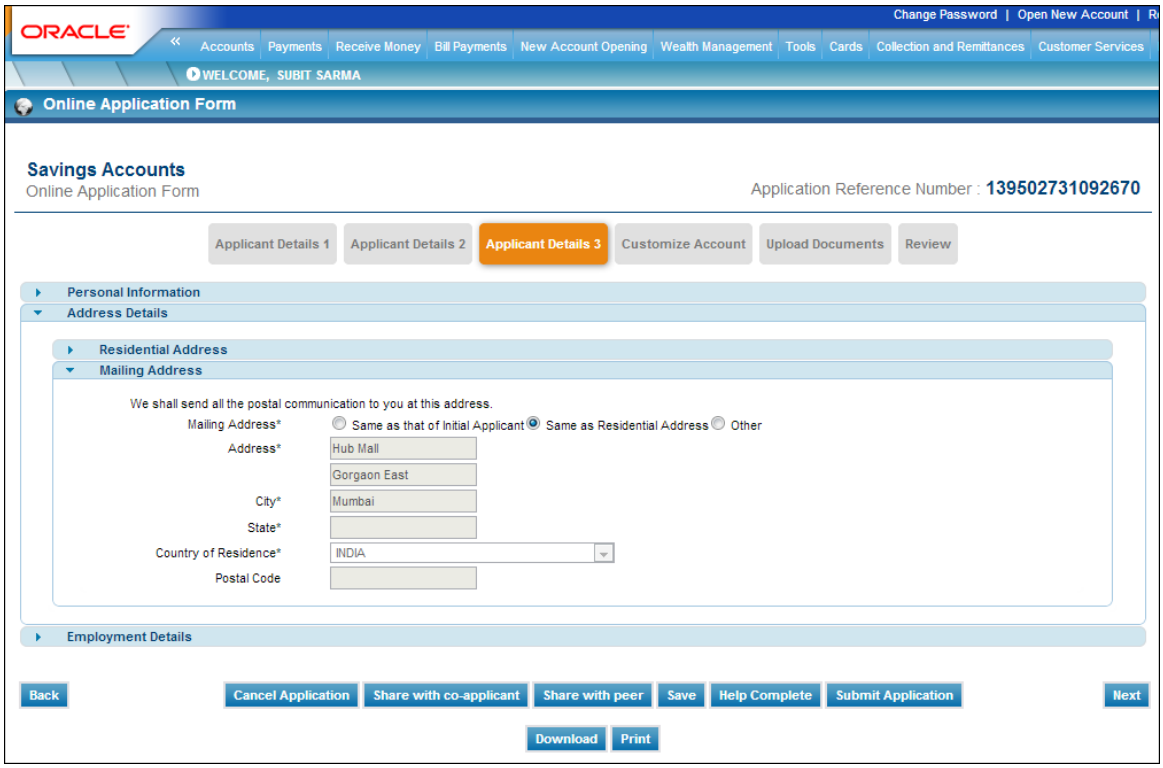
[Mandatory, Input Box, 35]

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	[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 State.
Country of Residence	[Optional, Dropdown] This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes. Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled if the option selected for Residential Address is same as that of Initial Applicants is Yes. Else select the appropriate Postal Code.
Accommodation Type	[Mandatory, Dropdown] Select the appropriate Accommodation Type from the following: • Company Provided • Owned by Self • Other

Applicant Details 3 – Personal Information – Mailing Address Details



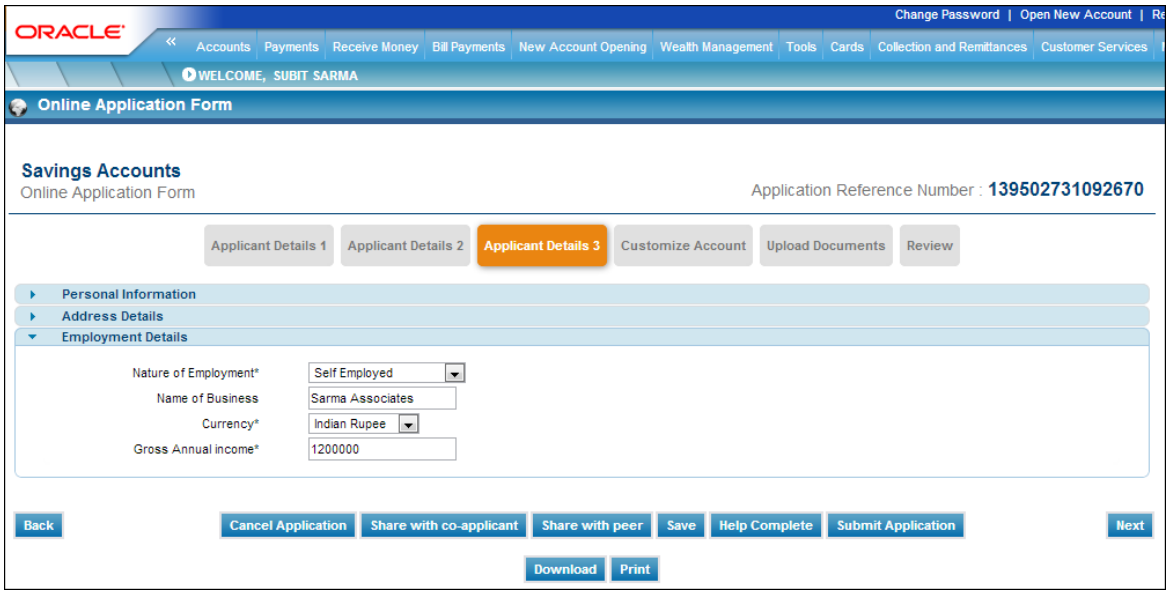
Field Description

Field Name	Description
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
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 following options are selected: • Same as that of Initial Applicant • Same as Residential Address • Other This field is enabled if the Other option is selected for the Mailing Address. Enter the appropriate address.
City	[Mandatory, Input Box, 35] This field is disabled if the following options are selected: • Same as that of Initial Applicant • Same as Residential Address • Other This field is enabled if the Other option is selected for the Mailing Address. Else, enter the appropriate City.
State	[Mandatory, Input Box, 35] This field is disabled if the following options are selected: • Same as that of Initial Applicant • Same as Residential Address • Other This field is enabled if the **Other** option is selected for the Mailing Address. Else, enter the appropriate State.
Country of Residence	[Optional, Dropdown] This field is disabled if the following options are selected: • Same as that of Initial Applicant • Same as Residential Address • Other This field is enabled if the Other option is selected for the Mailing Address. Else select the appropriate Country of Residence.

Field Name	Description
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled if the following options are selected: • Same as that of Initial Applicant • Same as Residential Address • Other This field is enabled if the Other option is selected for the Mailing Address. Else select the appropriate Postal Code.

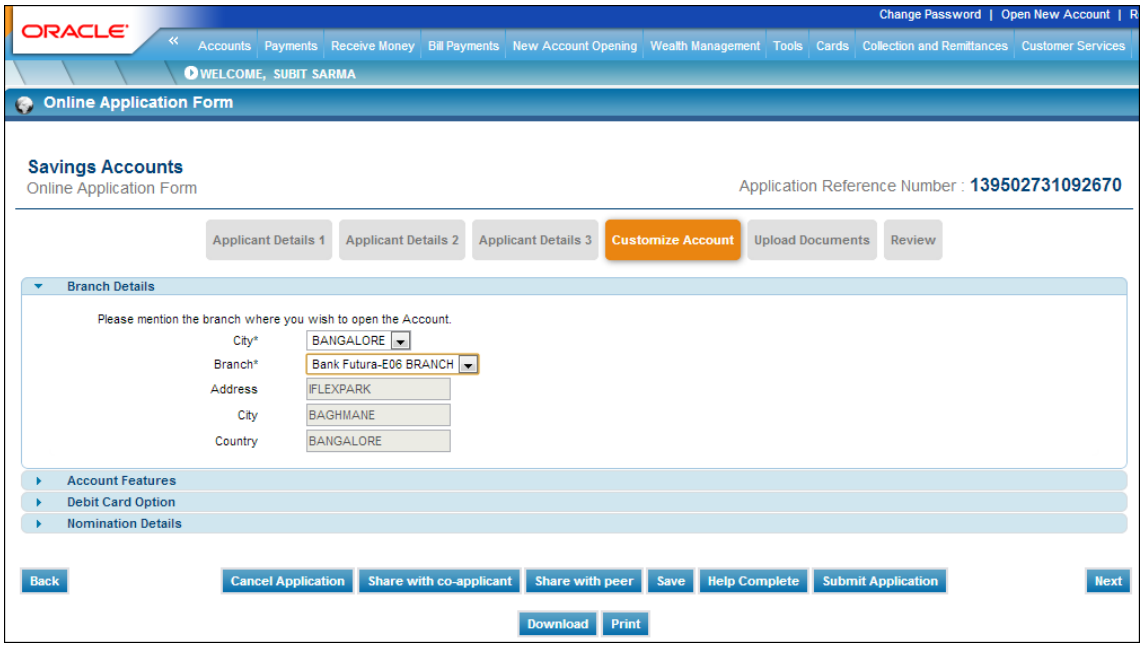
Applicant Details 3 – Personal Information – Employment Details



Field Description

Field Name	Description
Online Application Form - Savings Accounts – Applicant Details 3	
Employment Details	
Nature of Employment	[Mandatory, Dropdown] Select the appropriate Nature of Employment from the following: • Full Time temporary • Unemployed • Full Time permanent • Self Employed • Part Time • Retired Pensioned • Retired Non Pensioned • Other
Current Employer Name	[Conditional, Input Box, 35] This field appears only when the Nature of Employment selected is: • Full Time Permanent • Full Time Temporary • Part Time • Unemployed Enter the appropriate Current Employer Name.
Designation	[Conditional, Alphanumeric with *,+, Input Box, 35] This field appears only when the Nature of Employment selected is: • Full Time Permanent • Full Time Temporary • Part Time • Unemployed • Enter the appropriate Designation.
Name of Business	[Conditional, Input Box,] This field appears only when the Nature of Employment selected is: • Self Employed
Currency	[Mandatory, Dropdown] Select the desired type of currency from the configured options.
Gross Annual Income	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Gross Annual Income.

Customize Account – Branch Details

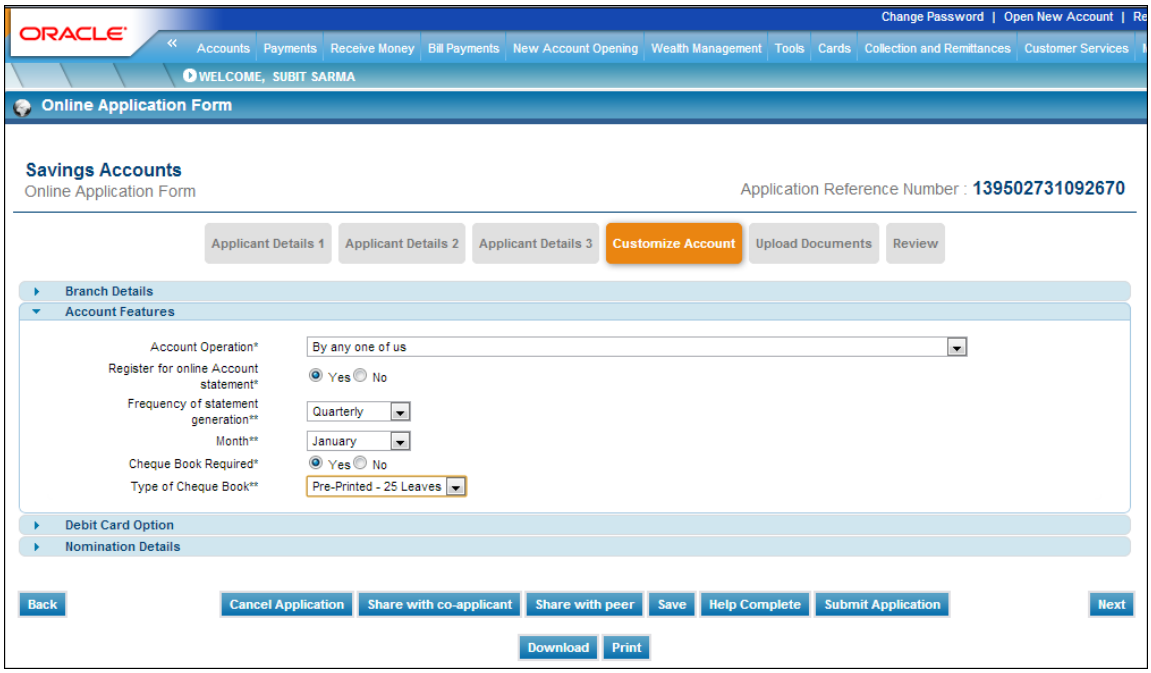


Field Description

Field Name	Description
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

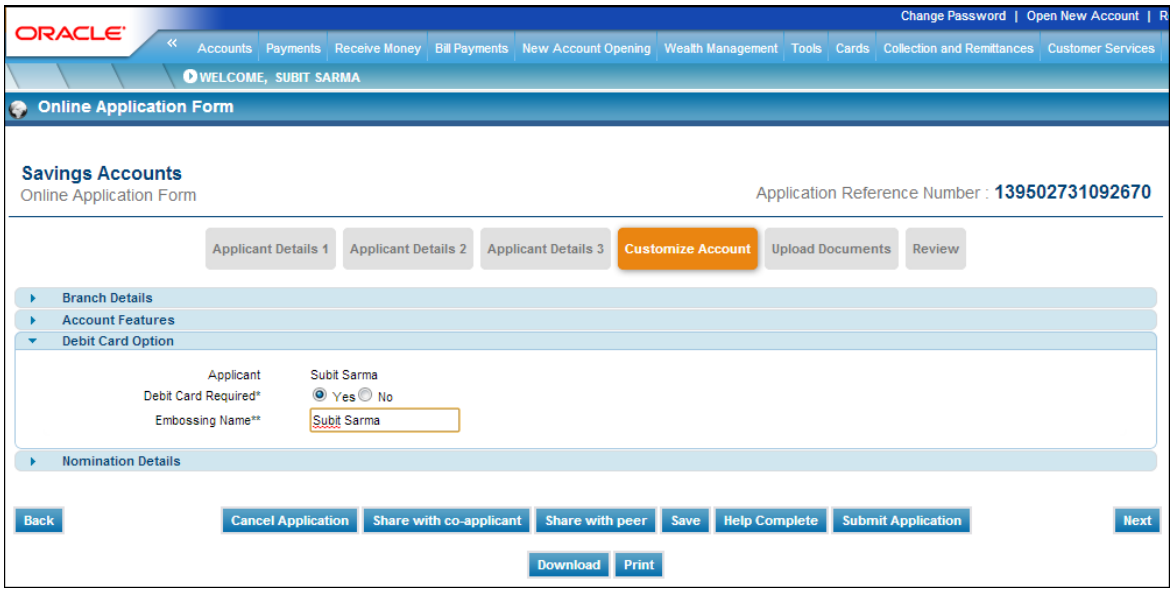


Field Description

Field Name	Description
Online Application Form - Savings Accounts – Customize Account	
Account Features	
Account Operation	[Mandatory, Dropdown] Select the desired option from the following: • 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: • Yes • No

Field Name	Description
Frequency of statement generation	[Mandatory, Dropdown] Select the desired option from the following: • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	[Optional, Dropdown] Select the desired month. The statement will start getting generated from the selected month.
Cheque Book Required	[Mandatory, Radio Buttons] Select the desired option from the following: • Yes • No
Type of Cheque Book	[Conditional, Dropdown] This field appears only when the option selected for Cheque Book Required is Yes. Select the desired option from the following: • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

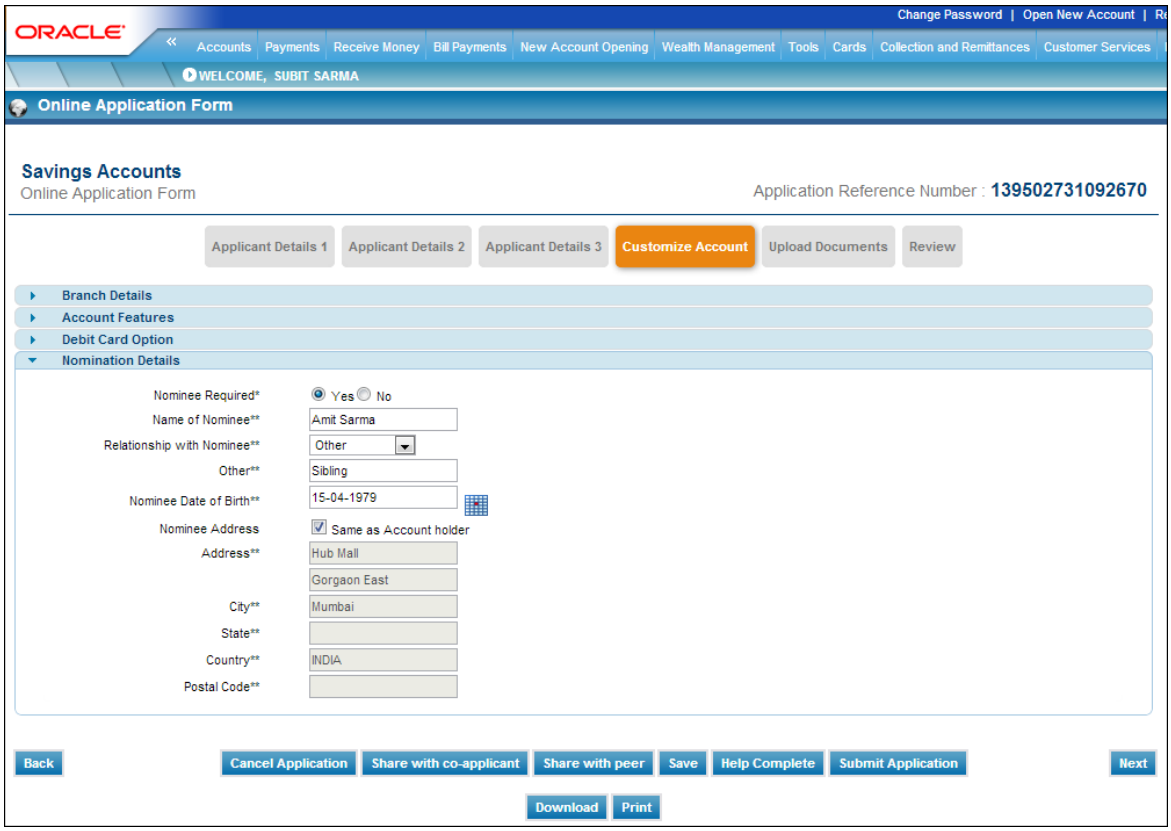
Customize Account – Debit Card Option



Field Description

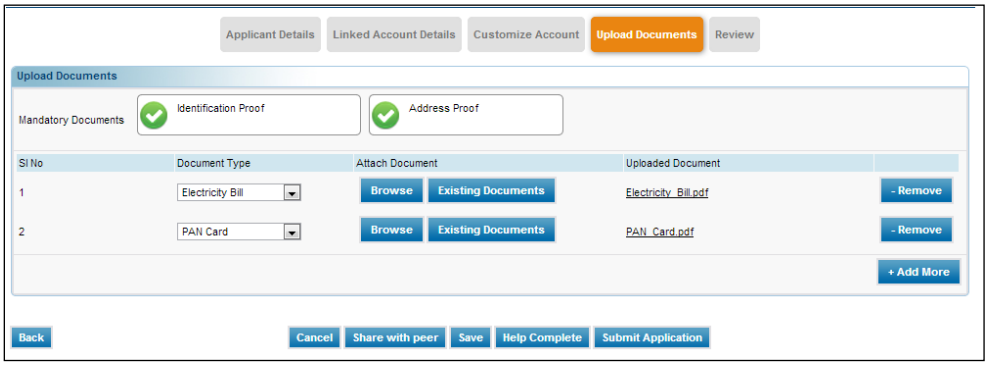
Field Name	Description
Online Application Form - Savings Accounts – Customize Account	
Debit Card Option	
Applicant	[Display] Displays the name of the applicant.
Debit Card Required	[Mandatory, Radio Button] Select the desired option from the following: • Yes • No
Embossing Name	[Conditional, Input Box] 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



9. Click **Next**.

Upload Documents



Field Description

Field Name	Description
Upload Documents	
Mandatory Documents	
Sl No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This Sl 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	[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.

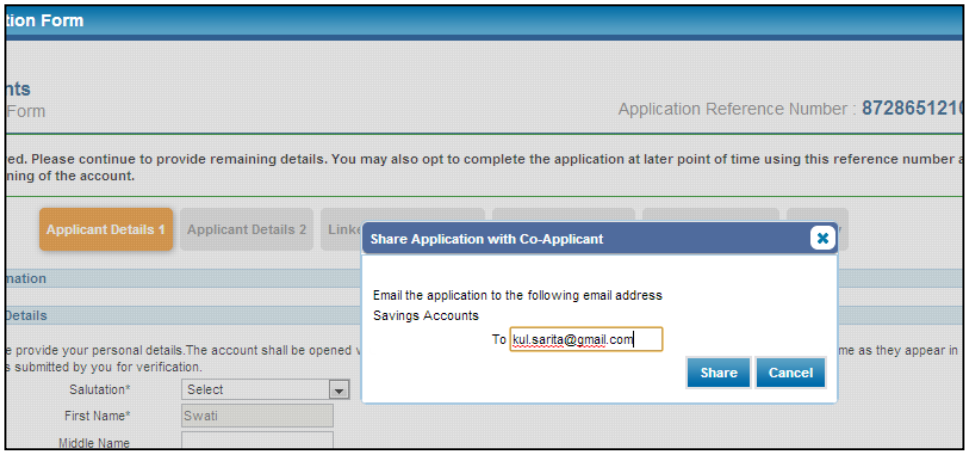
Help Complete

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

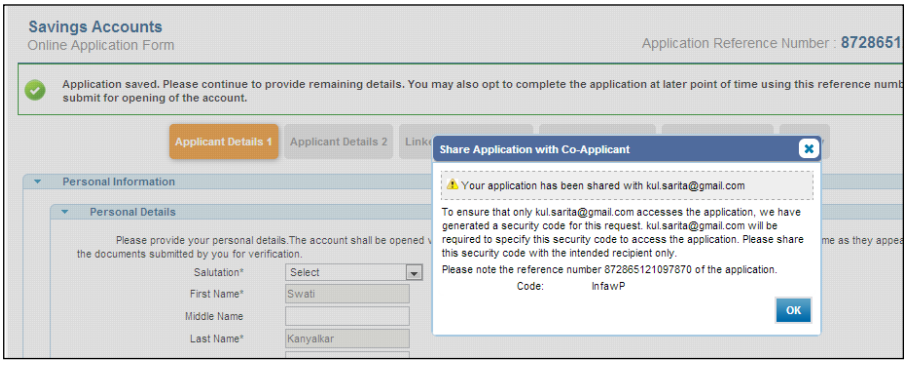
15. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
16. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant



17. Click **Share**. The following pop-up window is displayed.

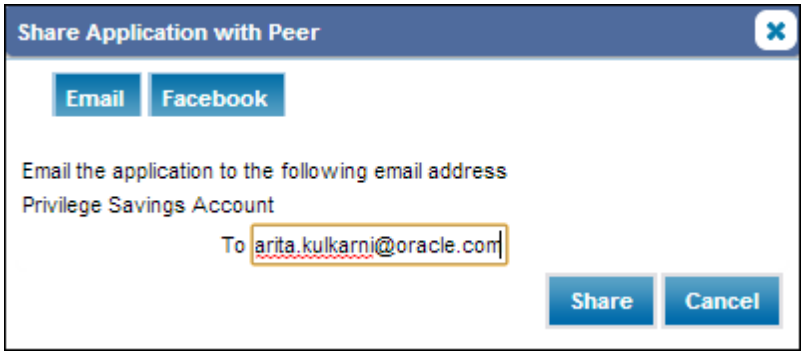
Share Application with Co-Applicant



The co-applicant will verify the details and approve the same.

Share with peer

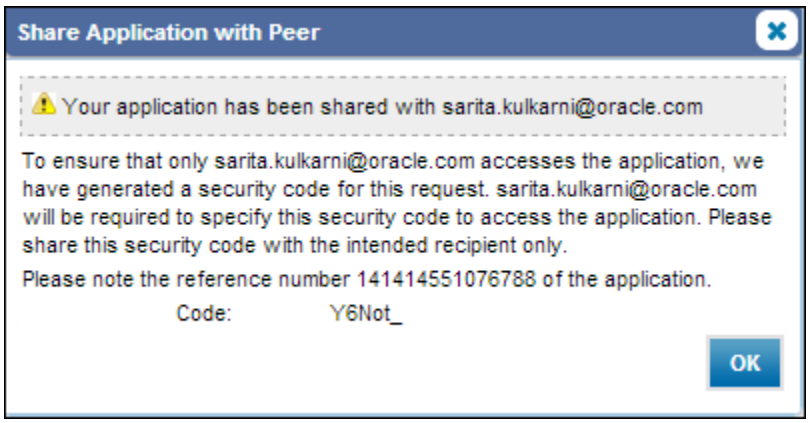
18. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



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.

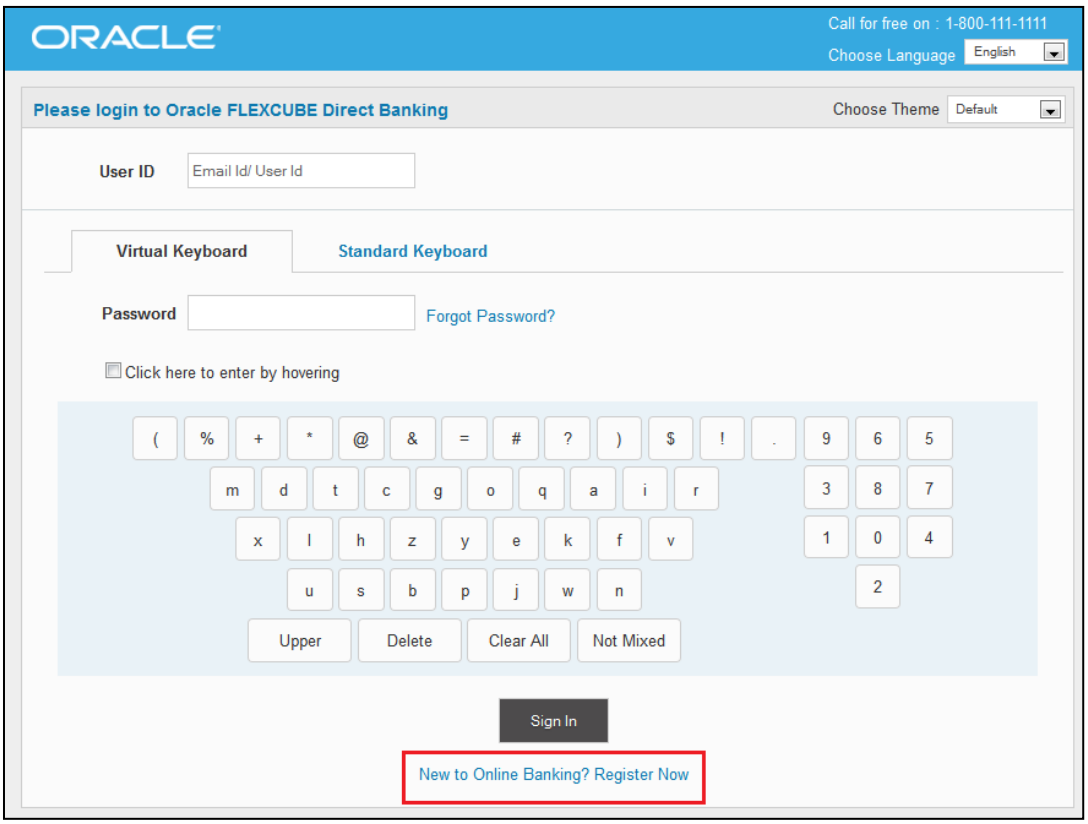
13.2 New to Online Banking

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:

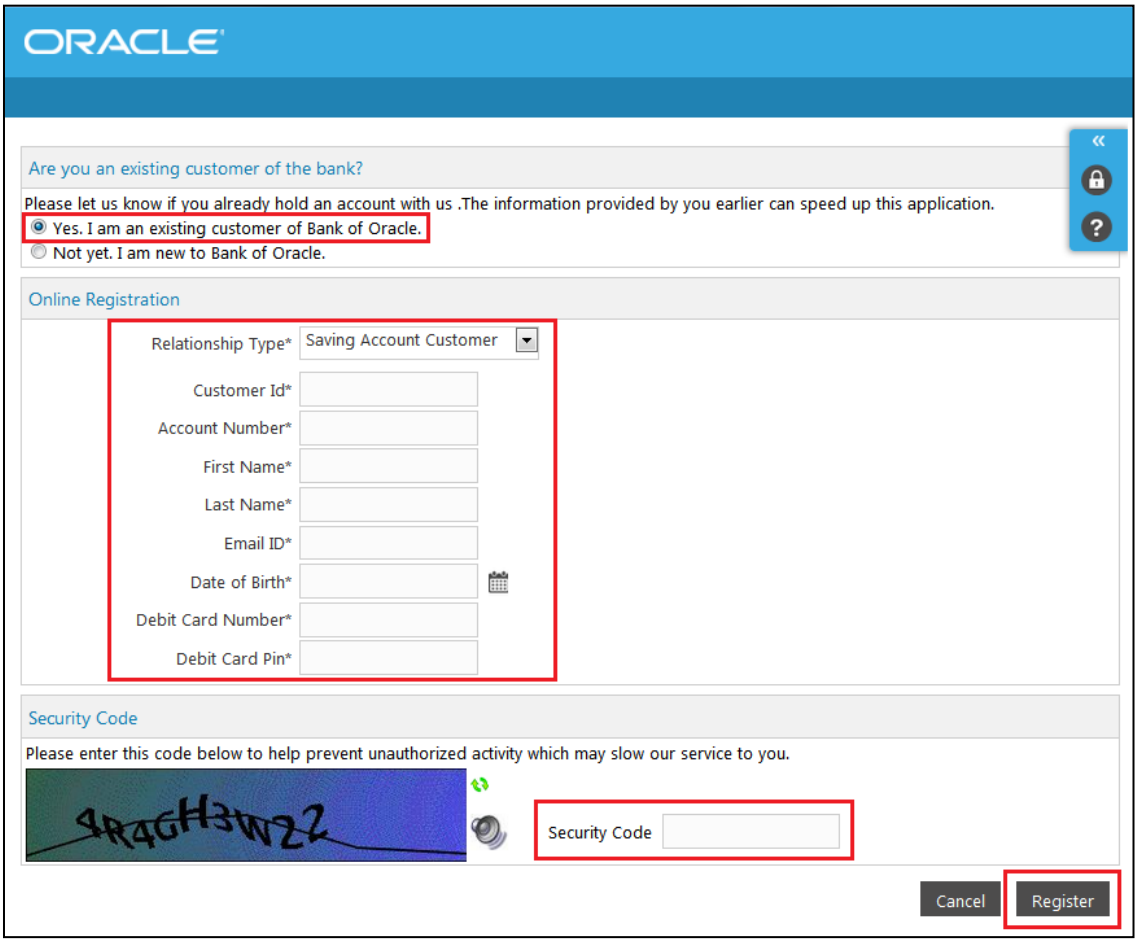
Login Page



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.

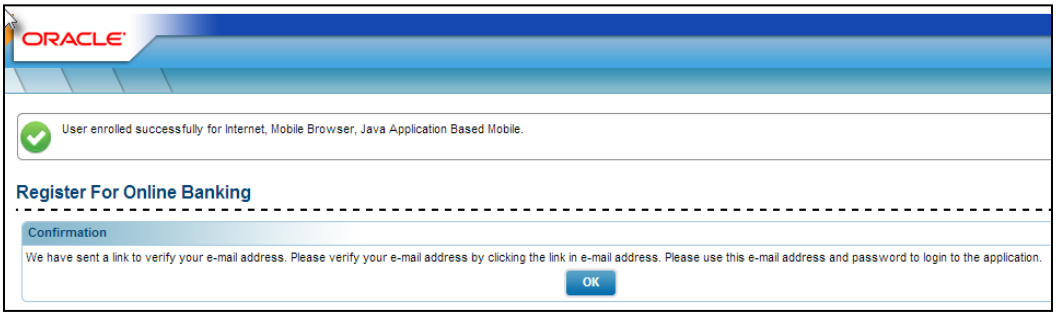
Online Registration

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 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.

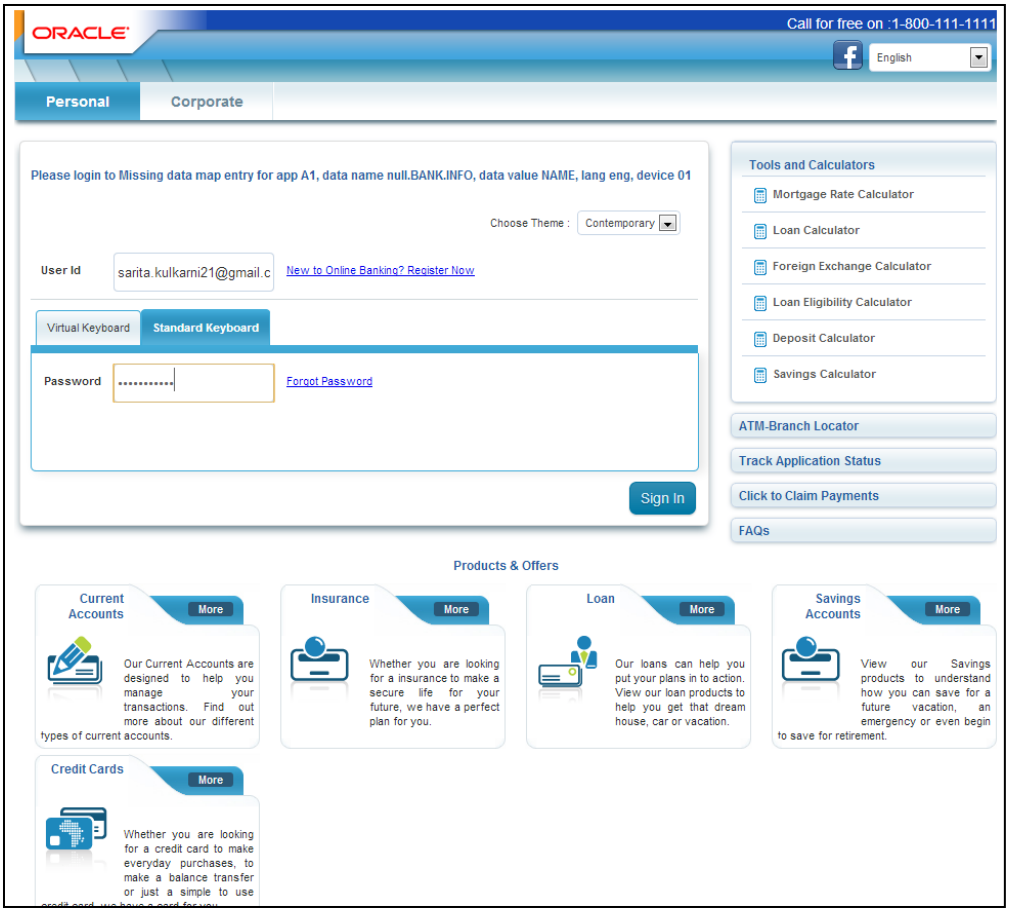
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

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.

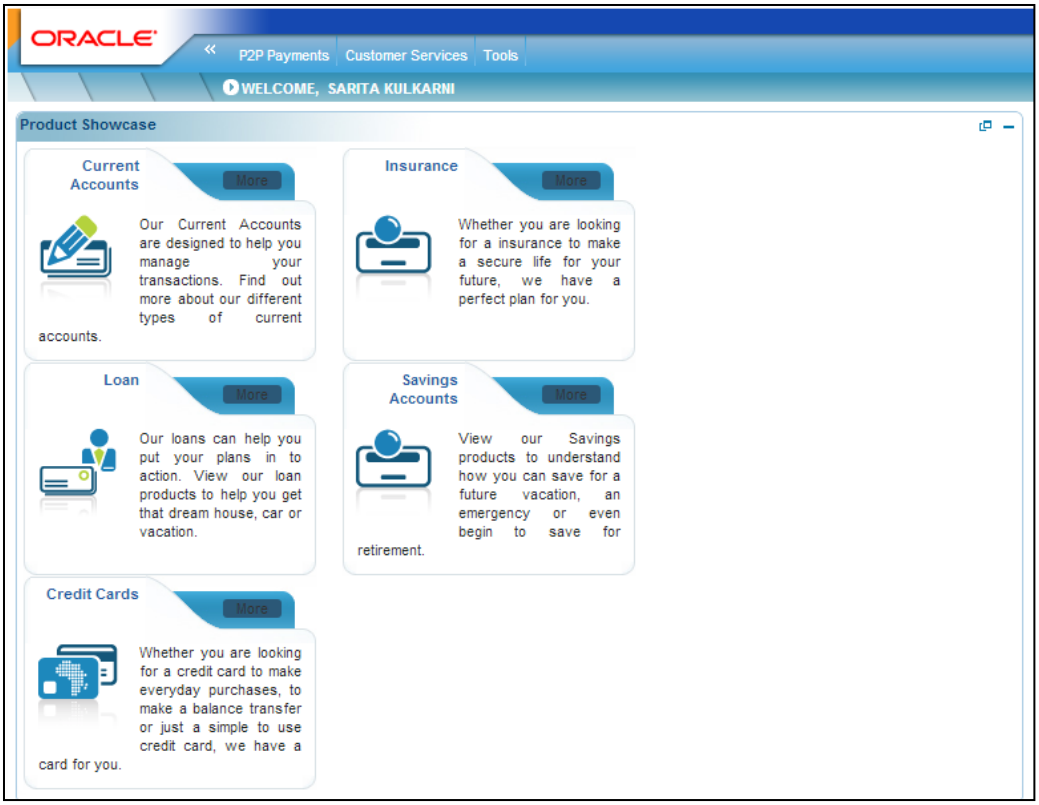
The following page is displayed.

Email Address Verification Pending

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.

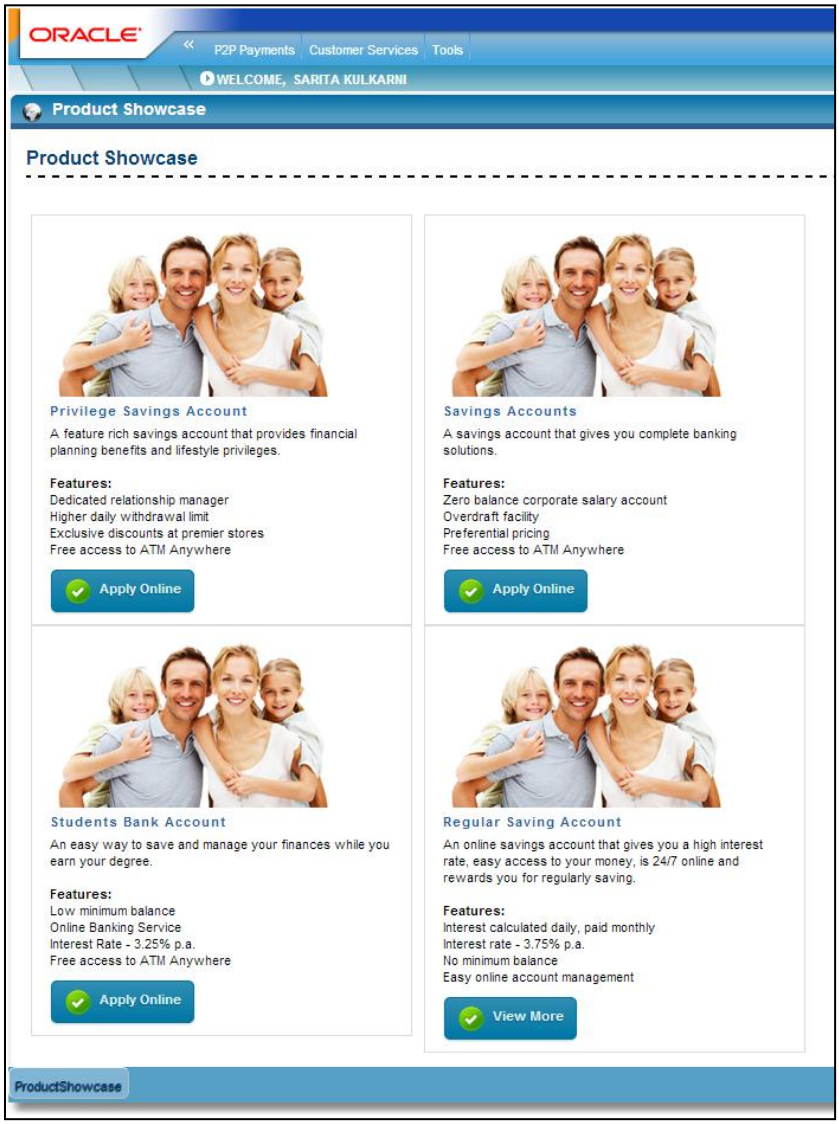
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.
OR
If the Email ID verification is done, then click **Email Address Verified**.
OR
Click **Will Do it Later**, to continue with the process without verifying the **Email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

Product Showcase



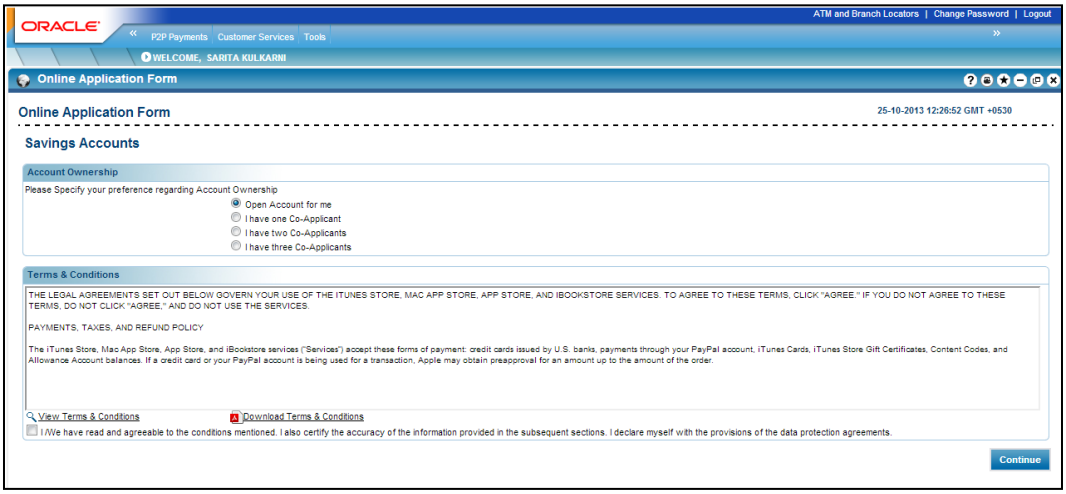
8. Click the **More** button, available on the Product Group - **Saving Accounts**.

Product Showcase



9. The following page is displayed. Click the **Apply Online** link available on the product - **Saving Accounts**.

Savings Accounts - Online Application Form

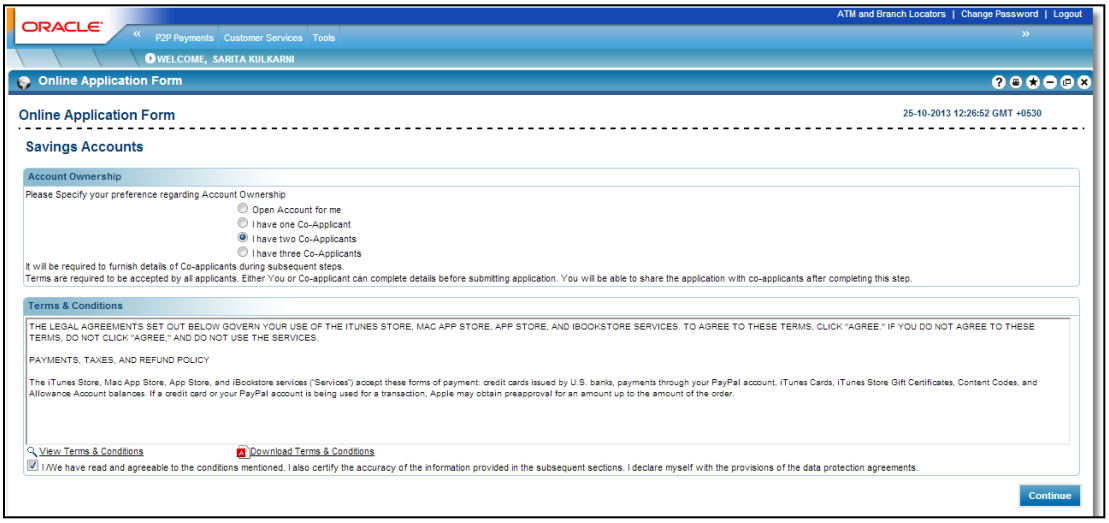


The following page is displayed.

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

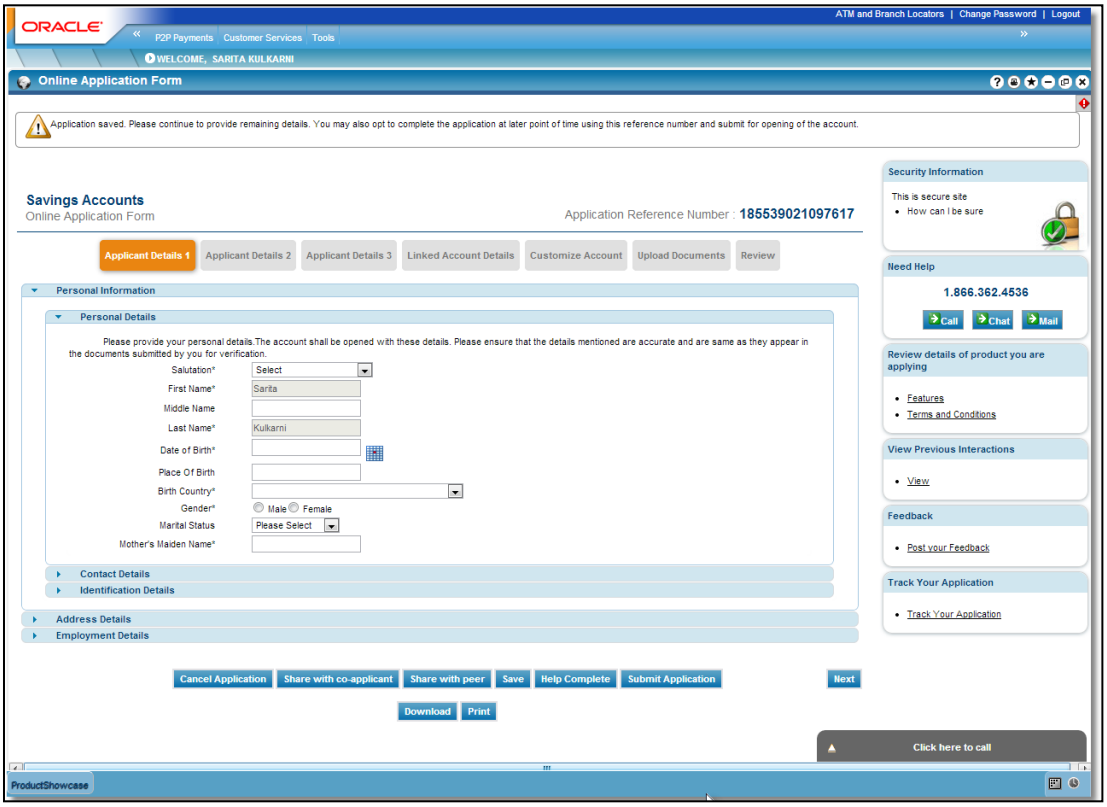


Field Description

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.

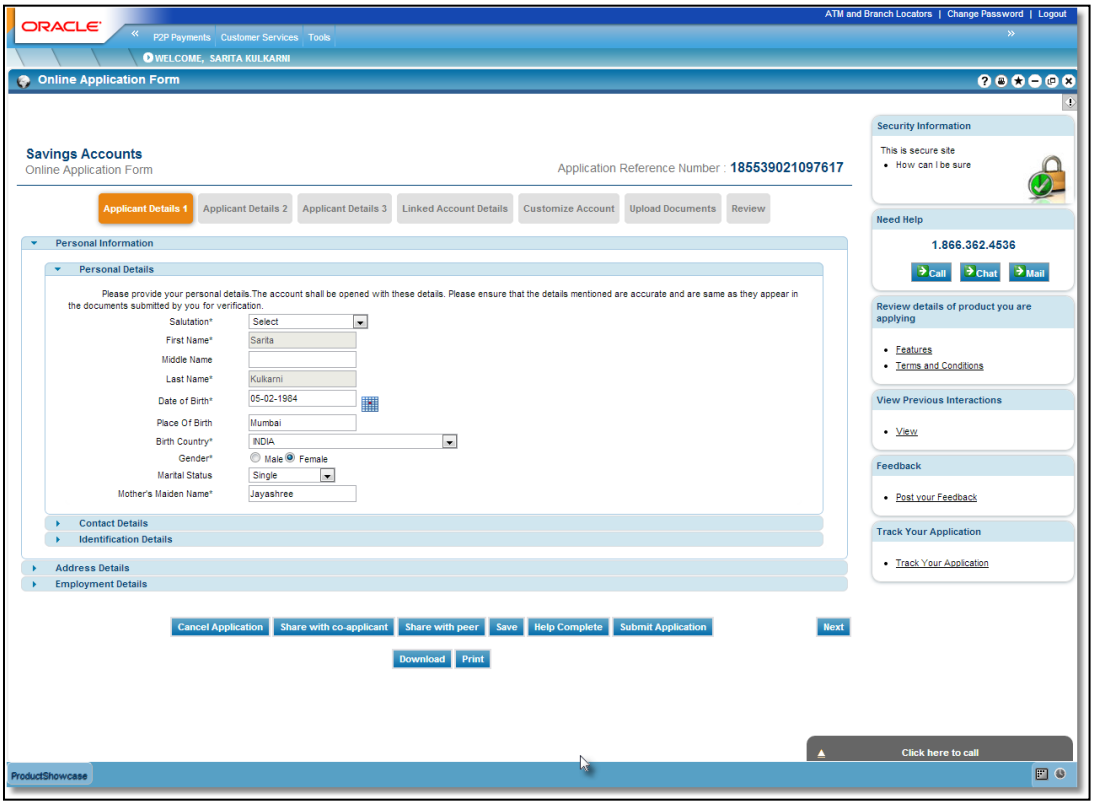
Savings Accounts – Online Application Form



13. Enter the appropriate details in the respective fields.

Savings Accounts – Applicant Details 1

Personal Information – Personal Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 1

Personal Information

Personal Details

Salutation [Dropdown, Mandatory]

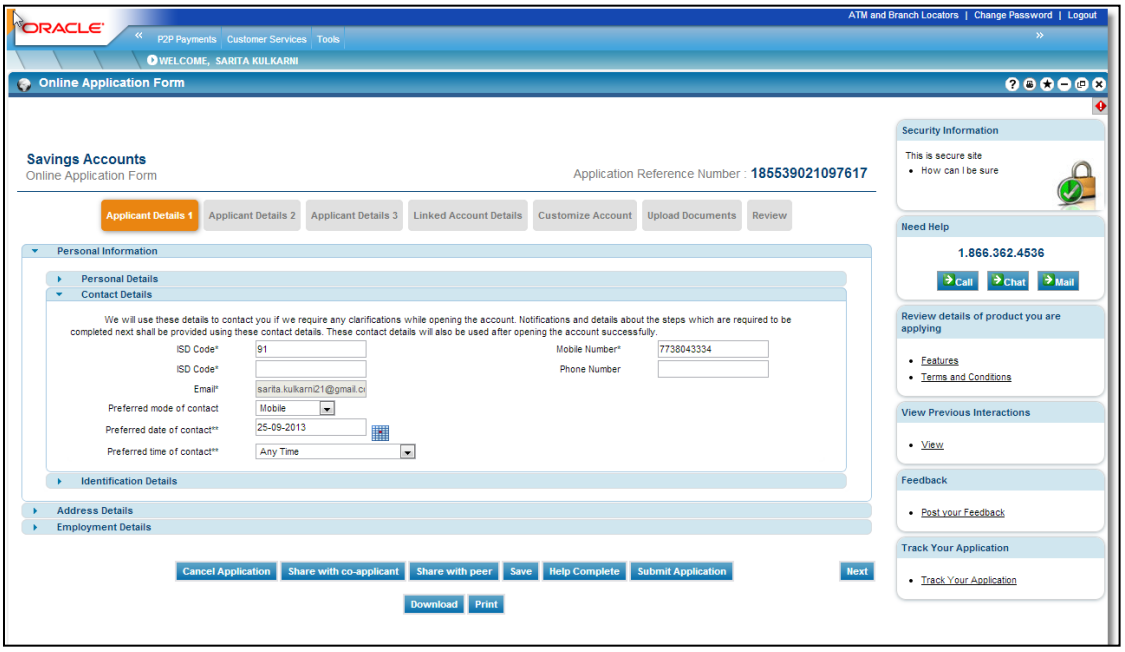
Enter the appropriate salutation term for applicant from the dropdown list.

- 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. • Male • Female
Marital Status	[Optional, Dropdown] Select the appropriate status from the following options: • 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



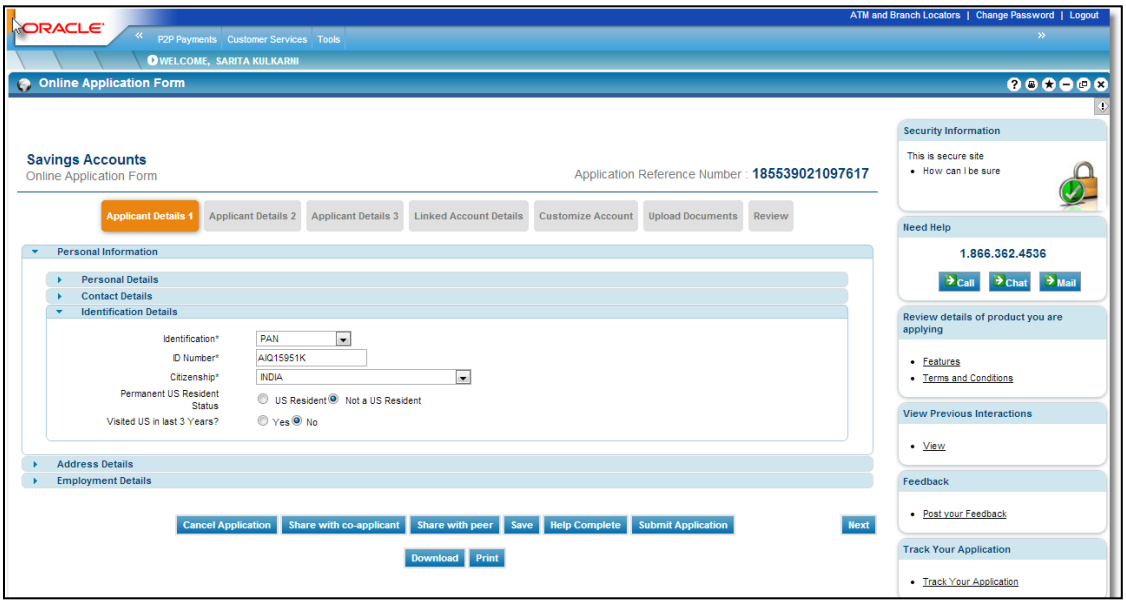
Field Description

Field Name	Description
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	[Optional, Dropdown] Select the desired mode of contact from the following values: Mobile Email
Preferred Date of Contact	[Conditional, Date-Picker] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired date of contact from the Date-Picker.
Preferred Time of Contact	[Conditional, Dropdown] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired time of contact 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

Savings Accounts – Applicant Details 1

Personal Information – Identification Details



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:

- 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]

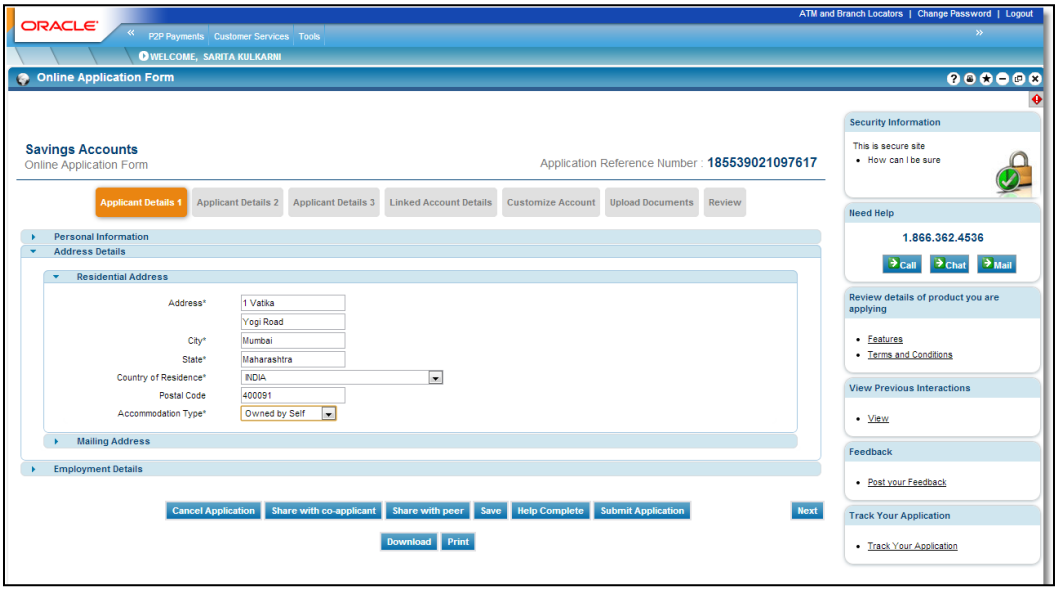
Select the appropriate option from the following:

- 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: • Yes • No

Savings Accounts – Applicant Details 1

Address Details – Residential Address



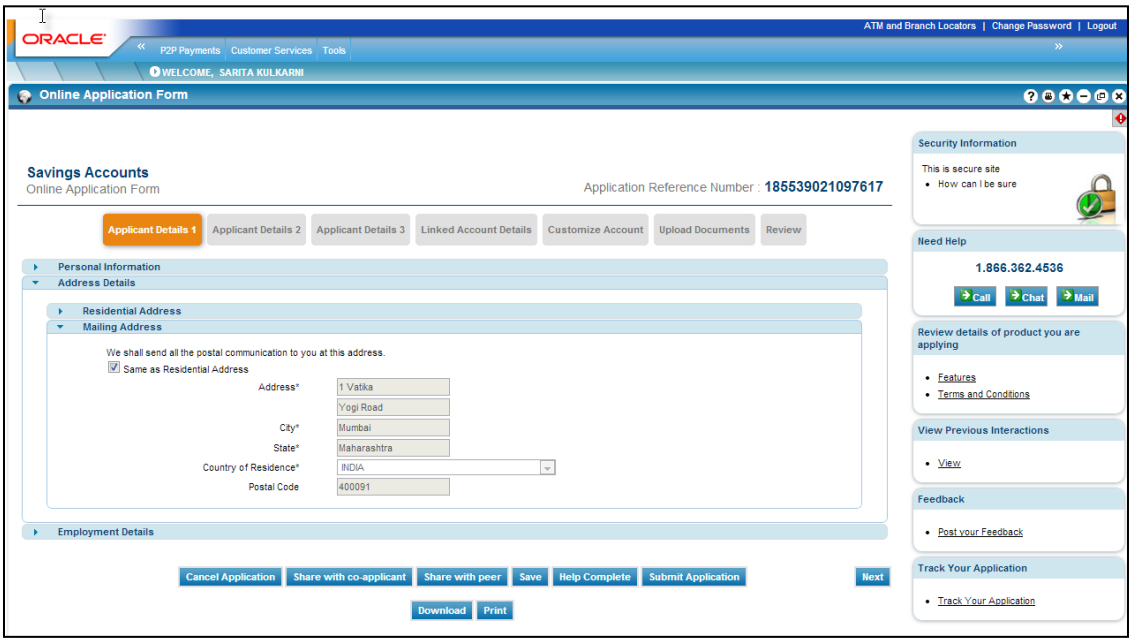
Field Description

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: • 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	[Mandatory, Input Box, 35] 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 City.
State	[Mandatory, Input Box, 35] 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 State.
Country of Residence	[Optional, Dropdown] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Postal Code.
Accommodation Type	[Mandatory, Dropdown] Select the appropriate Accommodation Type from the following: • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 1

Address Details – Mailing Address



Field Description

Field Name	Description

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]

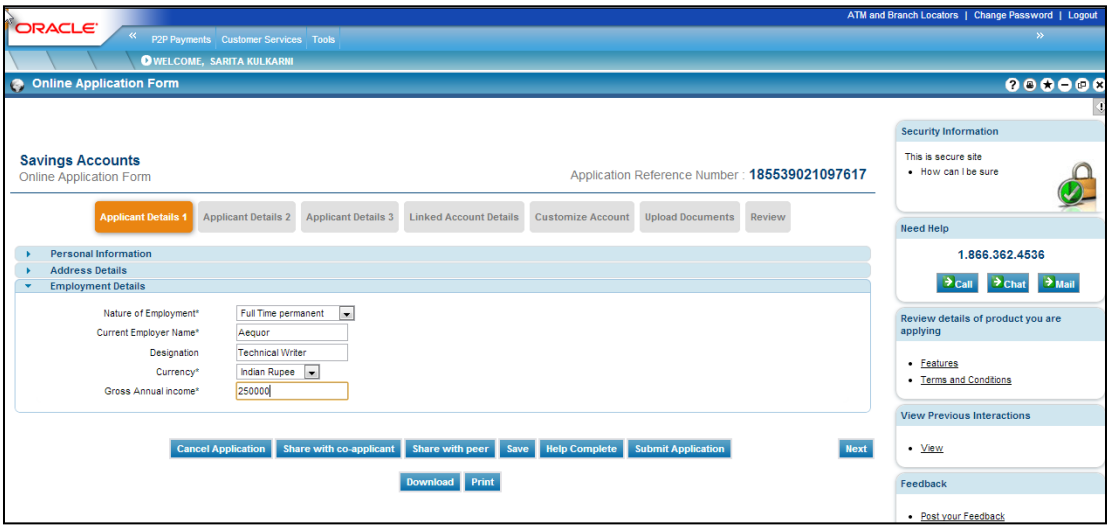
Select the desired option from the following:

- Same as that of Initial Applicant
- Same as Residential Address
- Other

Field Name	Description
Address	[Mandatory, Alphanumeric, Input Box, 35*2] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate address
City	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate City.
State	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate State.
Country of Residence	[Optional, Dropdown] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate Postal Code.

Savings Accounts – Applicant Details 1

Employment Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 1

Employment Details

Nature of Employment

[Mandatory, Dropdown]

Select the appropriate Nature of Employment from the following:

- Full Time temporary
- Unemployed
- Full Time permanent
- Self Employed
- Part Time
- Retired Pensioned
- Retired Non Pensioned
- Other

Current Employer Name

[Conditional, Input Box, 35]

This field appears only when the Nature of Employment selected is:

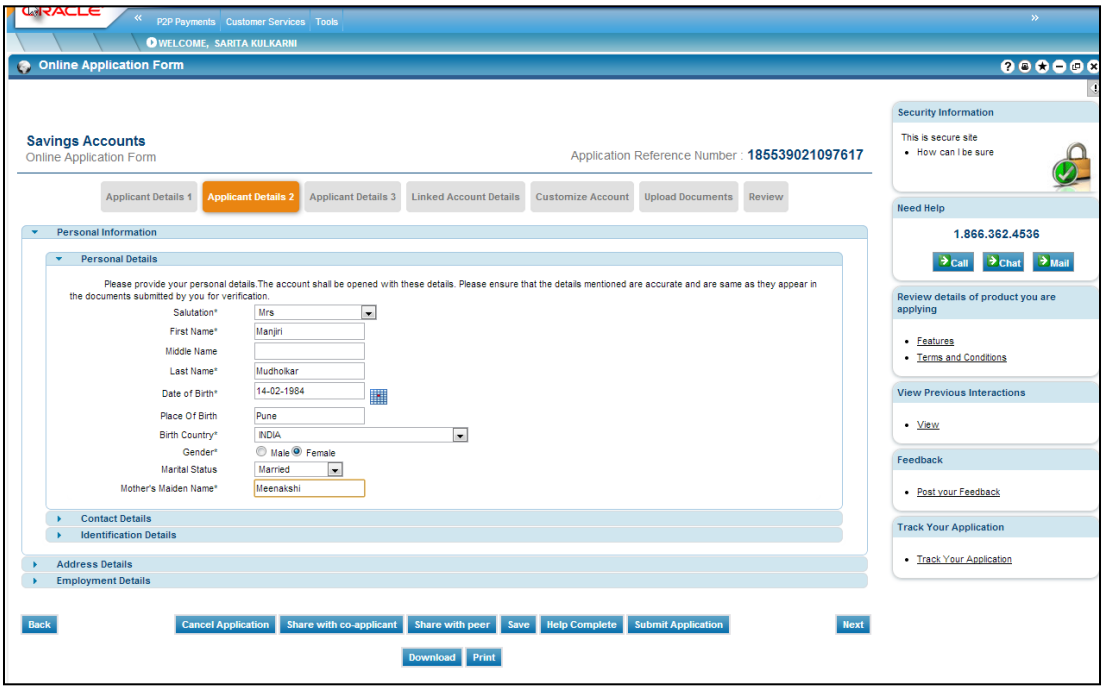
- Full Time Permanent
- Full Time Temporary
- Part Time
- Unemployed

Enter the appropriate Current Employer Name.

Field Name	Description
Designation	[Conditional, Alphanumeric with *,+, Input Box, 35] This field appears only when the Nature of Employment selected is: • Full Time Permanent • Full Time Temporary • Part Time • Unemployed Enter the appropriate Designation.
Name of Business	[Conditional, Input Box,] This field appears only when the Nature of Employment selected is: • Self Employed
Currency	[Mandatory, Dropdown] Select the desired type of currency from the system configured options.
Gross Annual Income	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Gross Annual Income.

Savings Accounts – Applicant Details 2

Personal Information – Personal Details



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

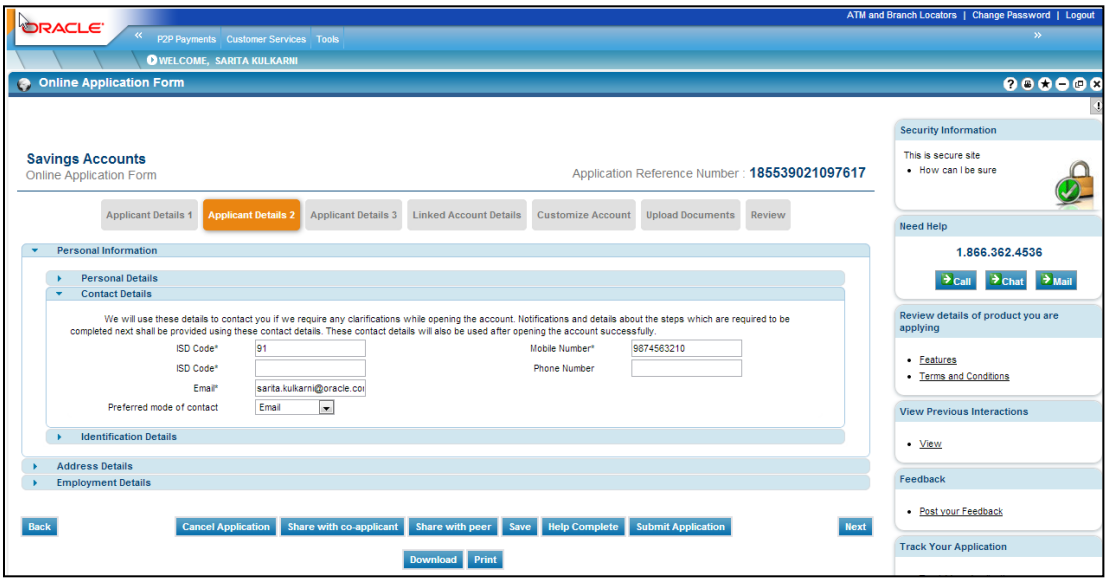
[Conditional, Input Box, 50]

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. • Male • Female
Marital Status	[Optional, Dropdown] Select the appropriate status from the following options: • 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



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.

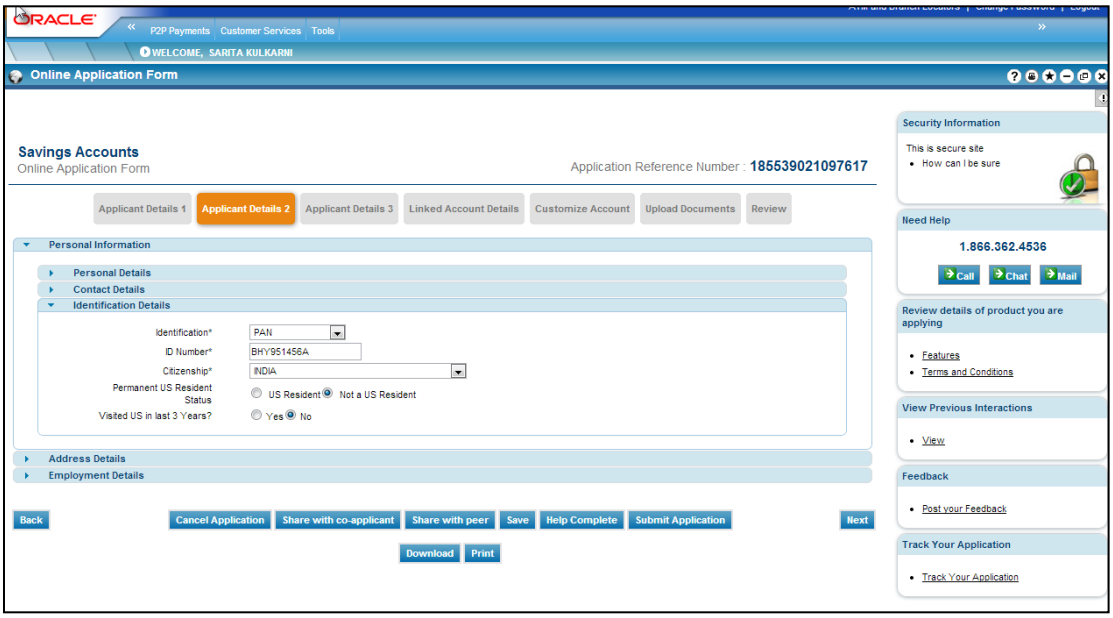
Phone Number [Optional, Numeric, Input Box,20]
Enter the valid Phone Number.

Email [Mandatory, Alphanumeric, Input Box, 255]
Enter the appropriate Email ID.

Field Name	Description
Preferred Mode of Contact	[Optional, Dropdown] Select the desired mode of contact from the following values: • Mobile • Email
Preferred Date of Contact	[Conditional, Date-Picker] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired date of contact from the Date-Picker.
Preferred Time of Contact	[Conditional, Dropdown] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired time of contact 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

Savings Accounts – Applicant Details 2

Personal Information – Identification Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 2

Personal Information

Identification Details

Identification

[Mandatory, Dropdown]

Select the appropriate value from the following:

- 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]

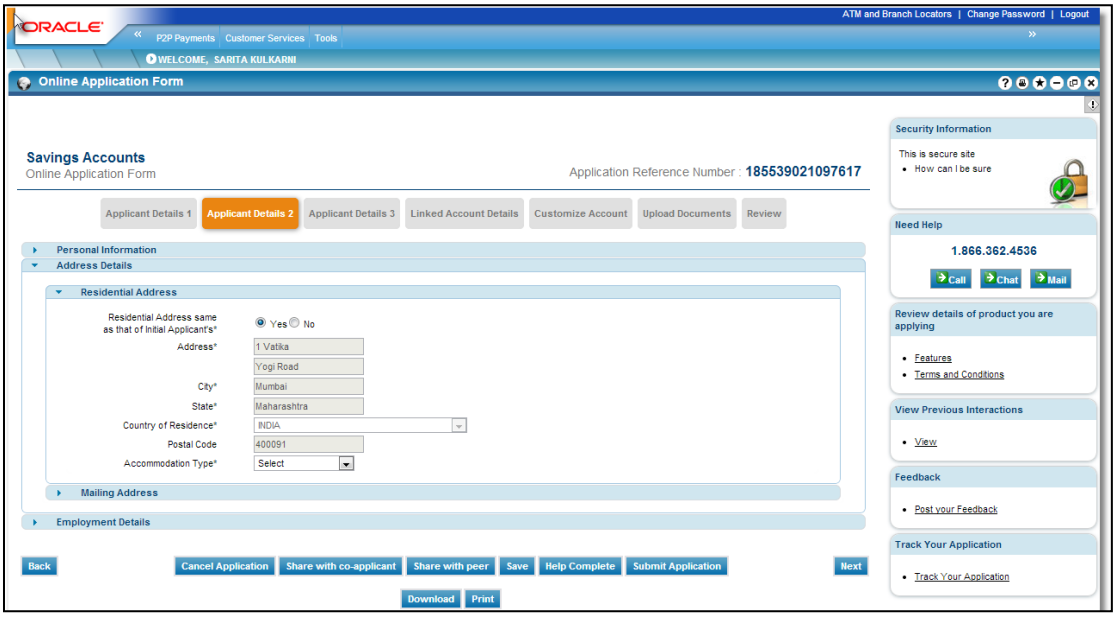
Select the appropriate option from the following:

- 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: • Yes • No

Savings Accounts – Applicant Details 2

Address Details – Residential Address

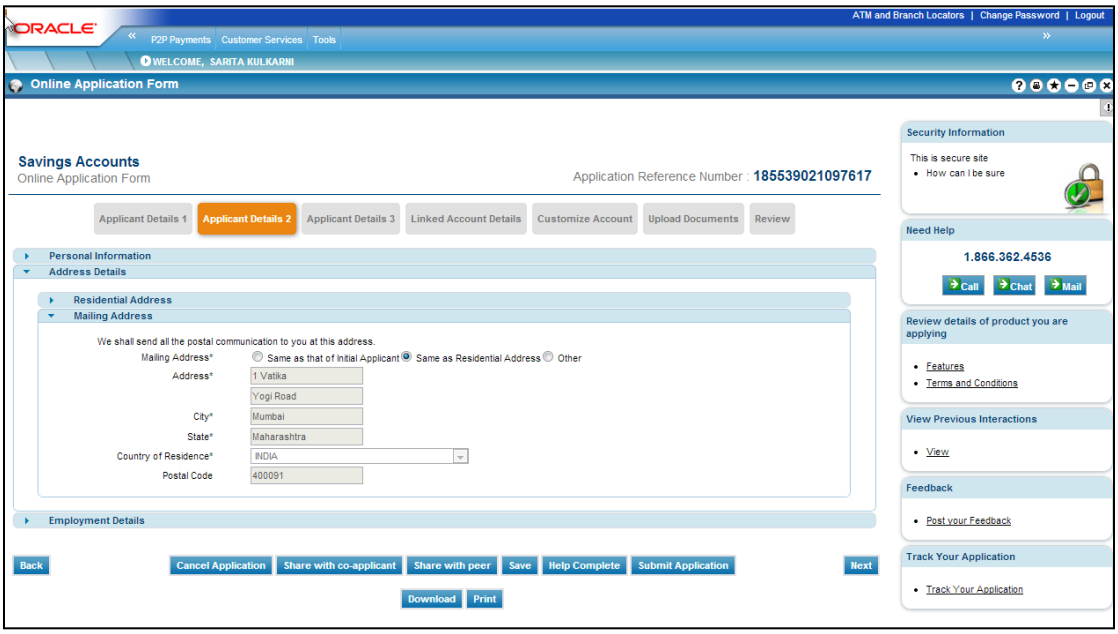


Field Description

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: • 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.
City	[Mandatory, Input Box, 35] 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 City.
State	[Mandatory, Input Box, 35] 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 State.
Country of Residence	[Optional, Dropdown] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Postal Code.
Accommodation Type	[Mandatory, Dropdown] Select the appropriate Accommodation Type from the following: • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 2

Address Details – Mailing Address



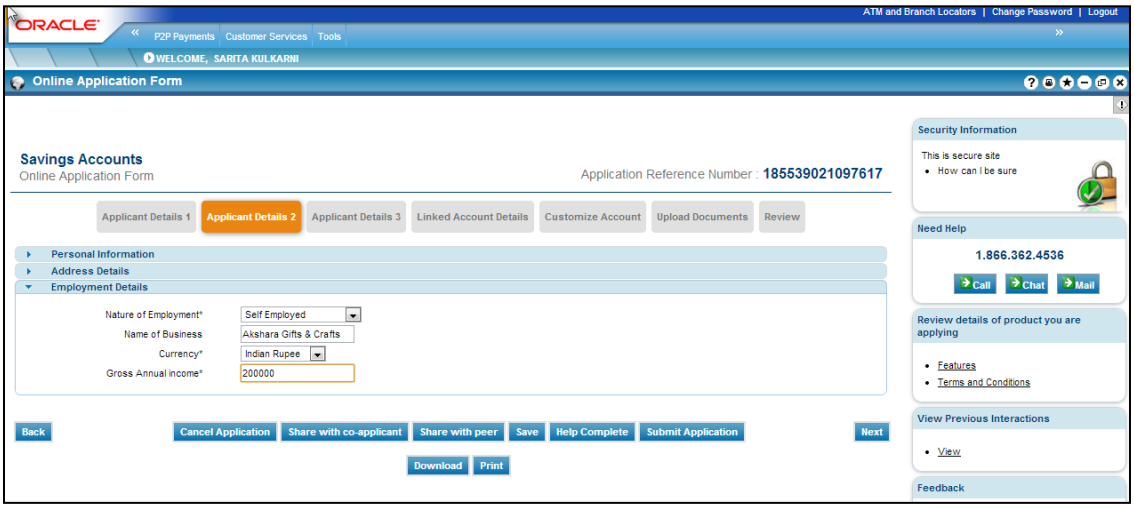
Field Description

Field Name	Description
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	[Mandatory, Alphanumeric, Input Box, 35*2] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate address.
City	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate City.
State	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate State.
Country of Residence	[Optional, Dropdown] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate Postal Code.

Savings Accounts – Applicant Details 2

Employment Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 3

Employment Details

Nature of Employment

[Mandatory, Dropdown]

Select the appropriate Nature of Employment from the following:

- Full Time temporary
- Unemployed
- Full Time permanent
- Self Employed
- Part Time
- Retired Pensioned
- Retired Non Pensioned
- Other

Current Employer Name

[Conditional, Input Box, 35]

This field appears only when the Nature of Employment selected is:

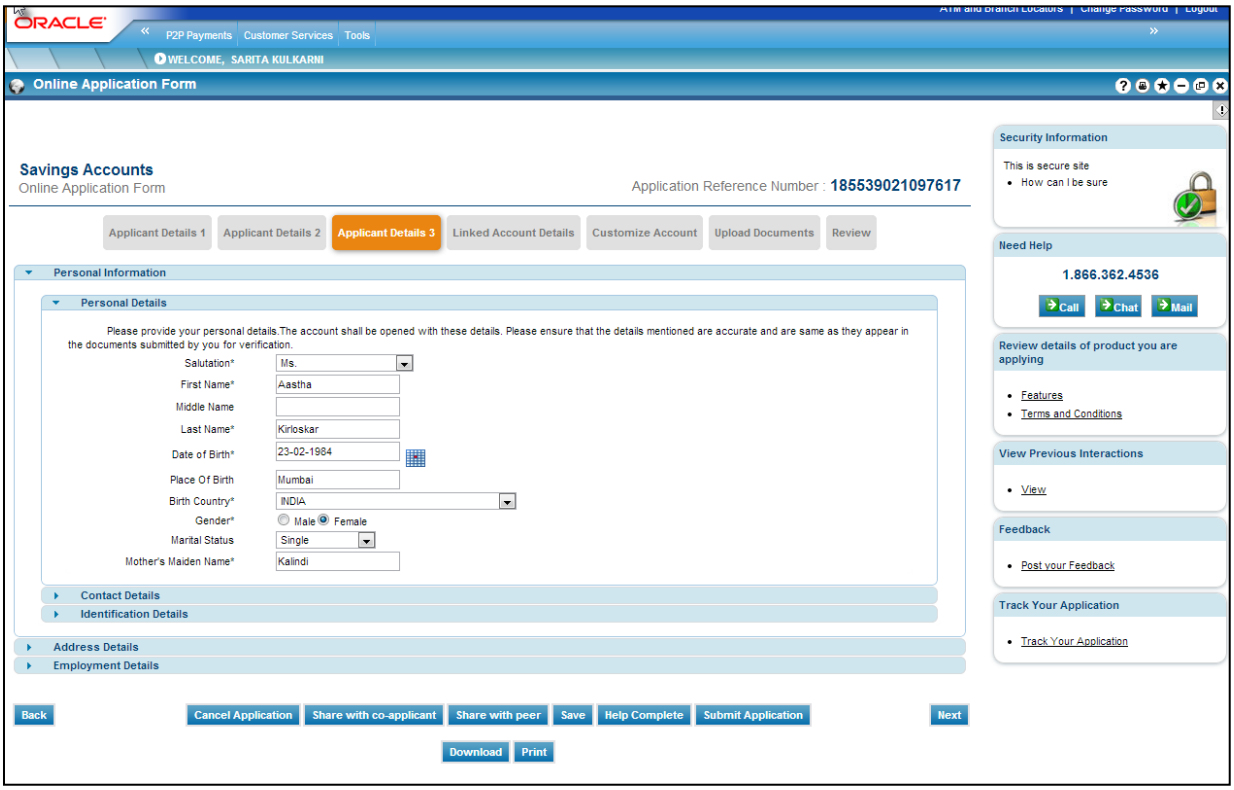
- Full Time Permanent
- Full Time Temporary
- Part Time
- Unemployed

Enter the appropriate Current Employer Name.

Field Name	Description
Designation	[Conditional, Alphanumeric with *,+, Input Box, 35] This field appears only when the Nature of Employment selected is: • Full Time Permanent • Full Time Temporary • Part Time • Unemployed Enter the appropriate Designation.
Name of Business	[Conditional, Input Box,] This field appears only when the Nature of Employment selected is: • Self Employed
Currency	[Mandatory, Dropdown] Select the desired type of currency from the system configured options.
Gross Annual Income	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Gross Annual Income.

Savings Accounts – Applicant Details 3

Personal Information – Personal Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 3

Personal Information

Personal Details

Salutation [Dropdown, Mandatory]

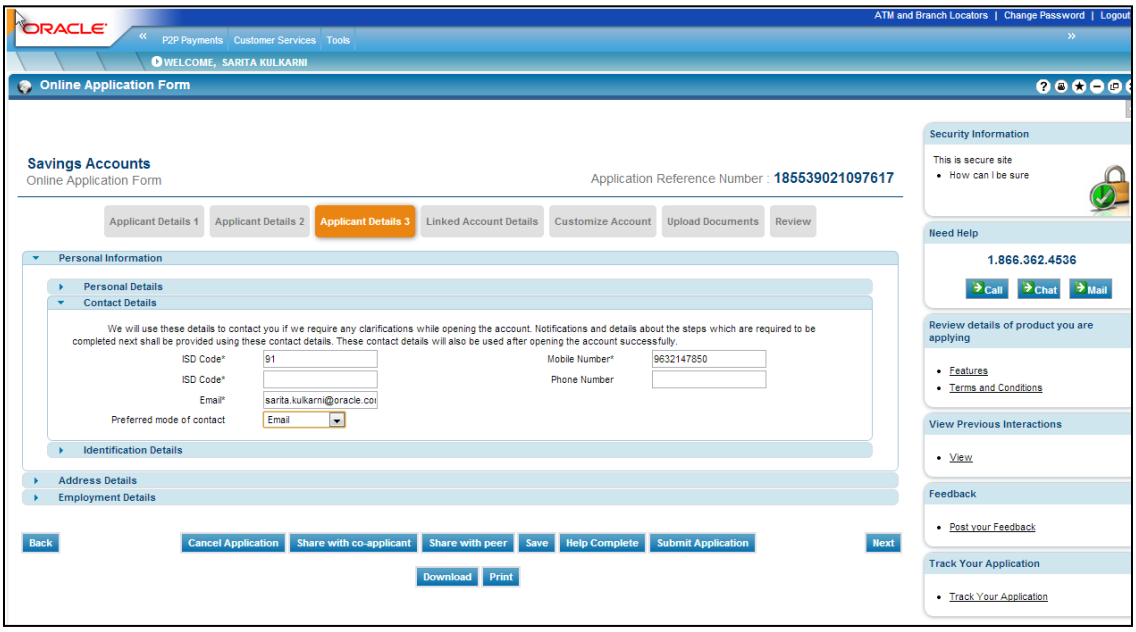
Enter the appropriate salutation term for applicant from the dropdown list.

- 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. • Male • Female
Marital Status	[Optional, Dropdown] Select the appropriate status from the following options: • 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



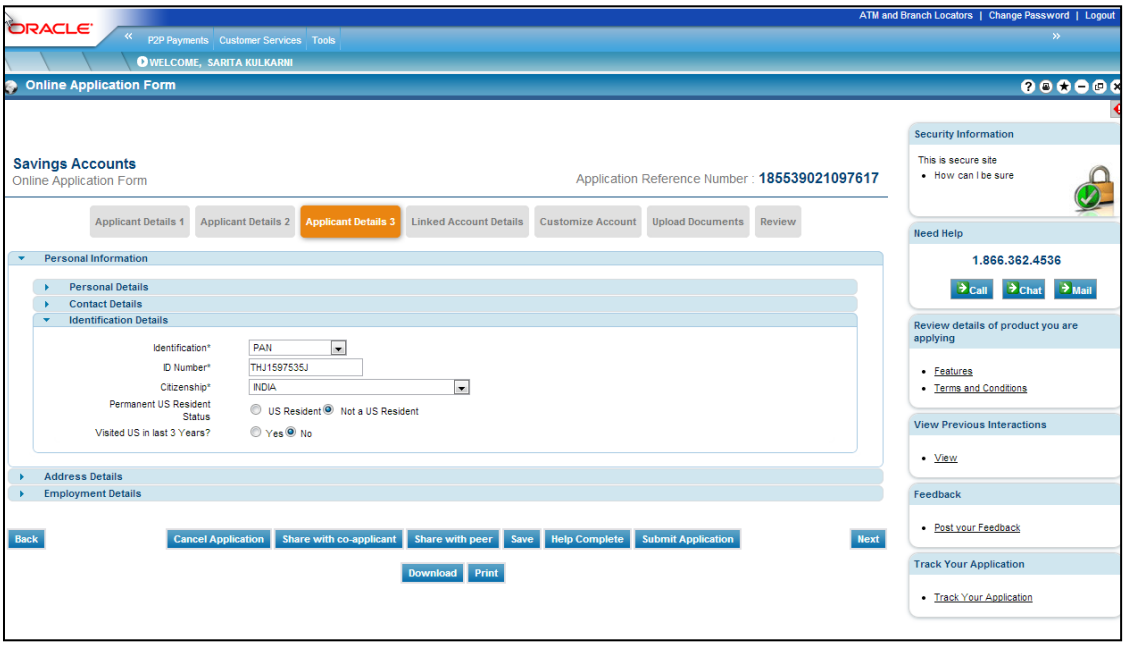
Field Description

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.
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	[Optional, Dropdown] Select the desired mode of contact from the following values: • Mobile • Email
Preferred Date of Contact	[Conditional, Date-Picker] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired date of contact from the Date-Picker.
Preferred Time of Contact	[Conditional, Dropdown] This field is available only when the selected Preferred Mode of Contact is Mobile. Select the desired time of contact 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

Savings Accounts – Applicant Details 3

Personal Information – Identification Details



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:

- Driving License
- PAN
- Passport Number
- SSN

ID Number [Mandatory, Alphanumeric, Input Box, 20]

Enter the appropriate ID Number for Phone Number.

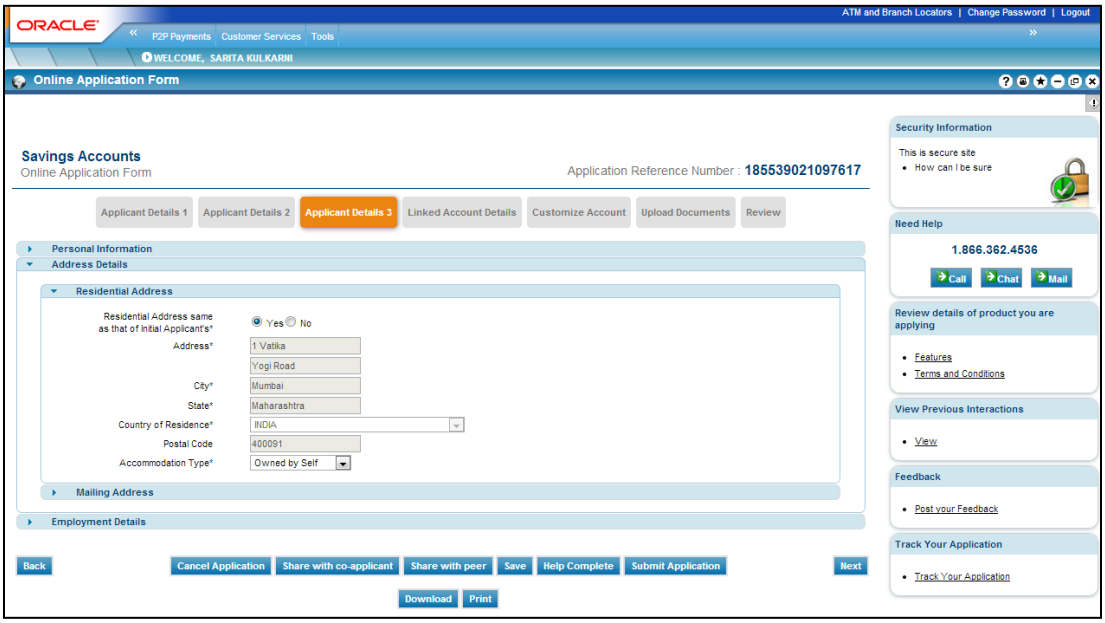
Citizenship [Mandatory, Dropdown]

Select the appropriate country for the Citizenship.

Field Name	Description
Permanent US Resident Status?	[Optional, Radio Button] Select the appropriate option from the following: • US Resident • Not a US Resident
Visited US in last 3 Years	[Optional, Radio Button] Select the appropriate option from the following: • Yes • No

Savings Accounts – Applicant Details 3

Address Details – Residential Address



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 3

Address Details

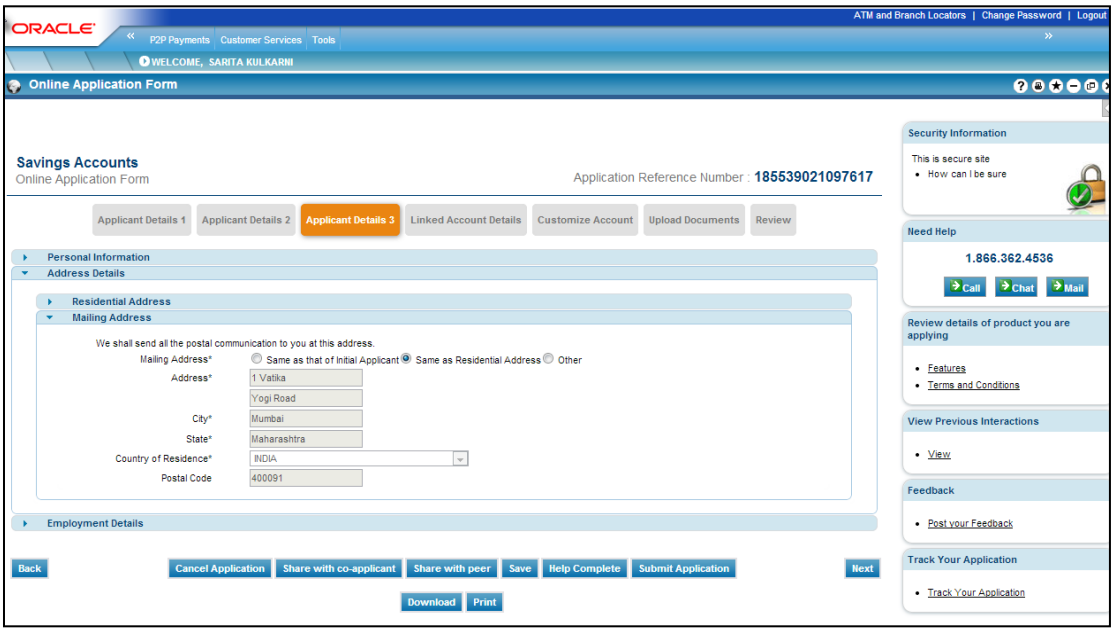
Residential Address

Residential Address same as that of Initial Applicants	[Mandatory, Radio Button] Select the appropriate value from the following: • Yes • No

Field Name	Description
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.
City	[Mandatory, Input Box, 35] 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 City.
State	[Mandatory, Input Box, 35] 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 State.
Country of Residence	[Optional, Dropdown] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes. Else select the appropriate Postal Code.
Accommodation Type	[Mandatory, Dropdown] Select the appropriate Accommodation Type from the following: • Company Provided • Owned by Self • Other

Savings Accounts – Applicant Details 3

Address Details – Mailing Address



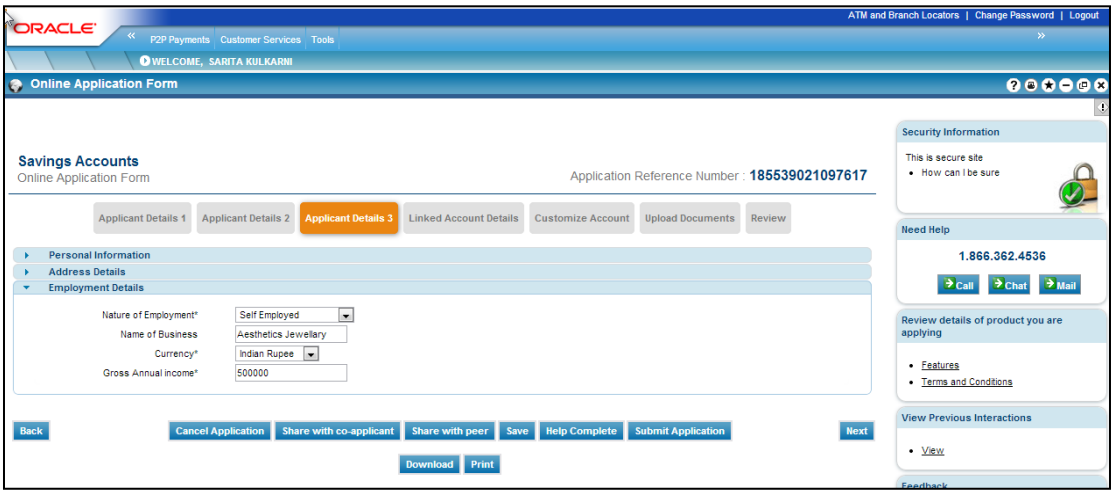
Field Description

Field Name	Description
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	[Mandatory, Alphanumeric, Input Box, 35*2] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate Address.
City	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate City.
State	[Mandatory, Input Box, 35] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else, enter the appropriate State.
Country of Residence	[Optional, Dropdown] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else select the appropriate Country of Residence.
Postal Code	[Optional, Numeric, Input Box, 20] This field is disabled and auto-configured if any of the following option is selected for the Mailing Address: • Same as that of Initial Applicant • Same as Residential Address Else enter the appropriate Postal Code.

Savings Accounts – Applicant Details 3

Employment Details



Field Description

Field Name	Description

Online Application Form - Savings Accounts – Applicant Details 3

Employment Details

Nature of Employment

[Mandatory, Dropdown]

Select the appropriate Nature of Employment from the following:

- Full Time temporary
- Unemployed
- Full Time permanent
- Self Employed
- Part Time
- Retired Pensioned
- Retired Non Pensioned
- Other

Current Employer Name

[Conditional, Input Box, 35]

This field appears only when the Nature of Employment selected is:

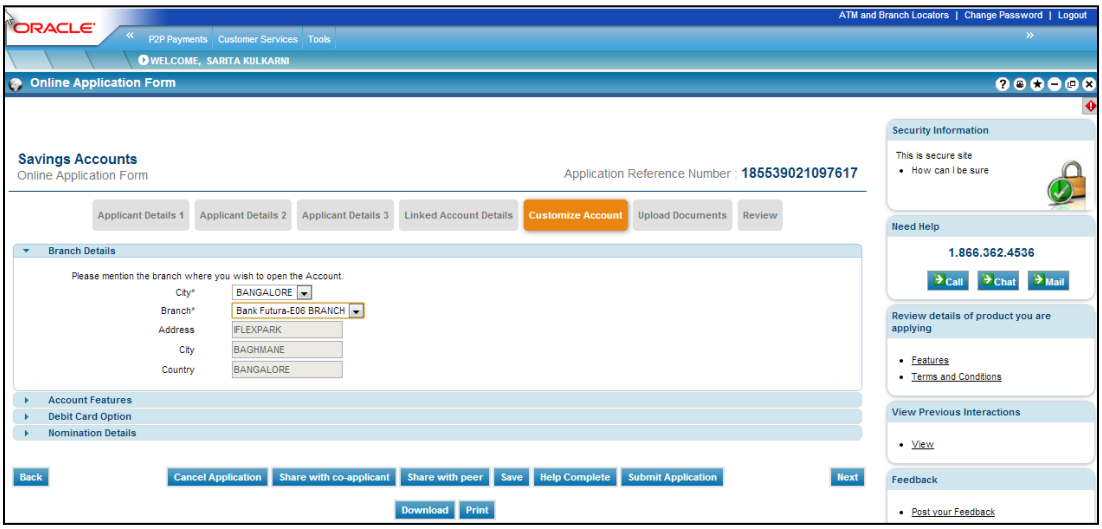
- Full Time Permanent
- Full Time Temporary
- Part Time
- Unemployed

Enter the appropriate Current Employer Name.

Field Name	Description
Designation	[Conditional, Alphanumeric with *,+, Input Box, 35] This field appears only when the Nature of Employment selected is: • Full Time Permanent • Full Time Temporary • Part Time • Unemployed Enter the appropriate Designation.
Name of Business	[Conditional, Input Box,] This field appears only when the Nature of Employment selected is: • Self Employed
Currency	[Mandatory, Dropdown] Select the desired type of currency from the system configured options.
Gross Annual Income	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Gross Annual Income.

Linked Account Details

Customize Account - Branch Details



Field Description

Field Name	Description

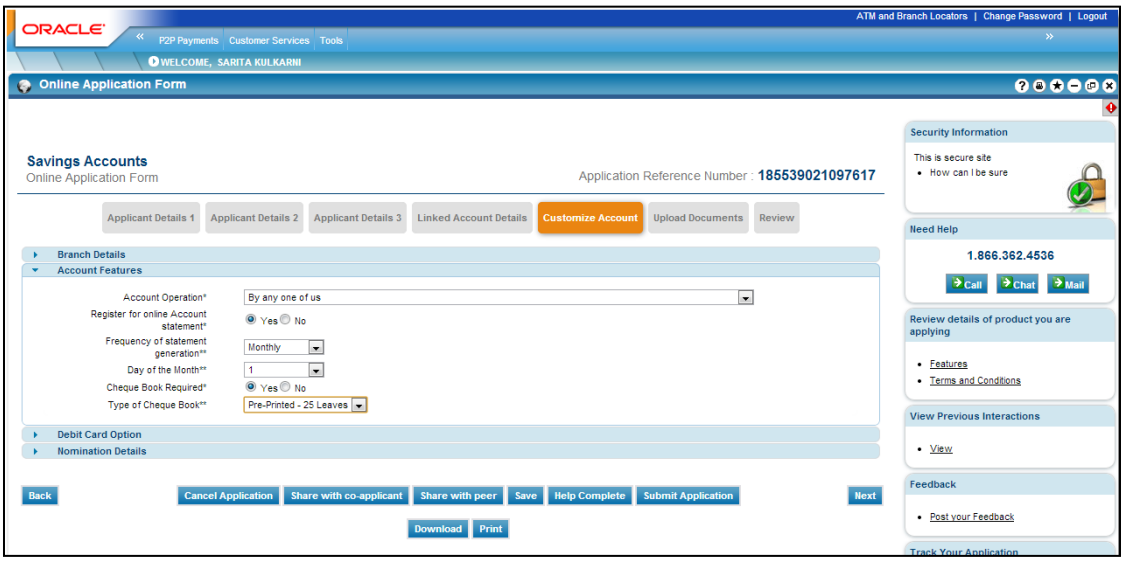
Online Application Form - Savings Accounts – Applicant Details 3

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

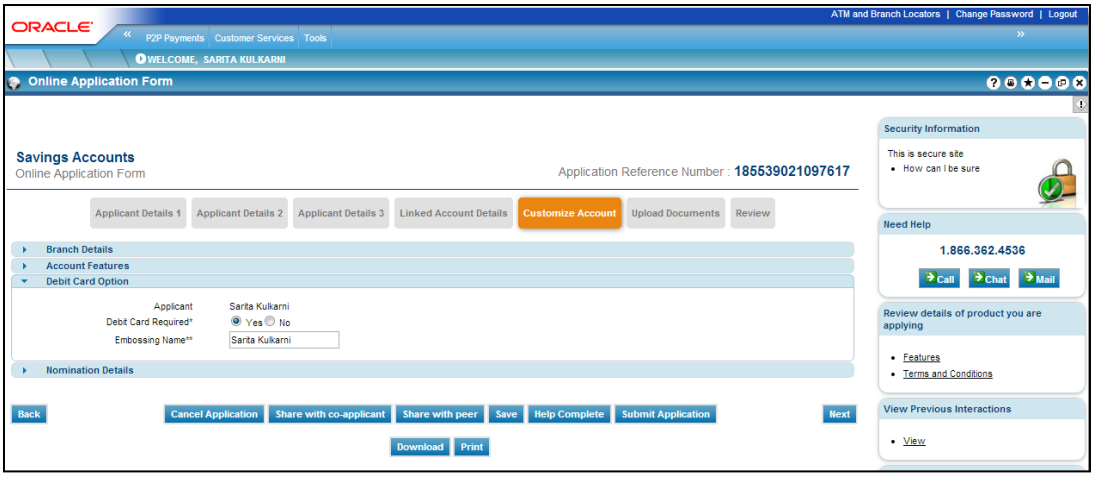


Field Description

Field Name	Description
Online Application Form - Savings Accounts – Customize Account	
Account Features	
Account Operation	[Mandatory, Dropdown] Select the desired option from the following: • 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: • Yes • No

Field Name	Description
Frequency of statement generation	[Mandatory, Dropdown] Select the desired option from the following: • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	[Optional, Dropdown] Select the desired month. The statement will start getting generated from the selected month.
Day of the Month	[Conditional, Dropdown] Select the desired date. The statement will start getting generated from the selected date of the selected month.
Cheque Book Required	[Mandatory, Radio Buttons] Select the desired option from the following: • Yes • No
Type of Cheque Book	[Conditional, Dropdown] This field appears only when the option selected for Cheque Book Required is Yes. Select the desired option from the following: • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

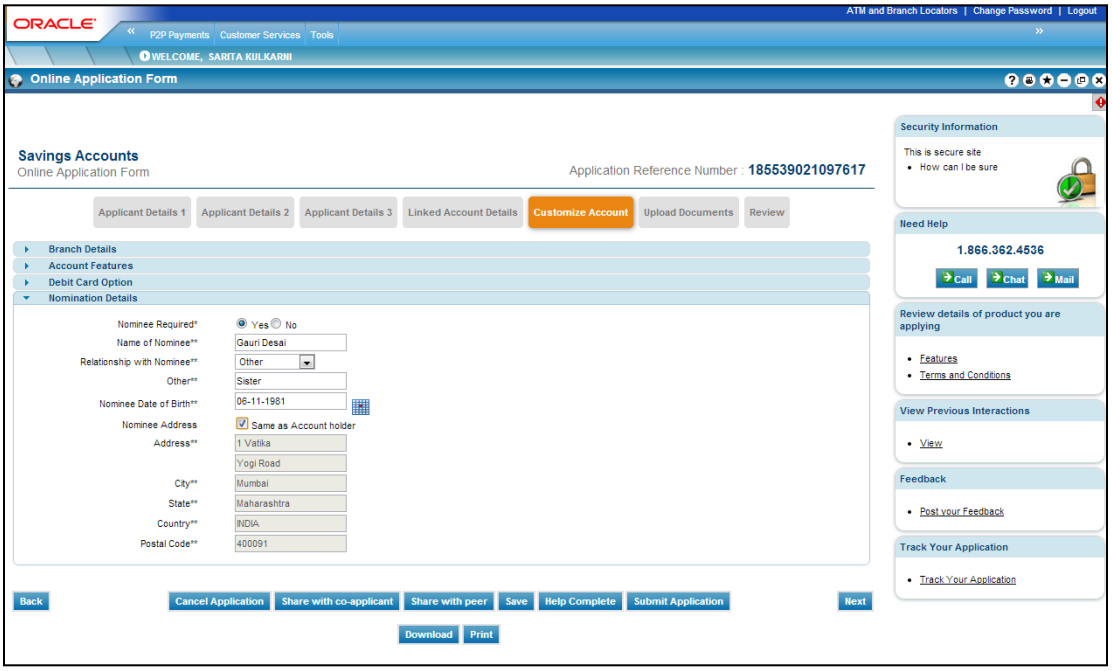
Customize Account – Debit Card Option



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: • 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



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.

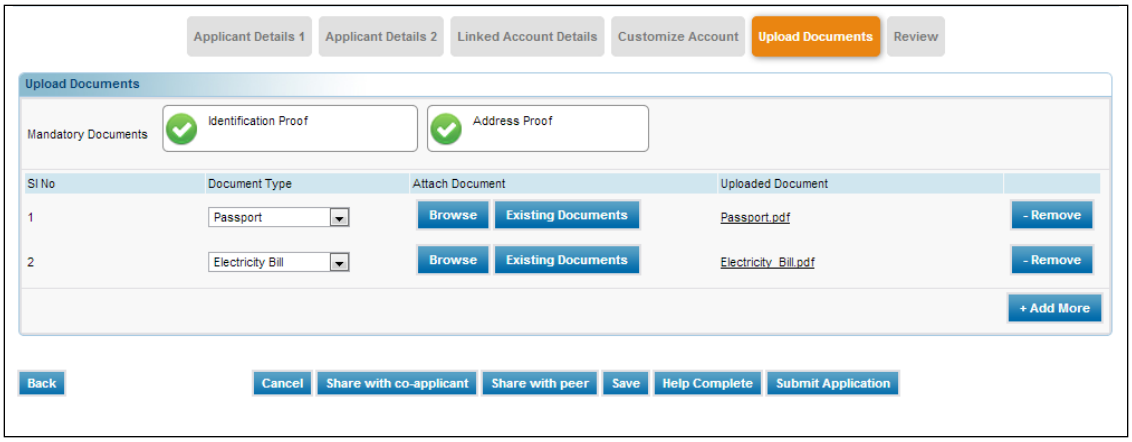
Select the appropriate option from the following:

- Parent
- Spouse
- Child
- Other

Field Name	Description
Other	[Conditional, Input Box, 20] This field is available only when the option selected for the Relationship with Nominee is Other.
Nominee Date of Birth	[Conditional, Date-Picker] This field is available only when the option selected for the Nominee Required is Yes. Select the appropriate applicant's Birth Date from the Date-Picker.
Nominee Address	[Conditional, Checkbox] This field is available only when the option selected for the Nominee Required is Yes. Check the checkbox if the nominee's residential address is same as Account Holder's address.
Address	[Conditional, Alphanumeric, Input Box,35*2] This field is available only when the option selected for the Nominee Required is Yes. This field is auto-configured if the checkbox for the Nominee Address is checked. Else, enter the appropriate address of the nominee.
City	[Conditional, Input Box, 35] This field is available only when the option selected for the Nominee Required is Yes. This field is auto-configured if the checkbox for the Nominee Address is checked. Else, enter the appropriate City.
State	[Conditional, Input Box,40] This field is available only when the option selected for the Nominee Required is Yes. This field is auto-configured if the checkbox for the Nominee Address is checked. Else, enter the appropriate State.
Country	[Conditional, Input Box, 35] This field is available only when the option selected for the Nominee Required is Yes. This field is auto-configured if the checkbox for the Nominee Address is checked. Else, enter the appropriate Country.

Field Name	Description
Postal Code	[Conditional, Input Box, 20] This field is available only when the option selected for the Nominee Required is Yes. This field is auto-configured if the checkbox for the Nominee Address is checked. Else, enter the appropriate Postal Code.

Upload Documents



Field Description

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

Field Name	Description

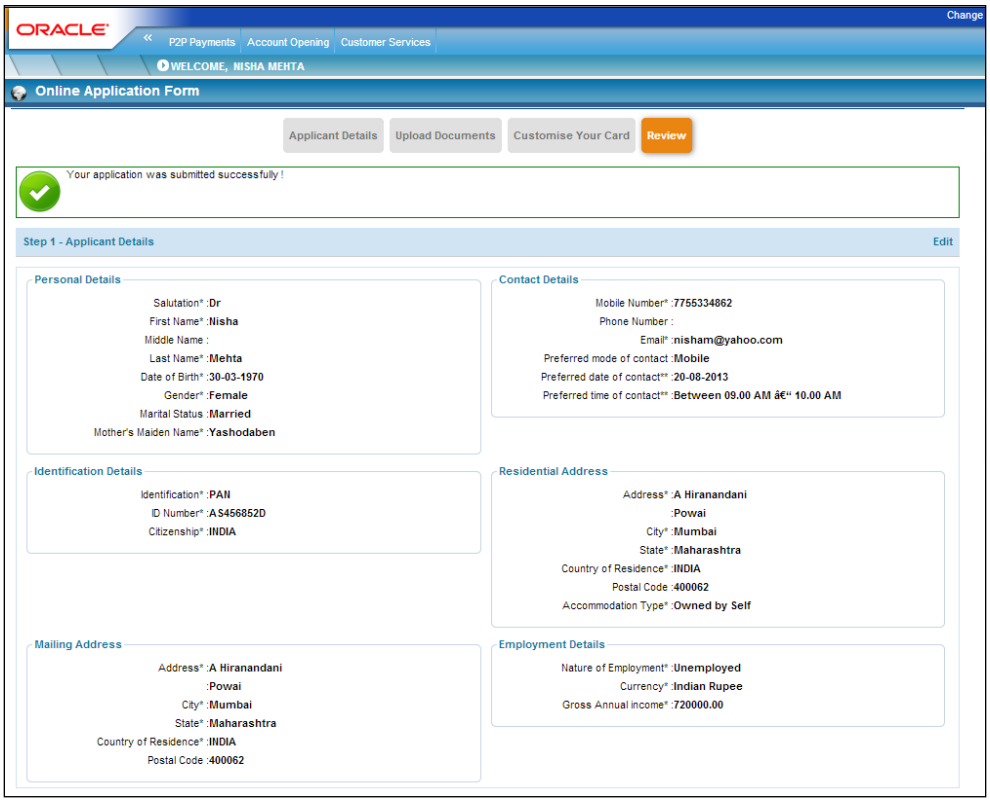
Document Type	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	• Identification Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • Phone Bill
	• Address Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • SSN
	• Employment Proof
	  • Employment Letter
	  • Salary Details
	• Linked Account Details

Attach Document	[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.
+ Add More	[Conditional, Action Button] Click **Add More** to upload more documents to the list.

Review

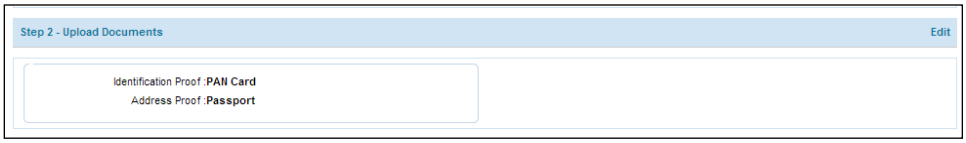
Once the user submits the application, the **Review** tab is displayed. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details



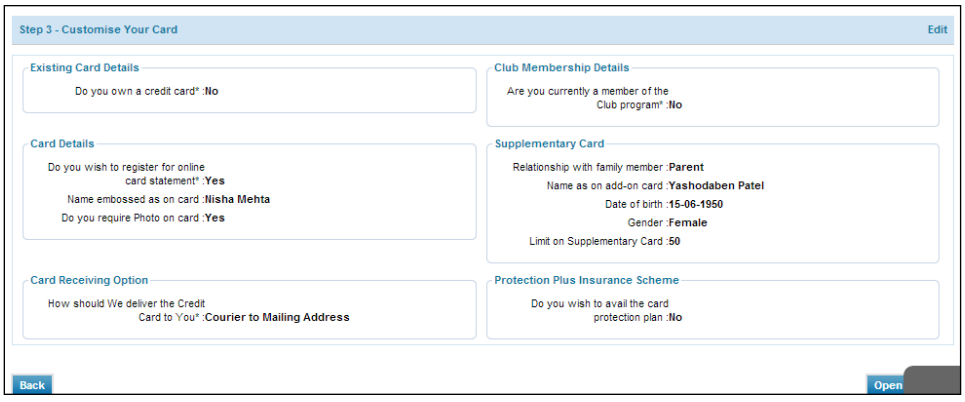
14. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents



15. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card



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

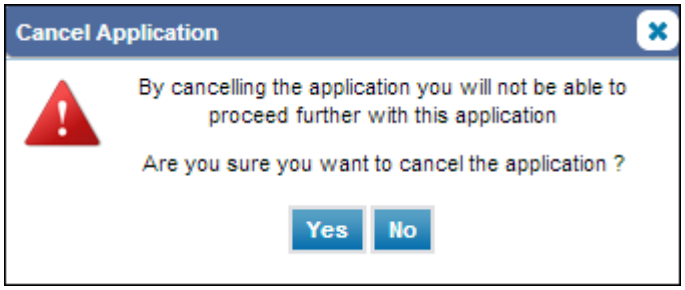
Click **Back** to go back to the previous tab.

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.

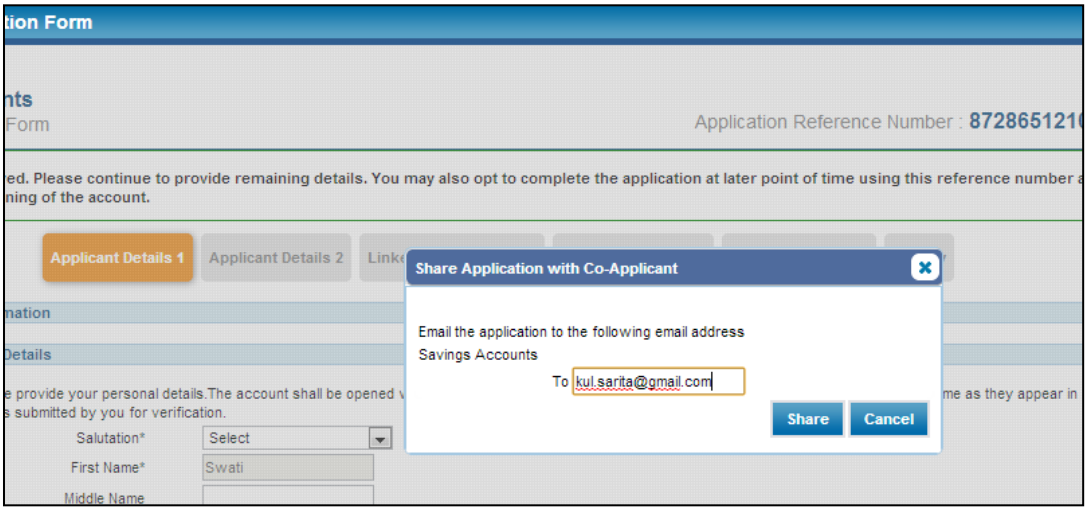
Help Complete

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

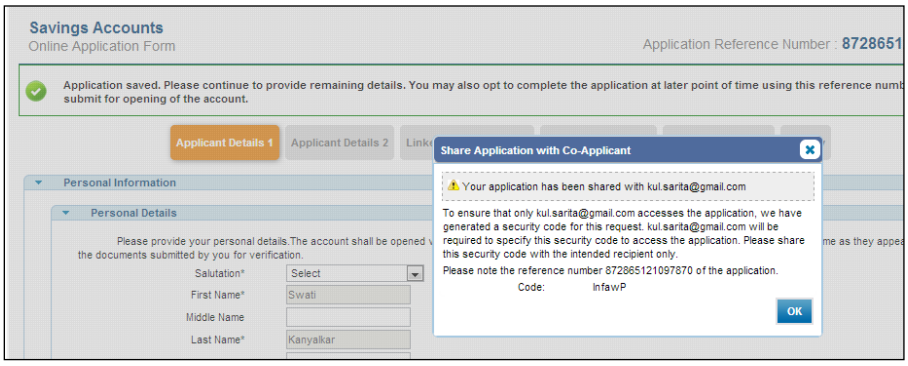
18. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.
19. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant



20. Click **Share**. The following pop-up window is displayed.

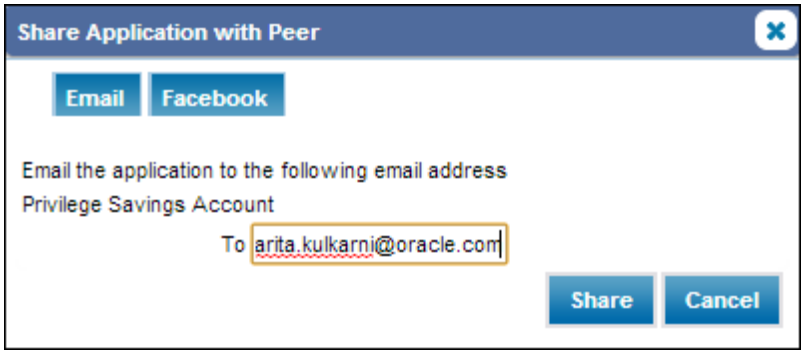
Share Application with Co-Applicant



The co-applicant will verify the details and approve the same.

Share with peer

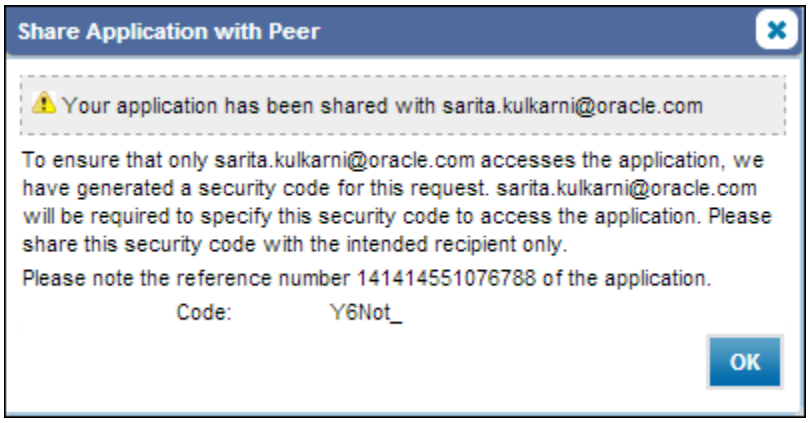
21. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



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.

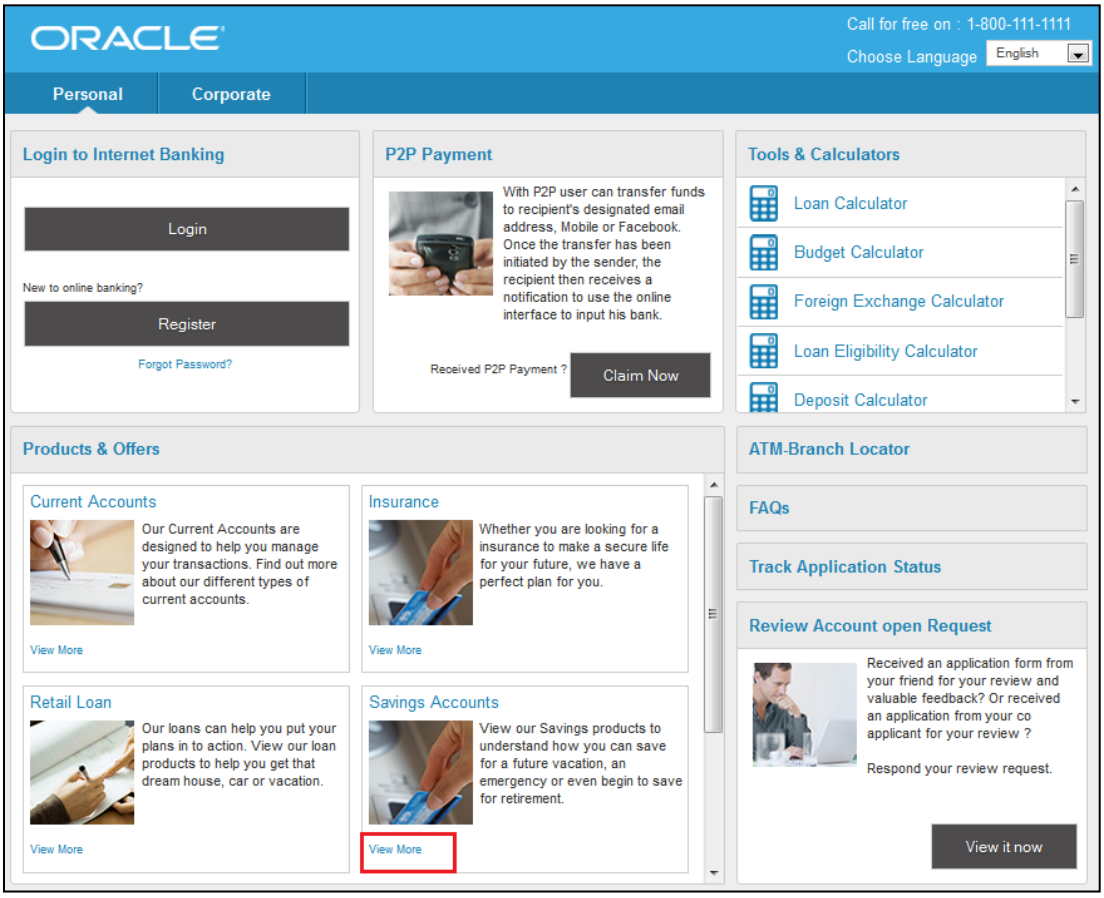
13.3 Prospective Customer

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

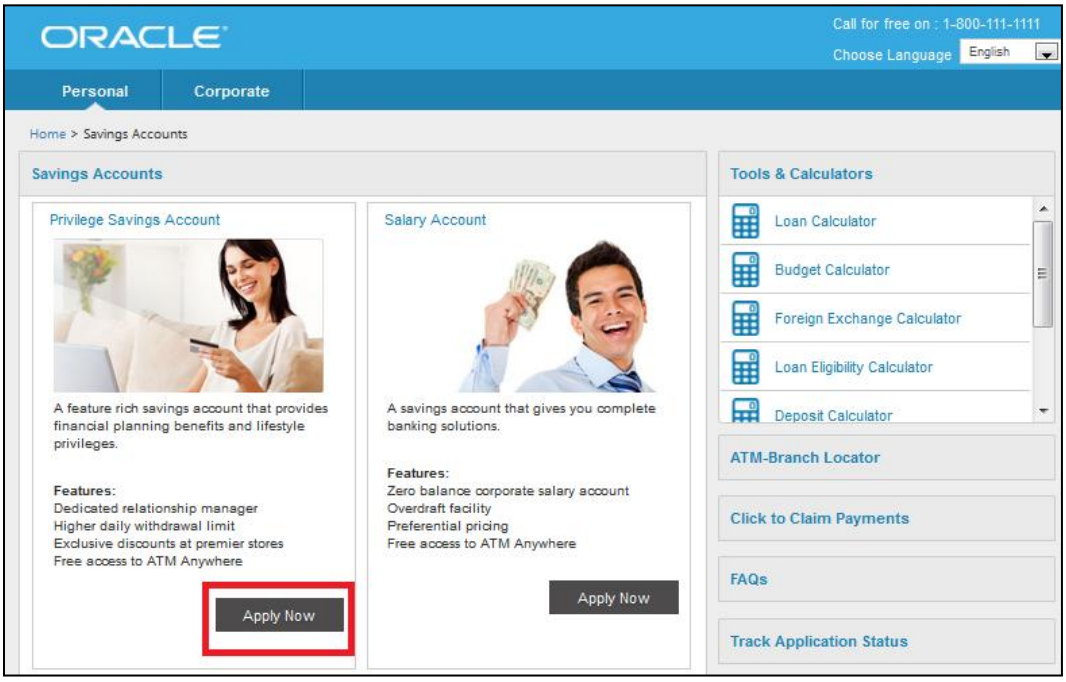


The following page is displayed.

Product Group – Savings Accounts

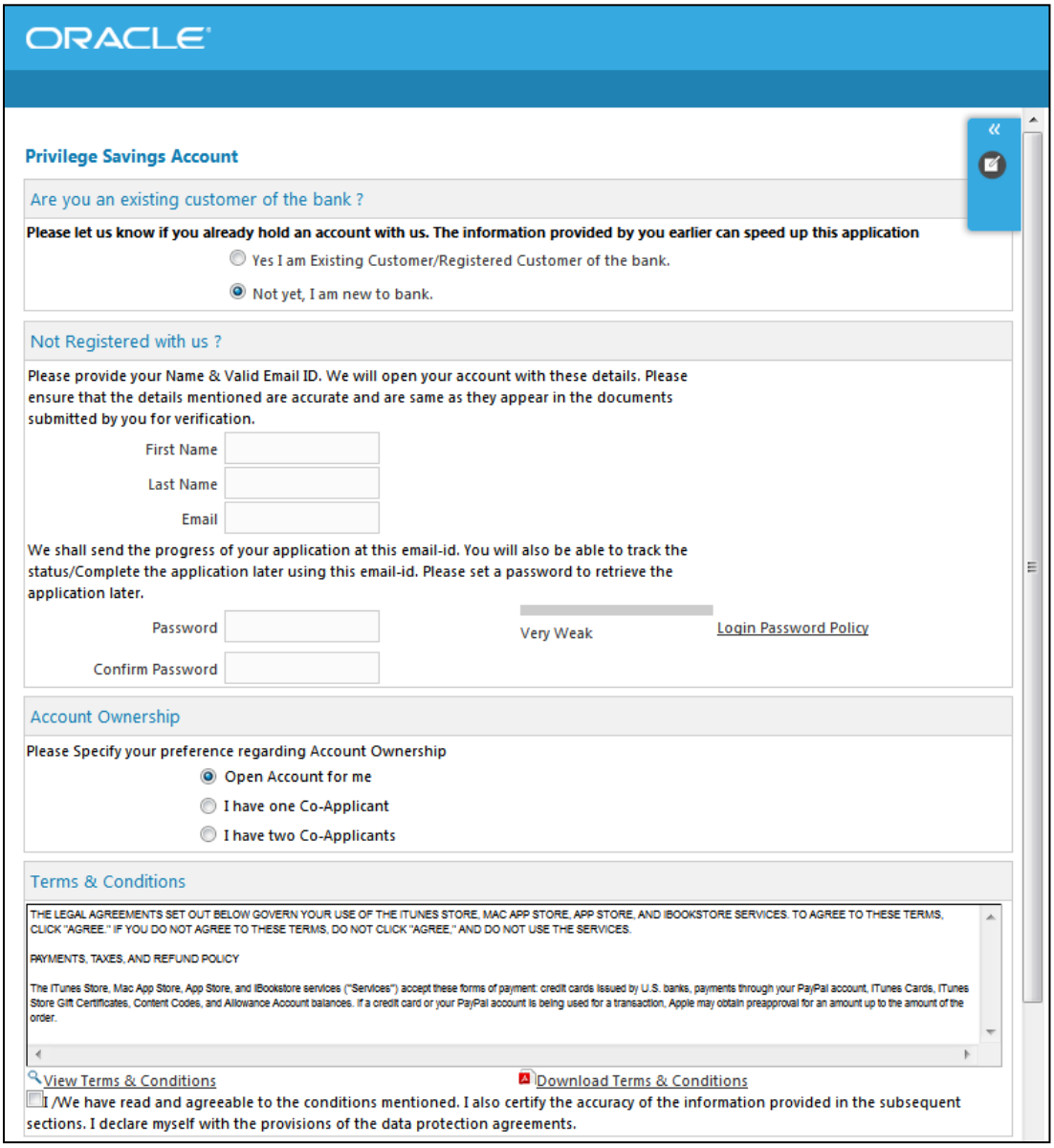
2. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the *Savings Accounts*, as shown in the following screenshot:

Saving Accounts



The following page is displayed.

Online Application Form



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	[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.

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

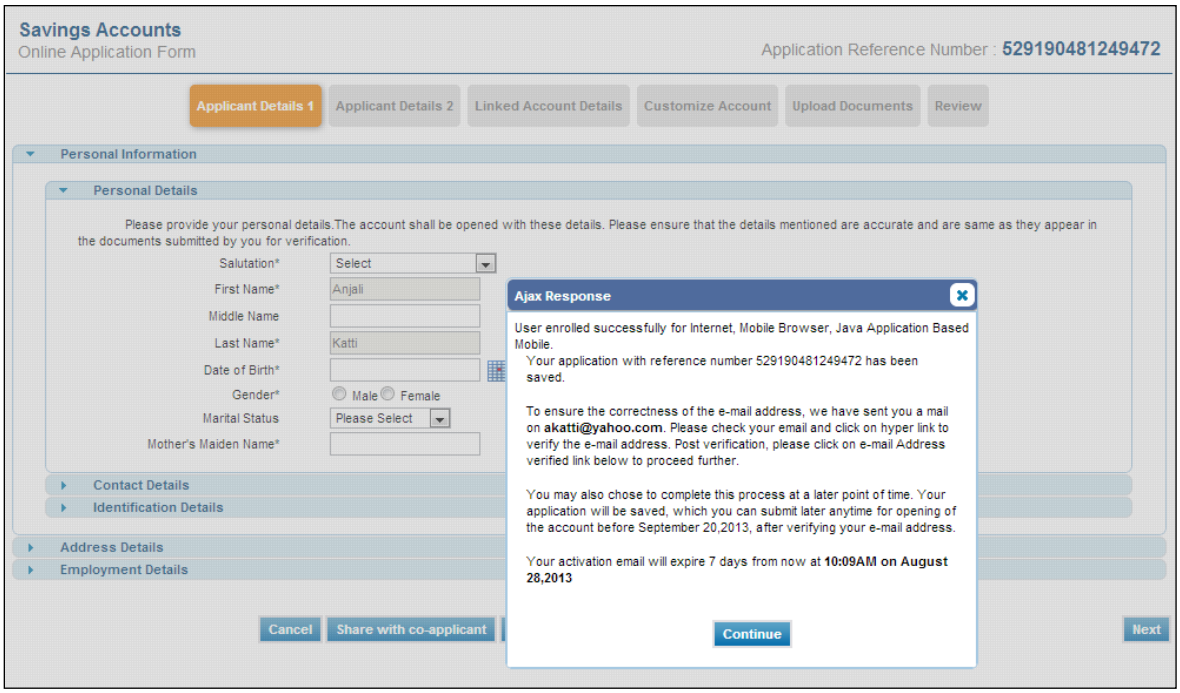
Field Name	Description
Account Ownership	
Please specify your preferences regarding Account Ownership	[Radio Button] Select the desired option from the following: • Open account for me • I have one Co-Applicant • I have two Co-Applicants

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. **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] 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

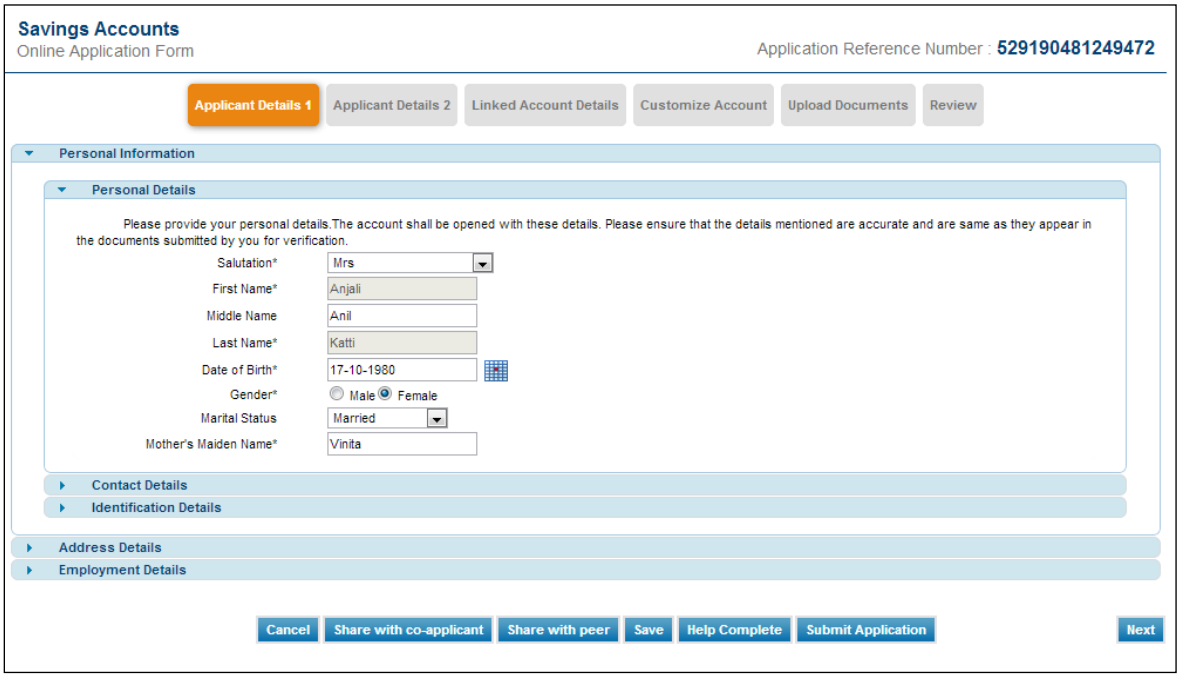


5. Click **Continue**. The following message window is opened. It provides the Reference Number for the application submitted. The following page is displayed.

Privilege Savings Account - Applicant Details 1

6. Enter the appropriate information in the following fields.

Savings Accounts – Applicant Details 1



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:

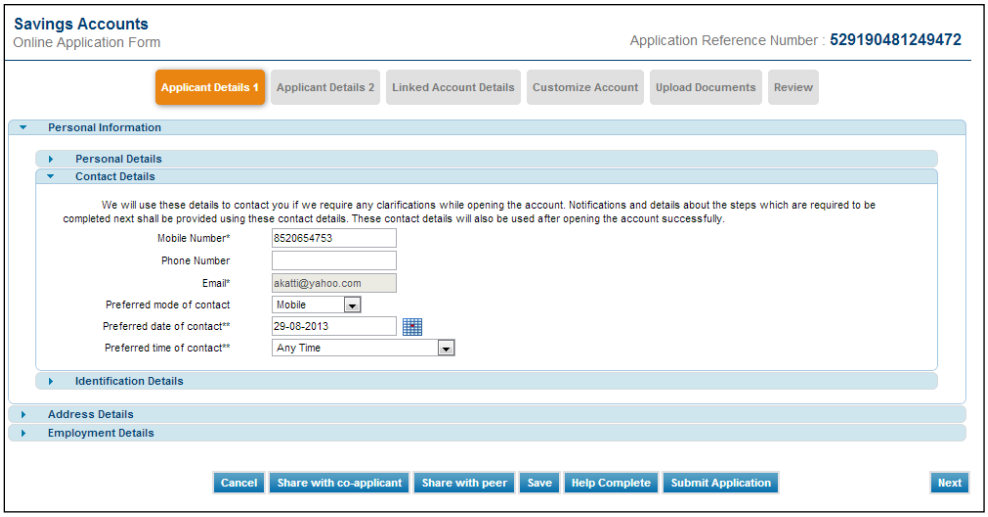
- Divorced
- Separated
- Remarried
- Married
- Single

Mother's Maiden Name

[Mandatory, Alphanumeric, 20]

Enter the applicant's mother's maiden name.

Savings Accounts – Applicant Details 1

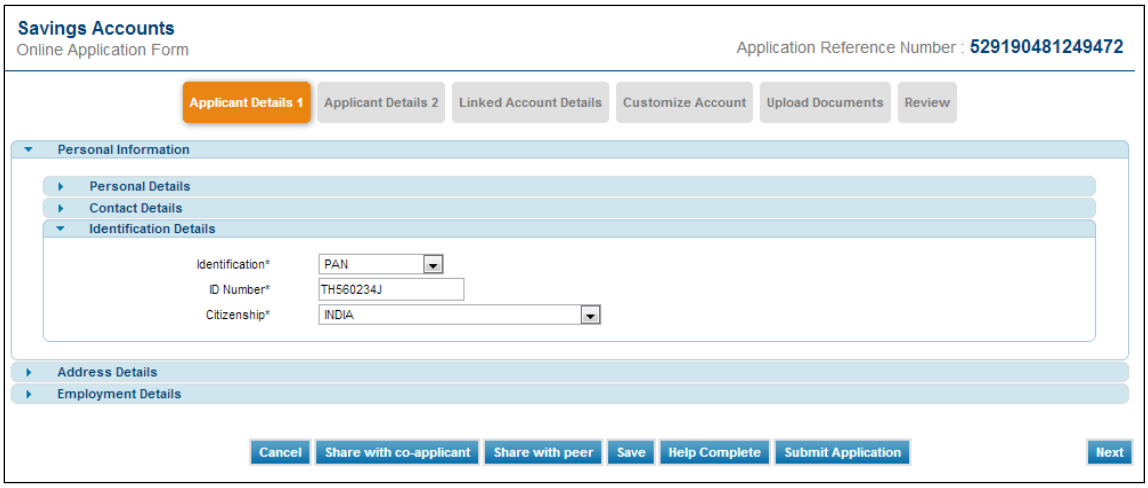


Field Description

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: • Mobile • Email
Preferred date of contact	[Mandatory, Date Picker] Select the desired date from the date picker.

Field Name	Description
Preferred time of contact	[Mandatory, Dropdown] Select the desired time 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

Savings Accounts – Applicant Details 1

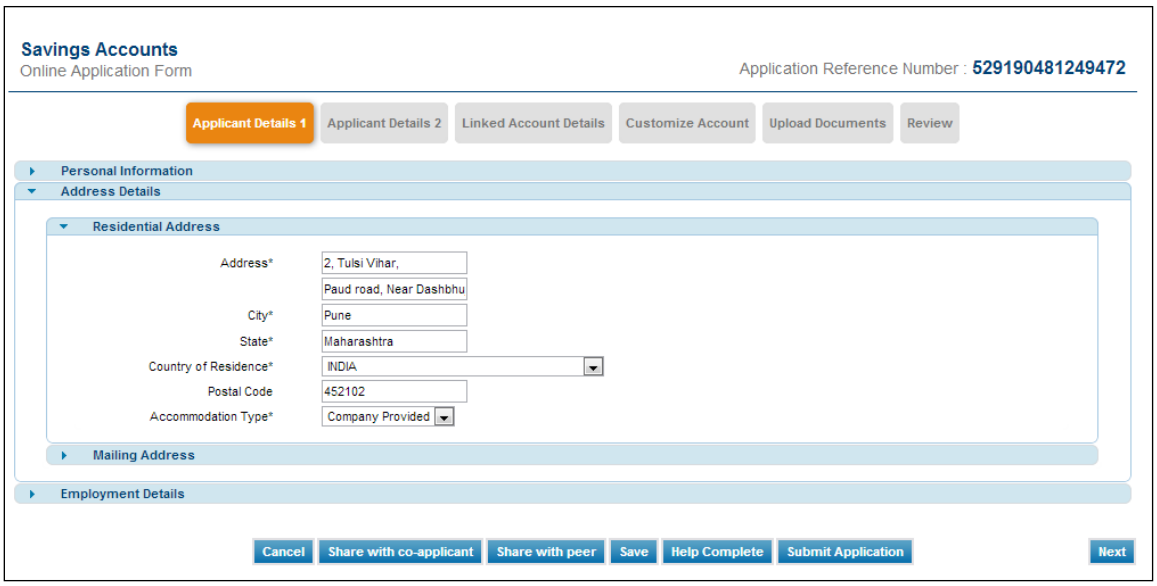


Field Description

Field Name	Description
Personal Information	
Identification Details	
Identification	[Mandatory, Dropdown] Select the desired identification type from the following options. • 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

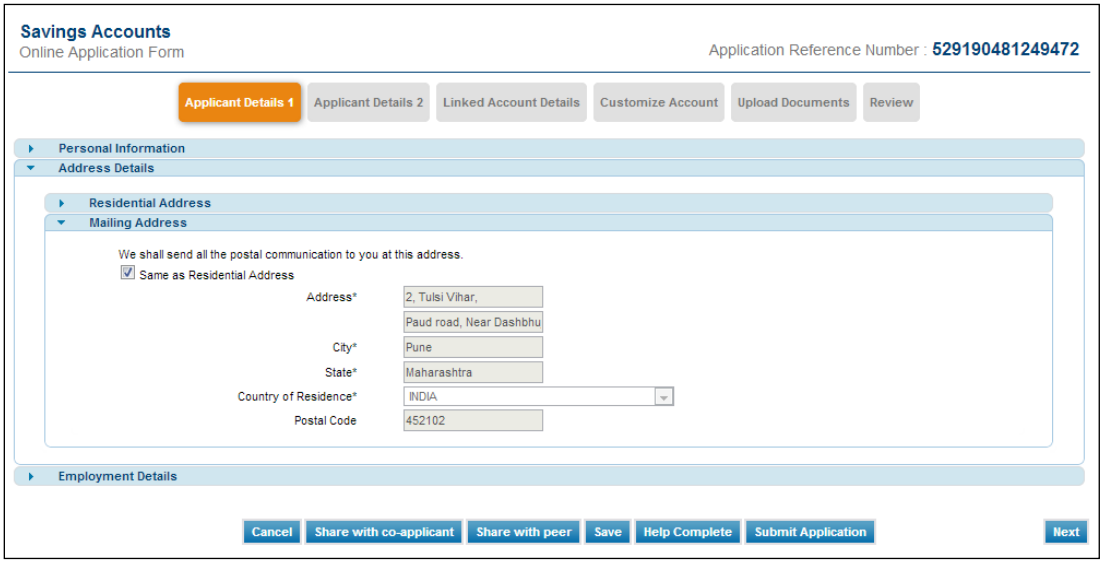


Field Description

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: • Owned by self

Savings Accounts – Applicant Details 1



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.

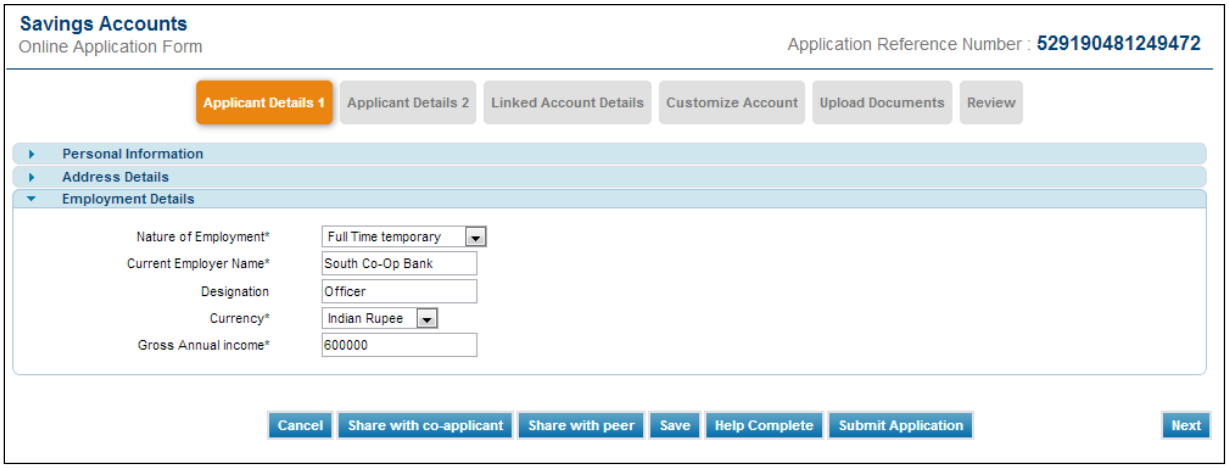
City [Mandatory, Alphanumeric,20]
Enter the city of residence.

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



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
Name of Business	[Conditional, Alphanumeric, 20] Enter the name of business.

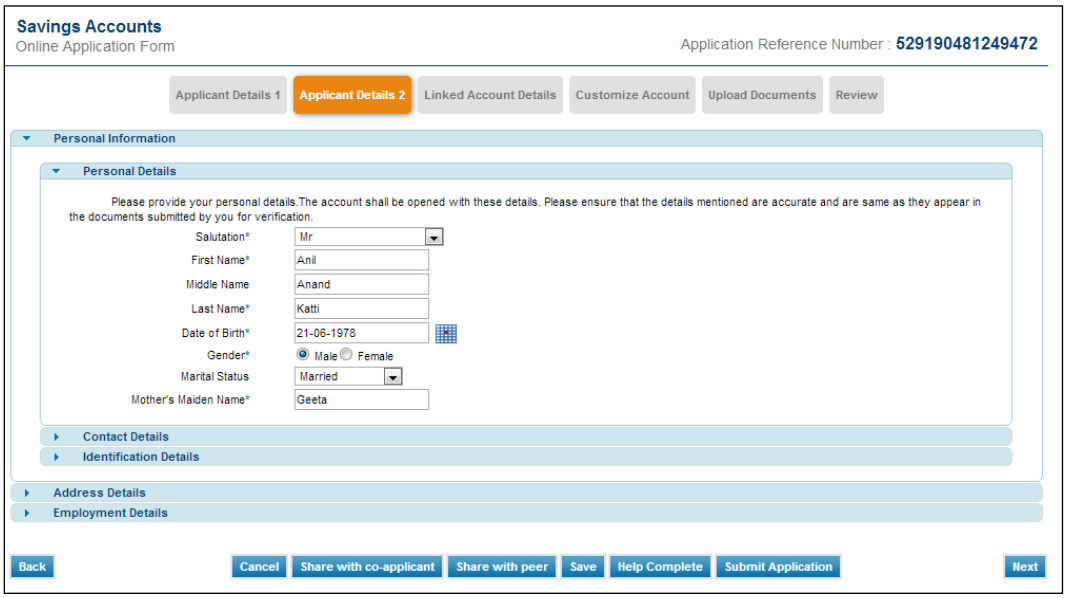
Field Name	Description
Currency	[Mandatory, Dropdown] Enter the type of currency. The list is displayed as per system configuration.
Gross Annual Income	[Mandatory, Numeric, 20] Enter the gross annual income of the applicant.

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



Field Description

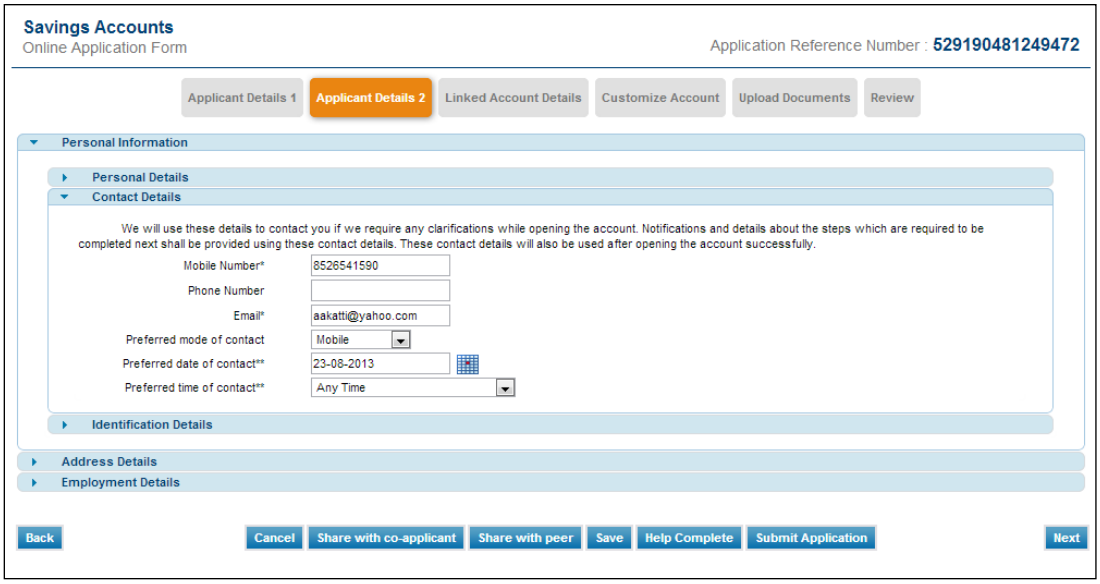
Field Name	Description
Personal Information	
Personal Details	

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: • 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

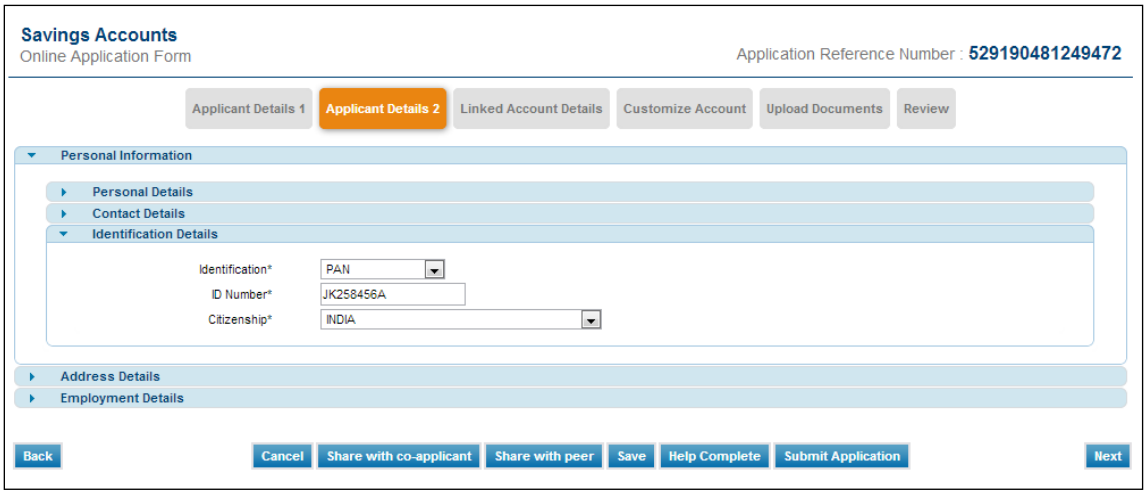


Field Description

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: • Mobile • Email
Preferred date of contact	[Date Picker, Mandatory] Select the desired date from the date picker.

Field Name	Description
Preferred time of contact	[Dropdown, Mandatory] Select the desired time from the following options. • 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

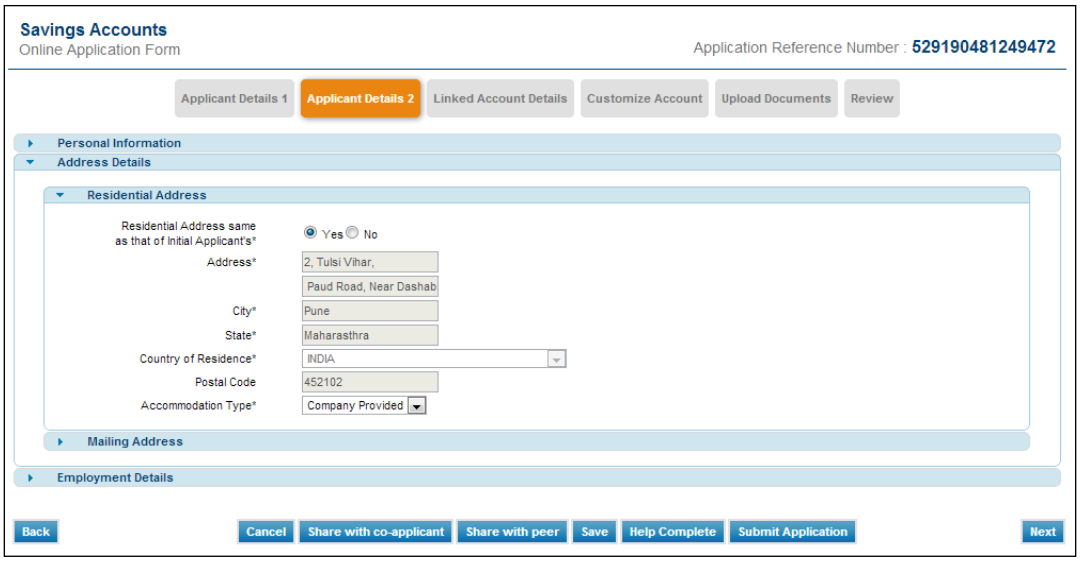


Field Description

Field Name	Description
Personal Information	
Identification Details	
Identification	[Mandatory, Dropdown] Select the desired identification type from the following options. • PAN • Passport
ID Number	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.

Field Name	Description
Citizenship	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

Savings Accounts – Applicant Details 2

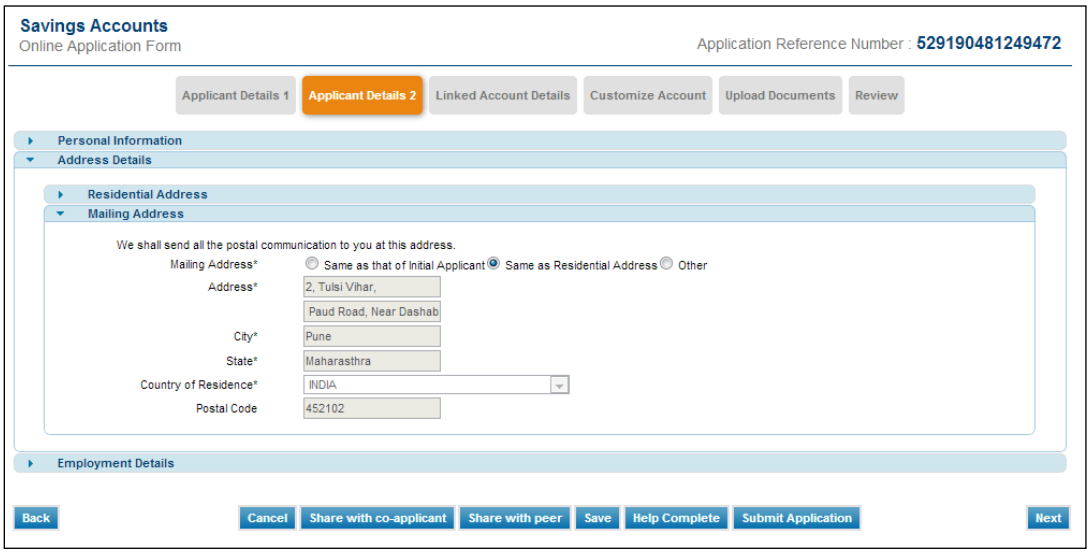


Field Description

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: • Owned by self • Owned by Company • Other

Savings Accounts – Applicant Details 2



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

Note: If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.

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]

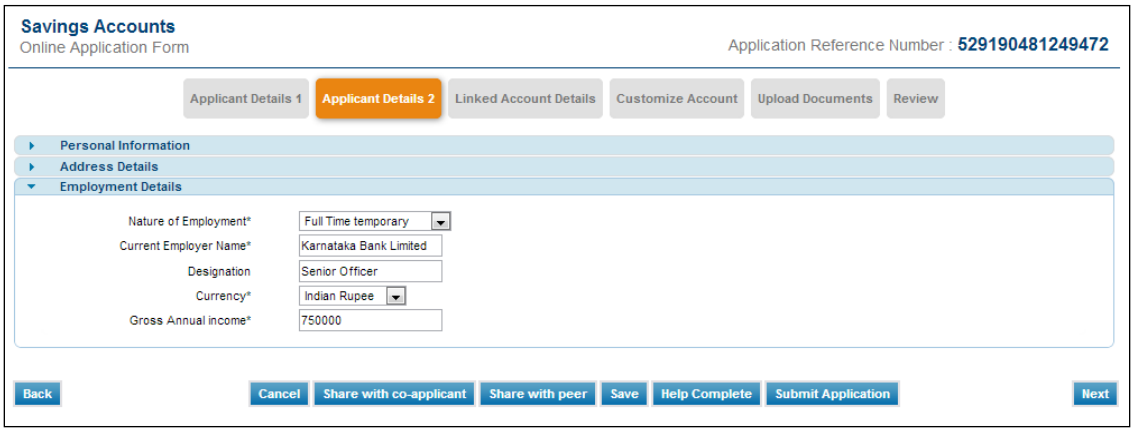
Select the country of residence from the dropdown list.

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



Field Description

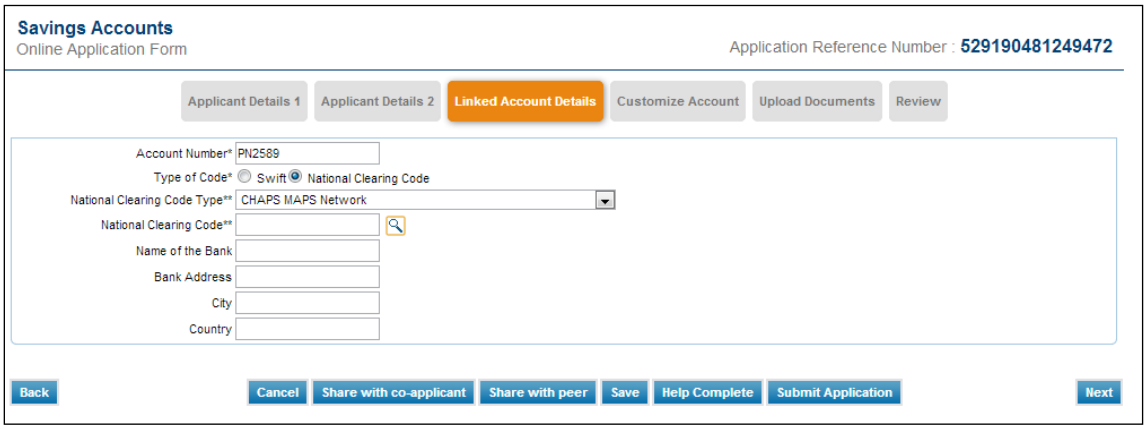
Field Name	Description
Employment Details	
Nature of Employment	[Mandatory, Dropdown] Select the appropriate option from the following values: • Full Time Permanent • Retired Non Pensioned • Other • Part Time • Retired Pensioned • Self Employed • Full Time Temporary • Unemployed
Name of Business	[Conditional, 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



Field Description

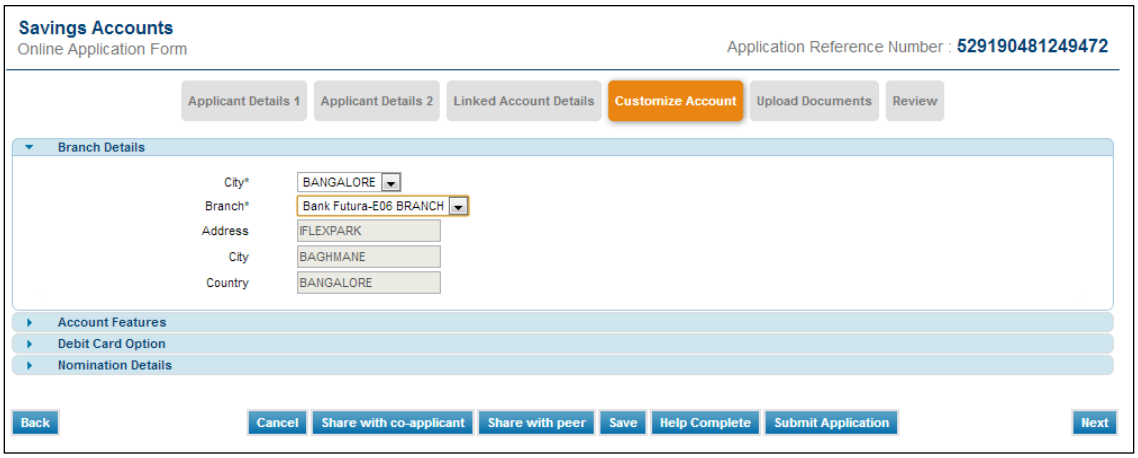
Field Name	Description
Linked Account Details	
Account Number	[Mandatory, Alphanumeric, 20] Enter the appropriate account number
Type of code	[Radio Button, Mandatory] Select the type of code from the following: • Swift • National Clearing Code
National Clearing code Type	[Mandatory, Dropdown] Select 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.

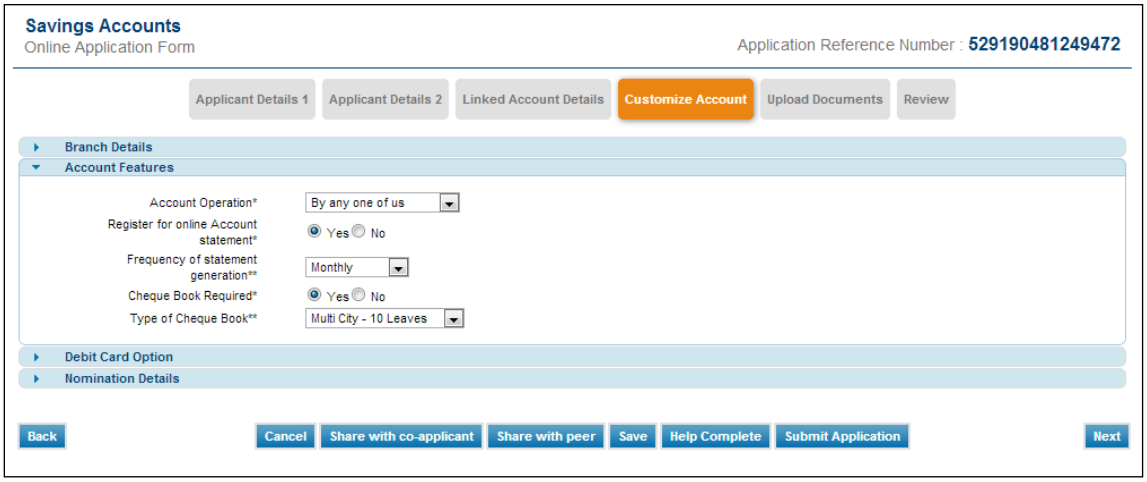
Savings Accounts – Customize Account



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

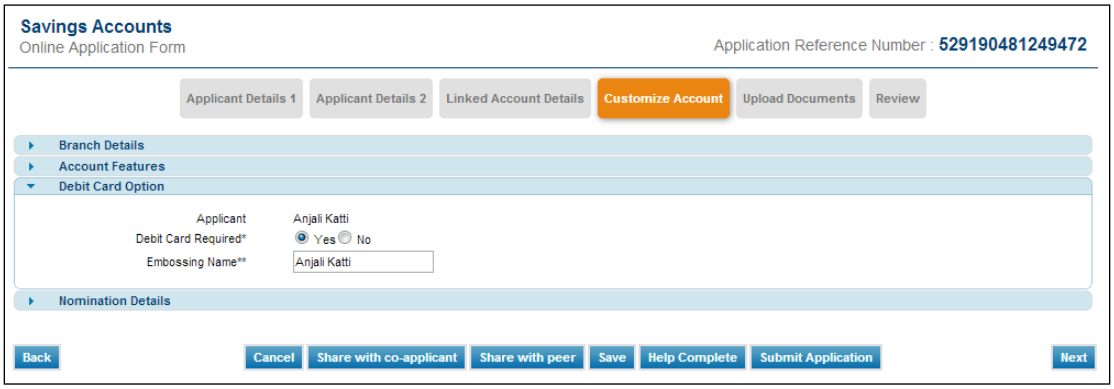


Field Description

Field Name	Description
Customize Account	
Account Features	
Register for online Account statement	[Mandatory, Radio Button] Select the appropriate option from the following: • Yes • No
Frequency of statement generation	[Mandatory, Dropdown] Select the desired value from the dropdown. • Annually • Semi Annually • Quarterly • Monthly • Fortnightly • Weekly • Daily
Month	[Mandatory, Dropdown] Select the desired month from the dropdown. The statement generation cycle will start from the selected month.
Cheque Book Required	[Mandatory, Radio Button] Select the appropriate option from the following: • Yes • No

Field Name	Description
Type of Cheque Book	[Mandatory, Dropdown list] Select the desired value from the following: • Multi City – 10 Leaves • Multi City – 25 Leaves • Personal – 25 Leaves • Pre-Printed – 25 Leaves • Personal – 10 Leaves • Pre- Printed – 10 Leaves

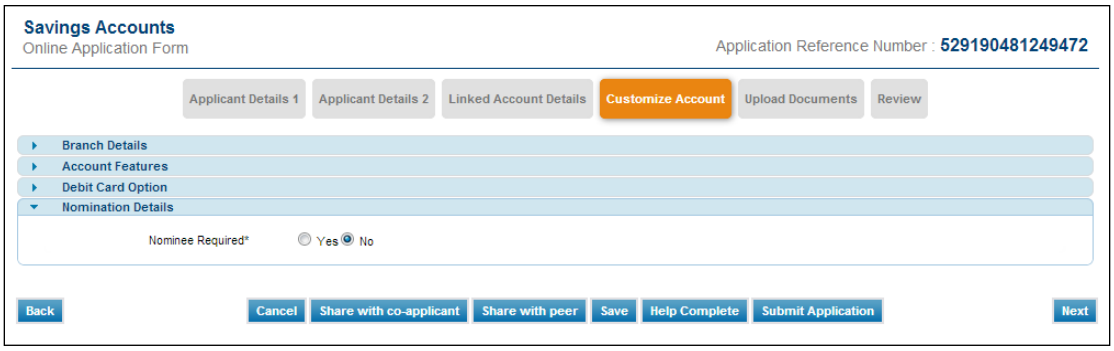
Savings Accounts – Customize Account



Field Description

Field Name	Description
Customize Account	
Debit Card Option	
Debit Card Required	[Mandatory, Radio Button] Select the desired value from the following: • Yes • No
Embossing Name	[Mandatory, Alphanumeric, 40] Appears automatically, or enter the desired text.

Savings Accounts – Customize Account



Field Description

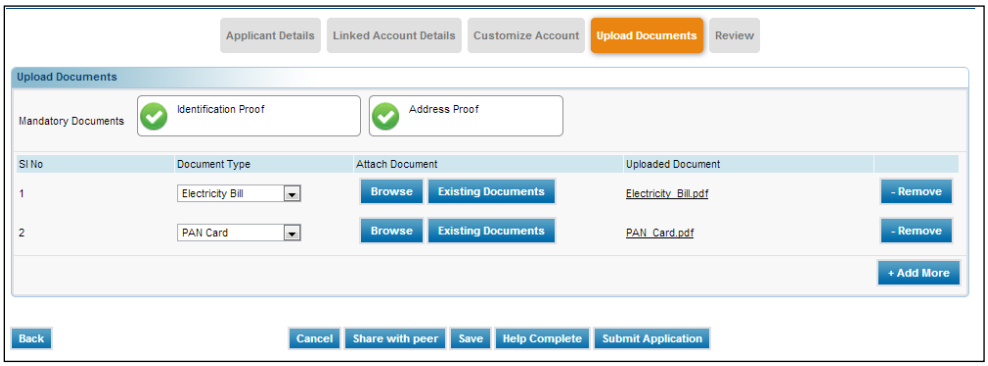
Field Name	Description
Customize Account	
Nomination Details	
Nominee Required?	[Mandatory, Radio Button] Select the desired value from the following: • Yes • No

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



Field Description

Field Name	Description
Upload Documents	
Mandatory Documents	
Sl No	[Display, Auto-generated, Column Heading] First two numbers in this column are already generated. This Sl 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	[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.

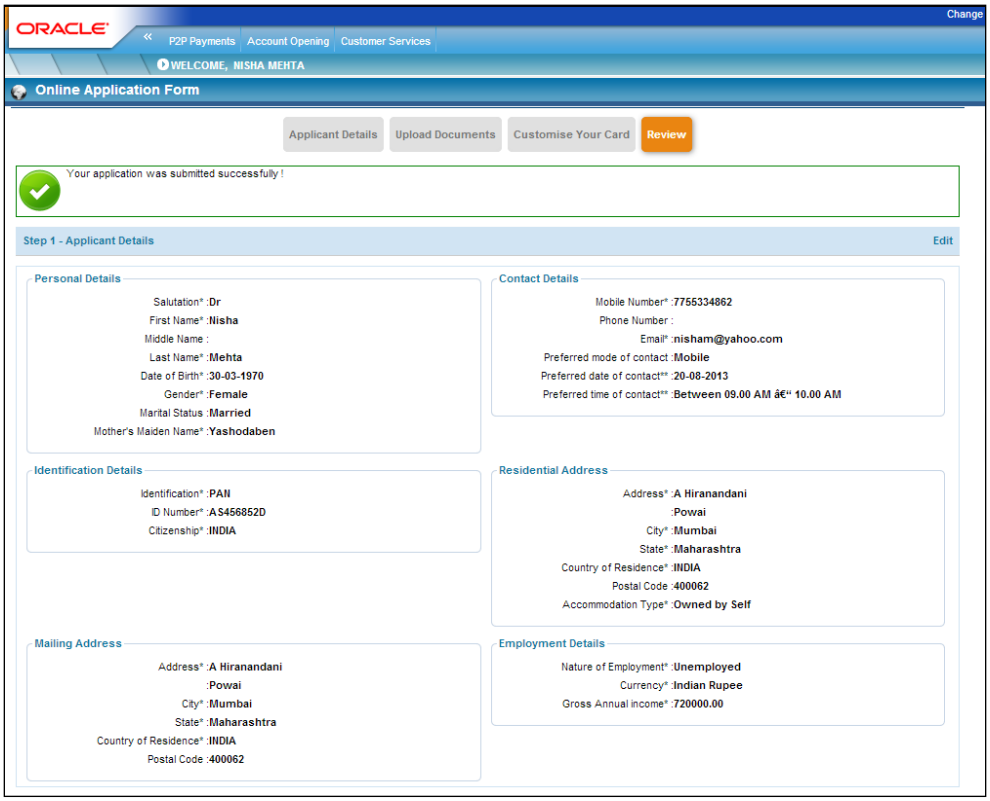
Field Name	Description
+ Add More	[Conditional, Action Button] Click **Add More** to upload more documents to the list.

15. Click **Next**. The **Review** page is displayed.

Review

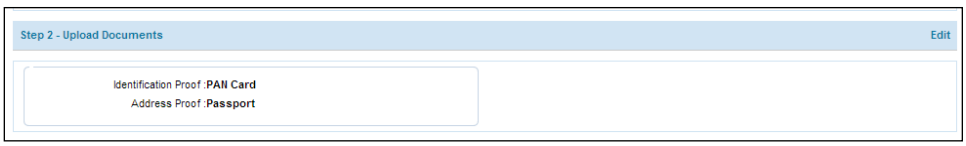
Once the user submits the application, the **Review** tab is displayed. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details



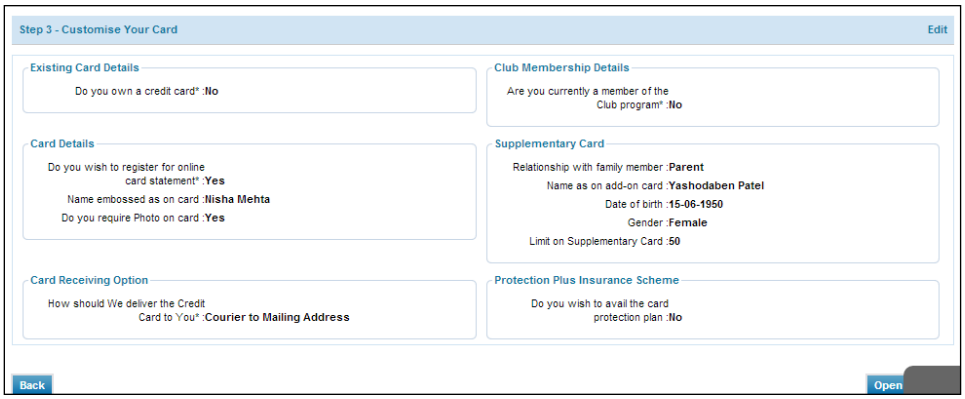
16. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents



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

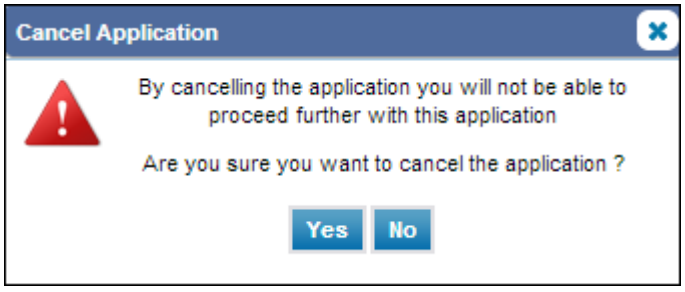
Click **Back** to go back to the previous tab.

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

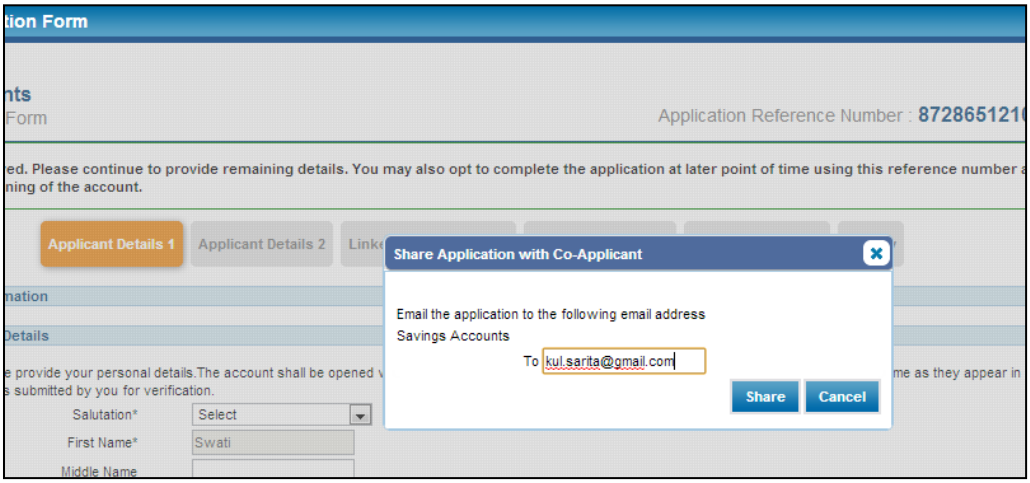
Click **Help Complete** to complete the application with the help of System Admin. The System Admin helps to complete the pending fields and submits the form on behalf of the applicant.

Share with co-applicant

20. Click **Share with co-applicant** to share the same application with the co-applicant. A pop-up is displayed.

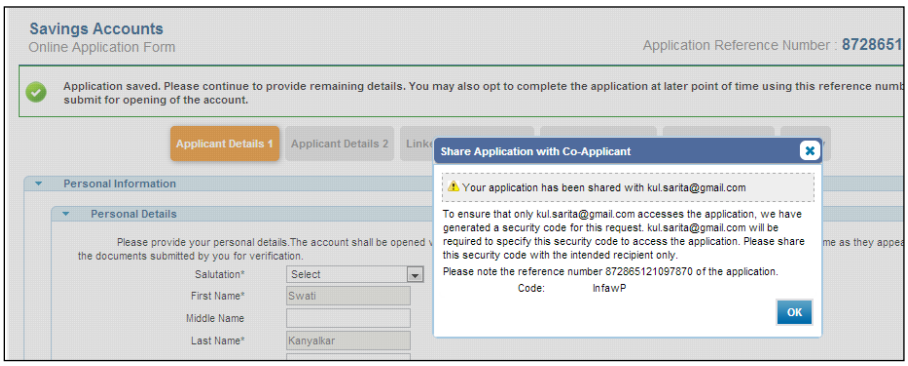
21. Enter the Co-Applicant's valid **Email ID**.

Share Application with Co-Applicant



22. Click **Share**. The following pop-up window is displayed.

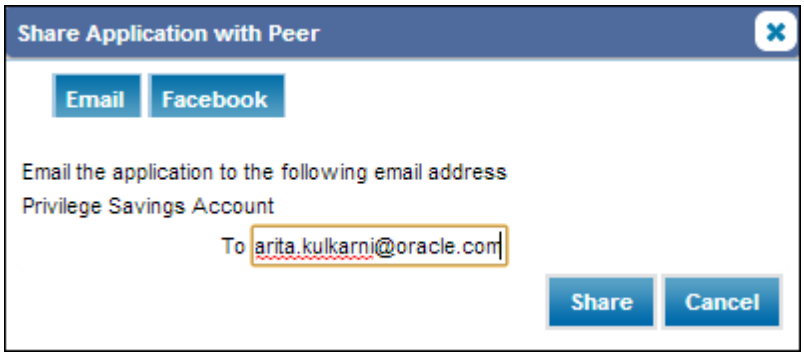
Share Application with Co-Applicant



The co-applicant will verify the details and approve the same.

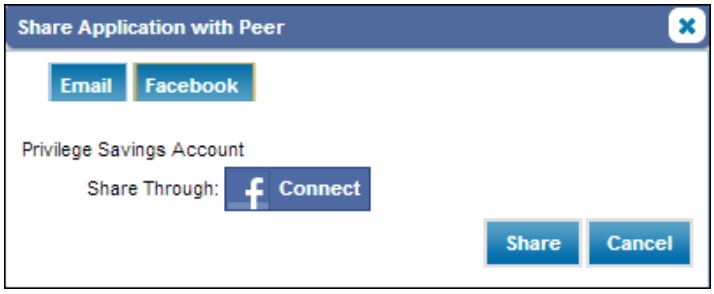
Share with peer

23. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.

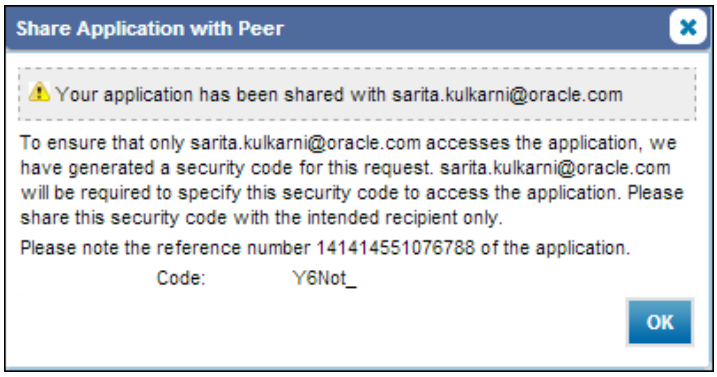


24. Click the desired option from the following:

- 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.



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



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***.

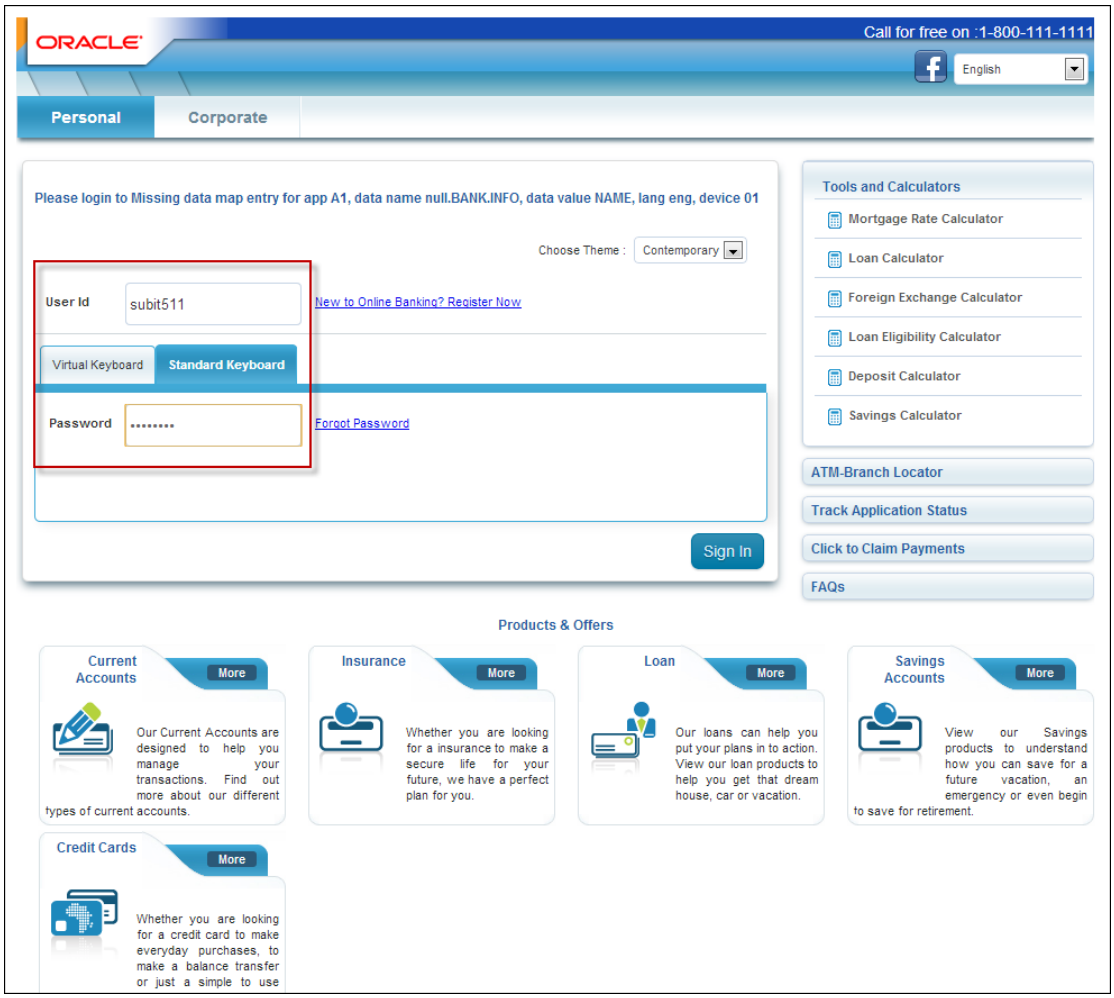
Already Registered to Online Banking

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

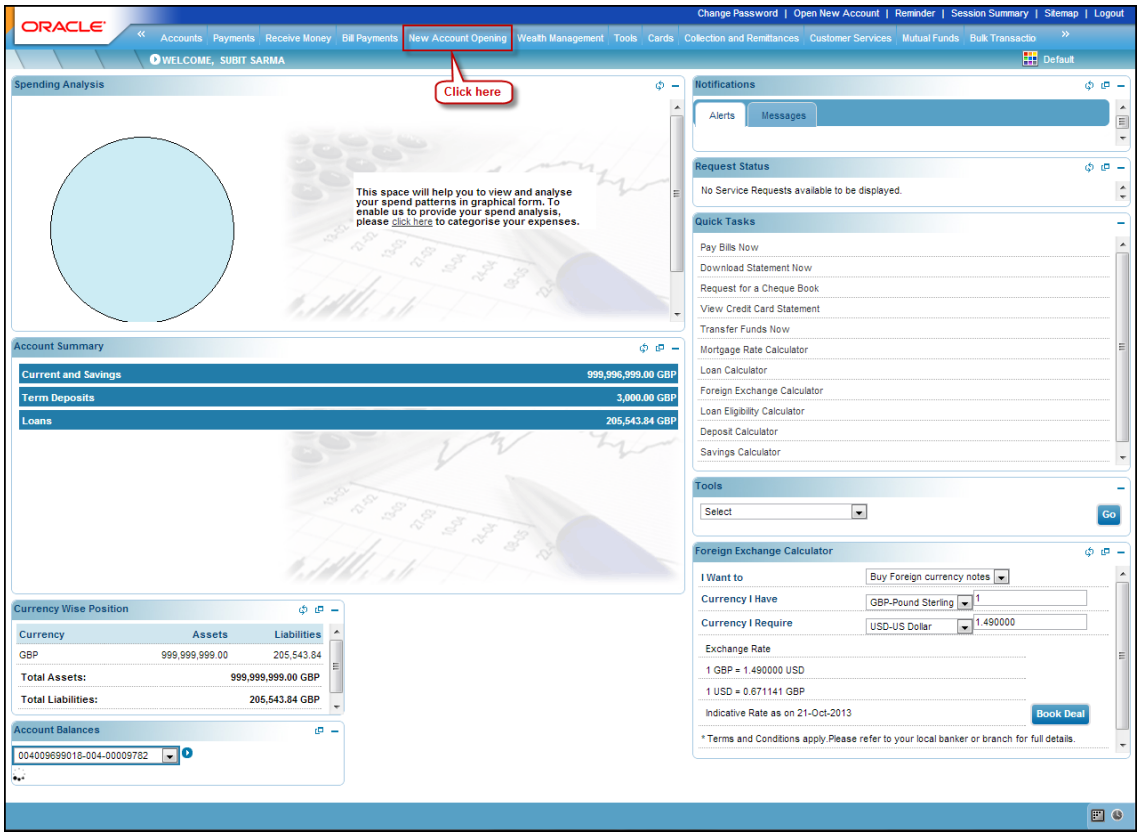


Field Description

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.

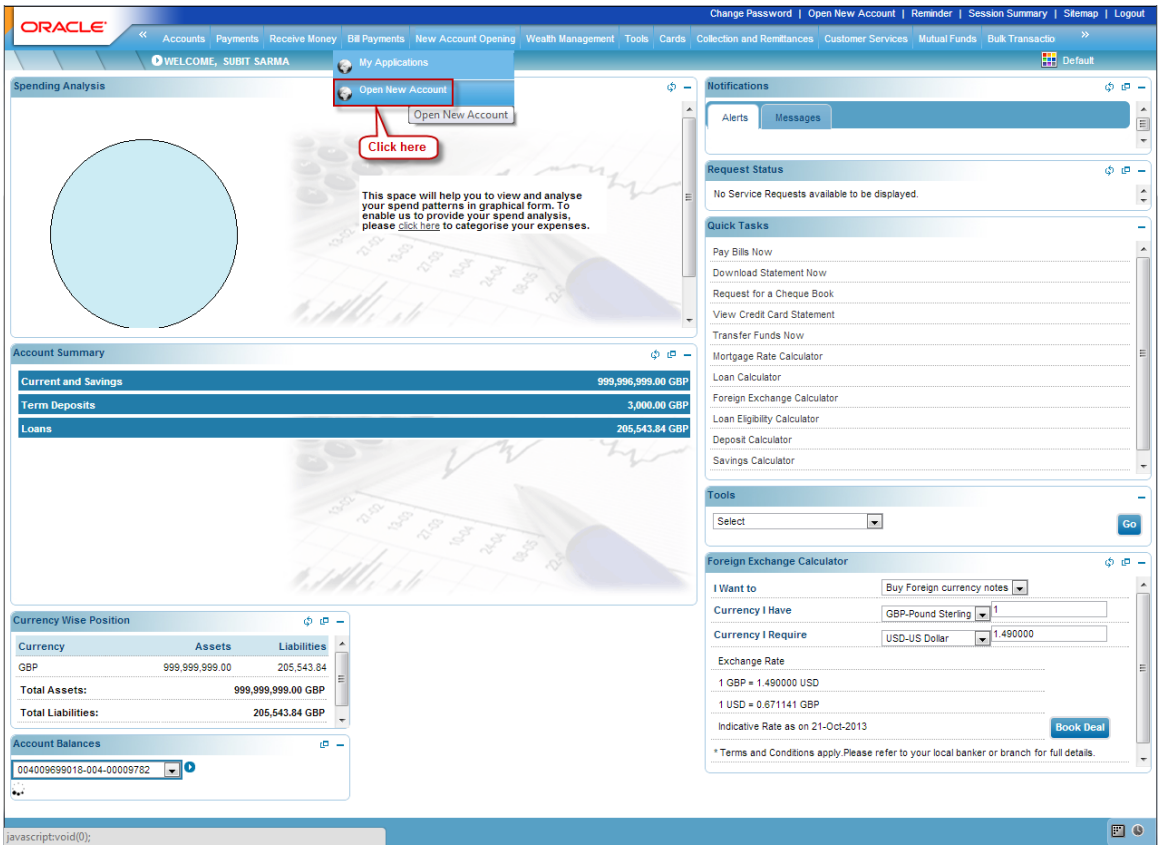
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



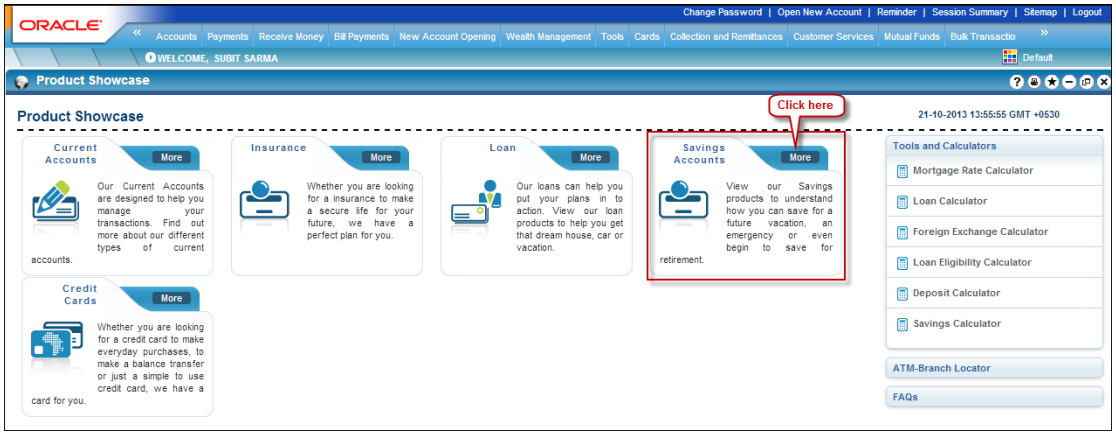
4. The following pop-up is displayed. Click **Open New Account**.

Open New Account



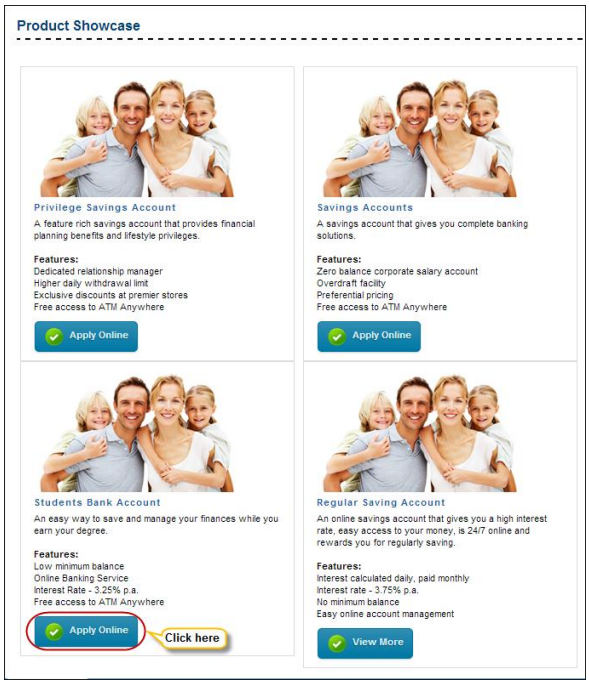
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

Product Group - Savings Accounts



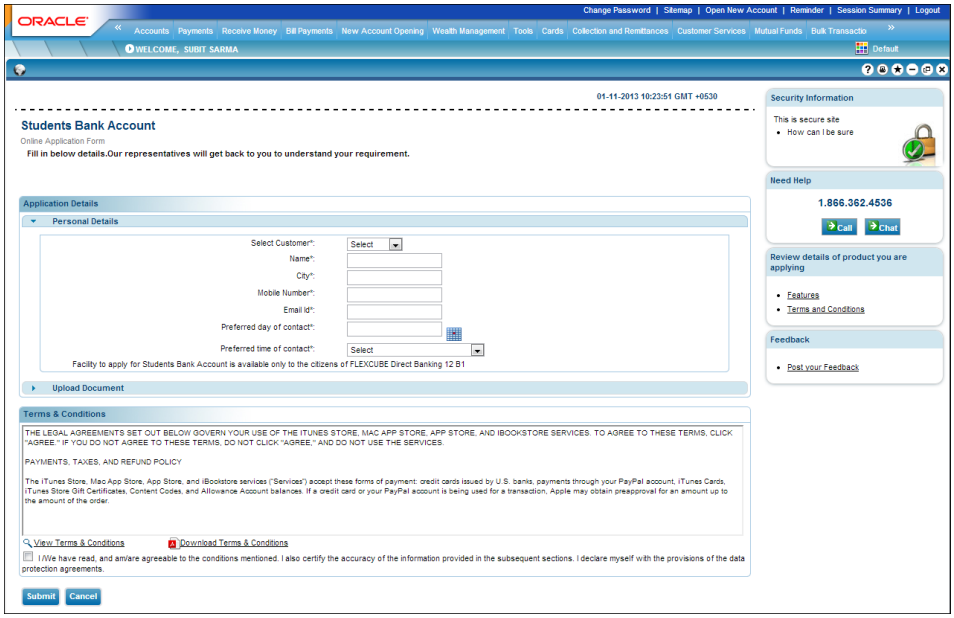
6. The following page is displayed. Click **Apply Online** link available on any desired product, as shown in the following screenshot:

Product – Students Bank Account



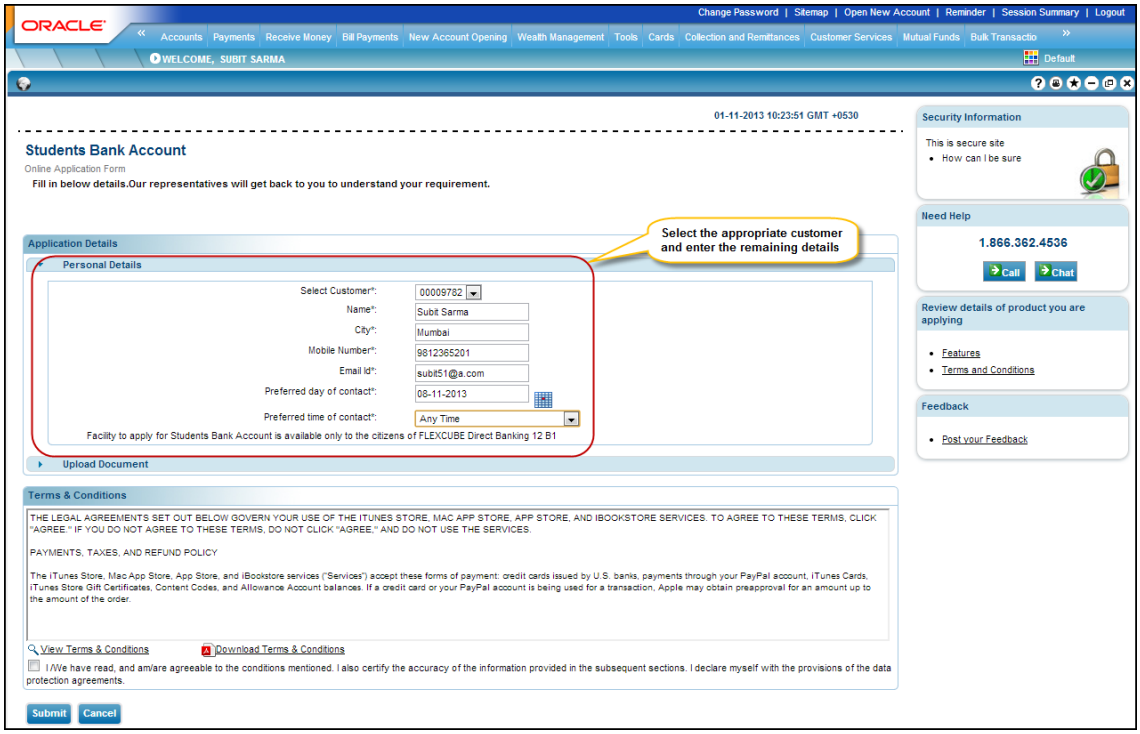
The following page is displayed.

Online Application Form – Students Bank Account



7. Enter the appropriate details in the respective sections.

Online application Form – Students Bank Account

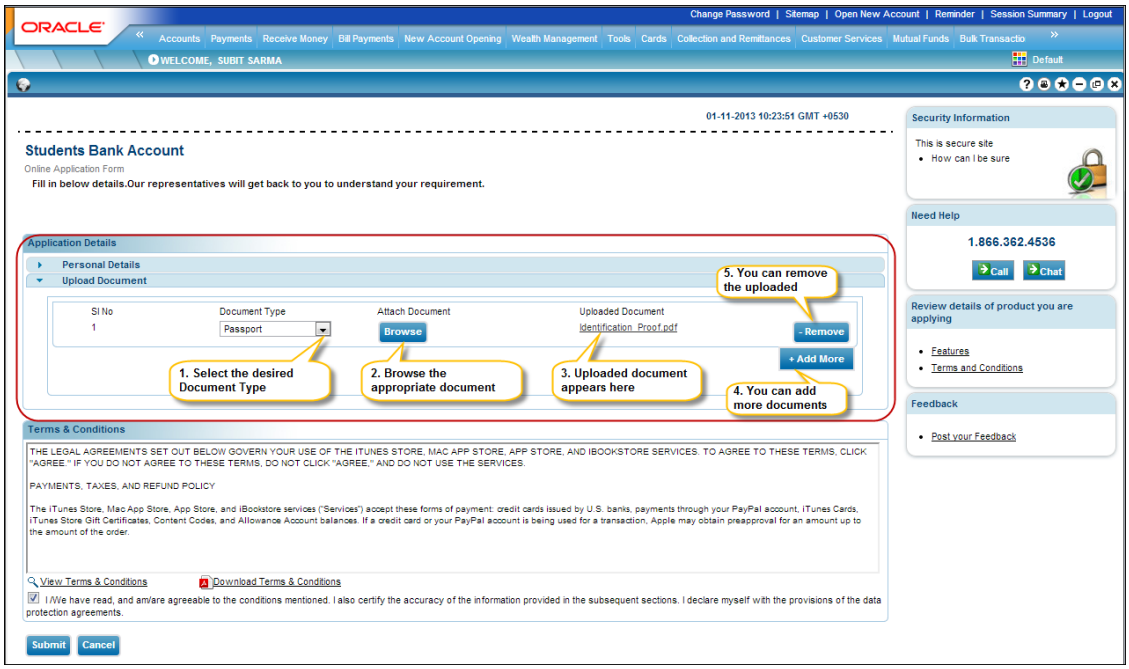


Field Description

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



Field Description

Upload Document

Mandatory Documents

Sl 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.

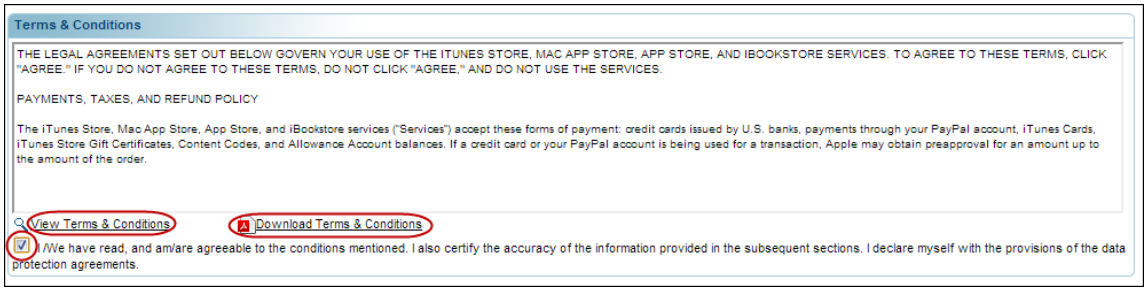
Remove [Action Button, Optional]

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

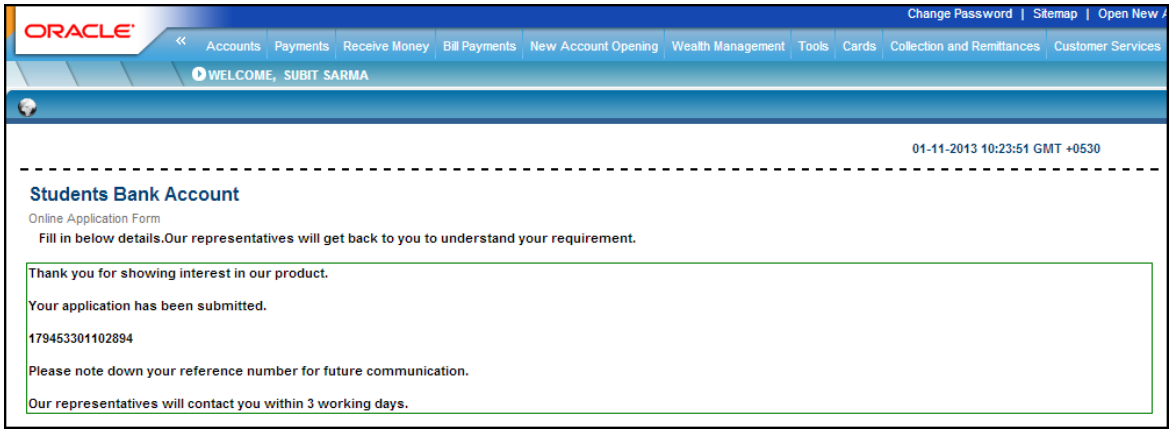


Field Description

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*.

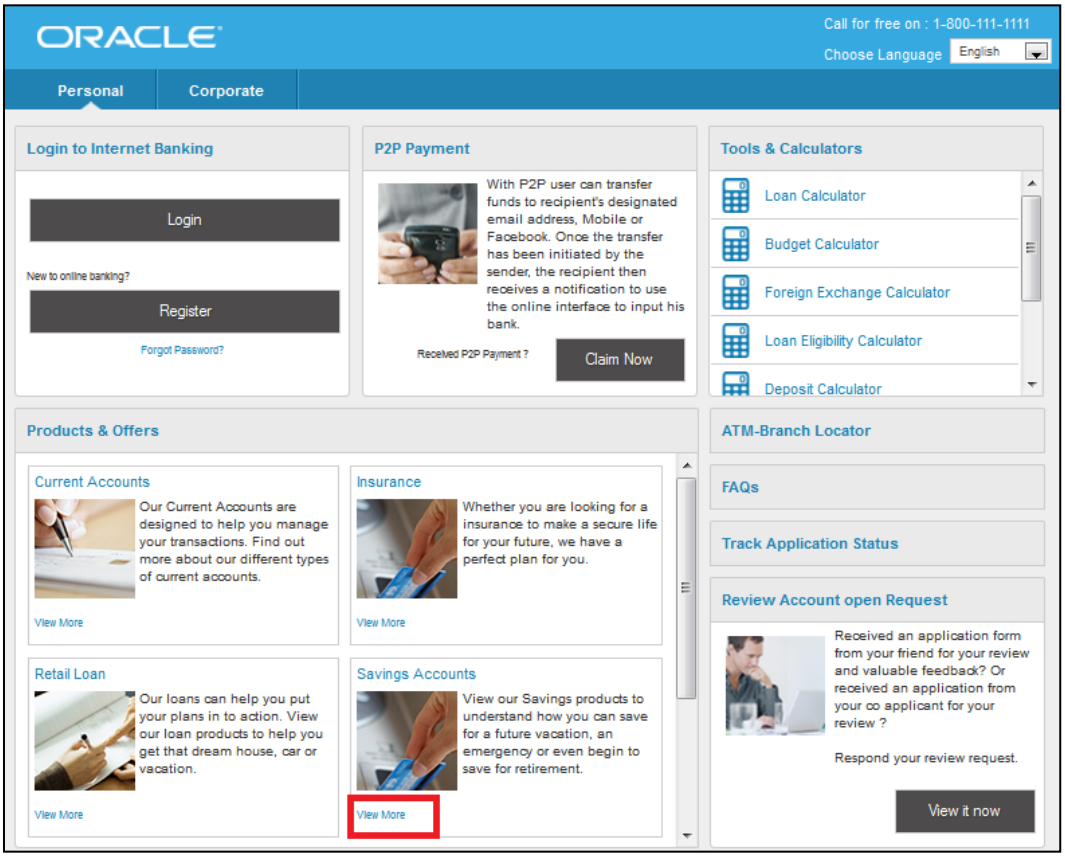
16.3 Prospective Customer

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

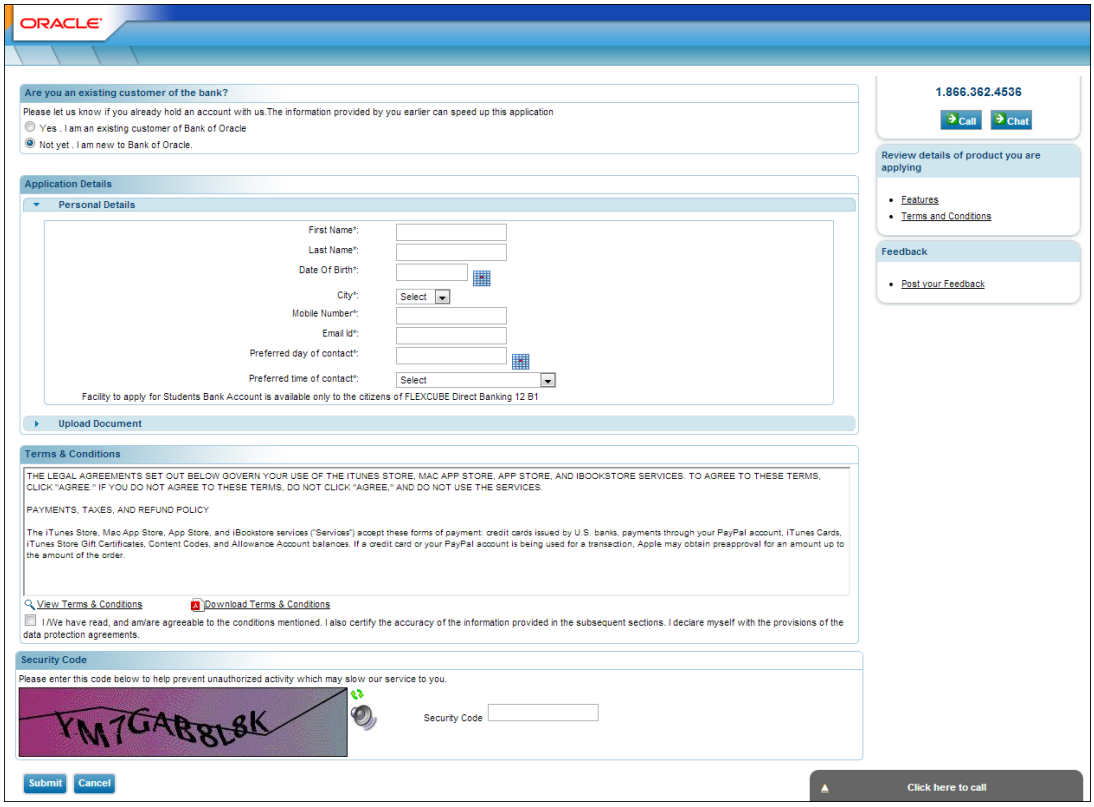


The following page is displayed.

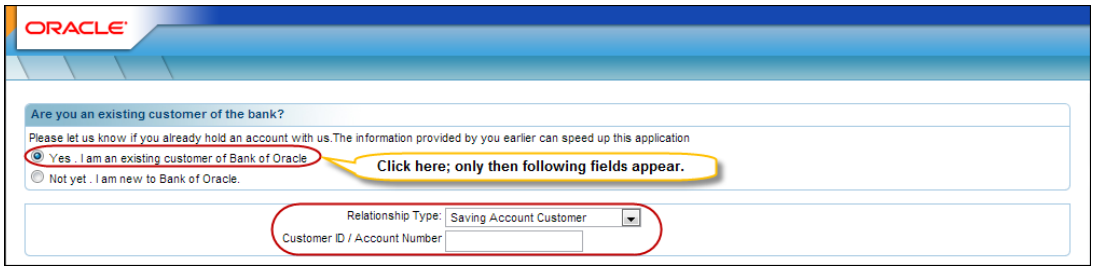
Product Group – Savings Accounts

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?

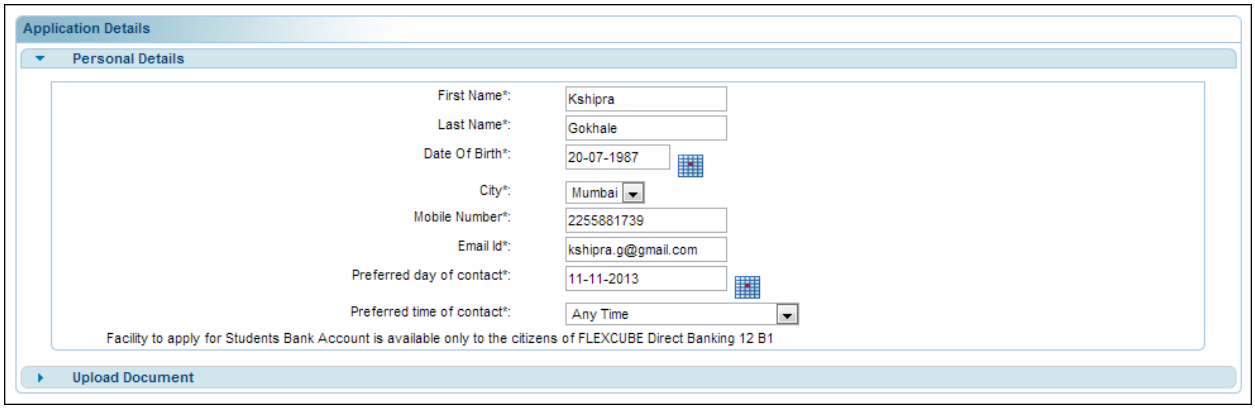


Field Description

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

Field Name	Description
Relationship Type	[Conditional, Dropdown List] This field is available only when the logged in customer is an existing user. Select the appropriate option from the following: • Saving Account Customer • Credit Card Customer • Only Deposits / Loans Customer
Customer ID / Account Number	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the option selected for Relationship Type is Saving Account Customer or Only Deposits / Loans Customer. Enter the appropriate **Customer ID/ Account Number** in the respective field.
Credit Card Number	[Conditional, Numeric, Input Box, 20*n] This field is available only when the option selected for Relationship Type is Credit Card Customer. Enter the appropriate Credit Card Number.

Application Details – Personal Details

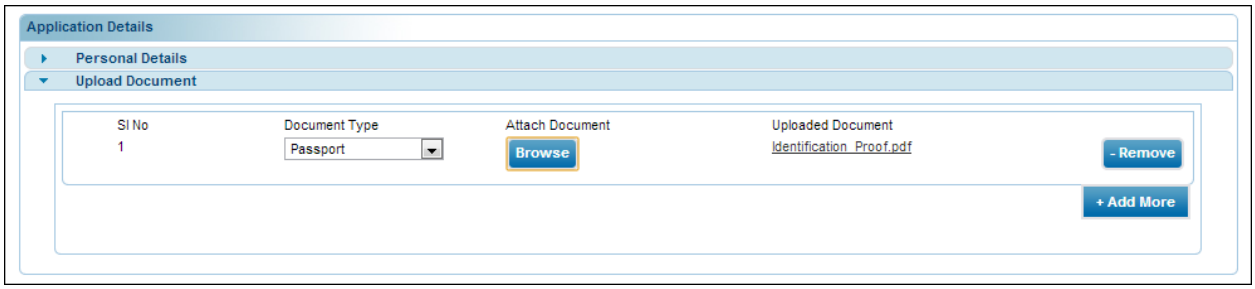


Field Description

Field Name	Description
Application Details – Personal Details	
First Name	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant. This field is available only when the customer is newly registered user.

Field Name	Description
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. • 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



Field Description

Field Name	Description
Upload Documents	
Mandatory Documents	
Sl 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
	  • PAN Card
	• Employment Proof
	  • 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.

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.

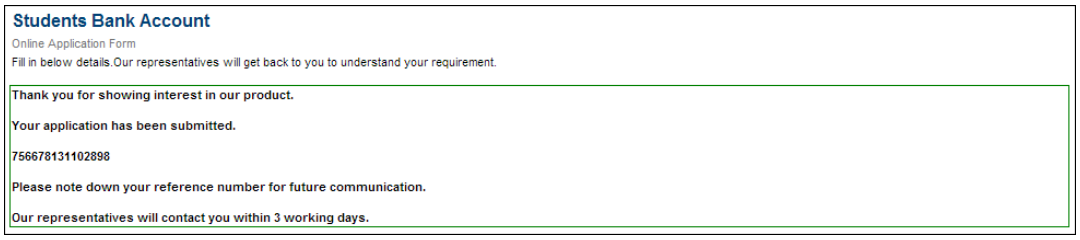
Security Code

Field Description

Field Name	Description
Security Code	
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.
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



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***.

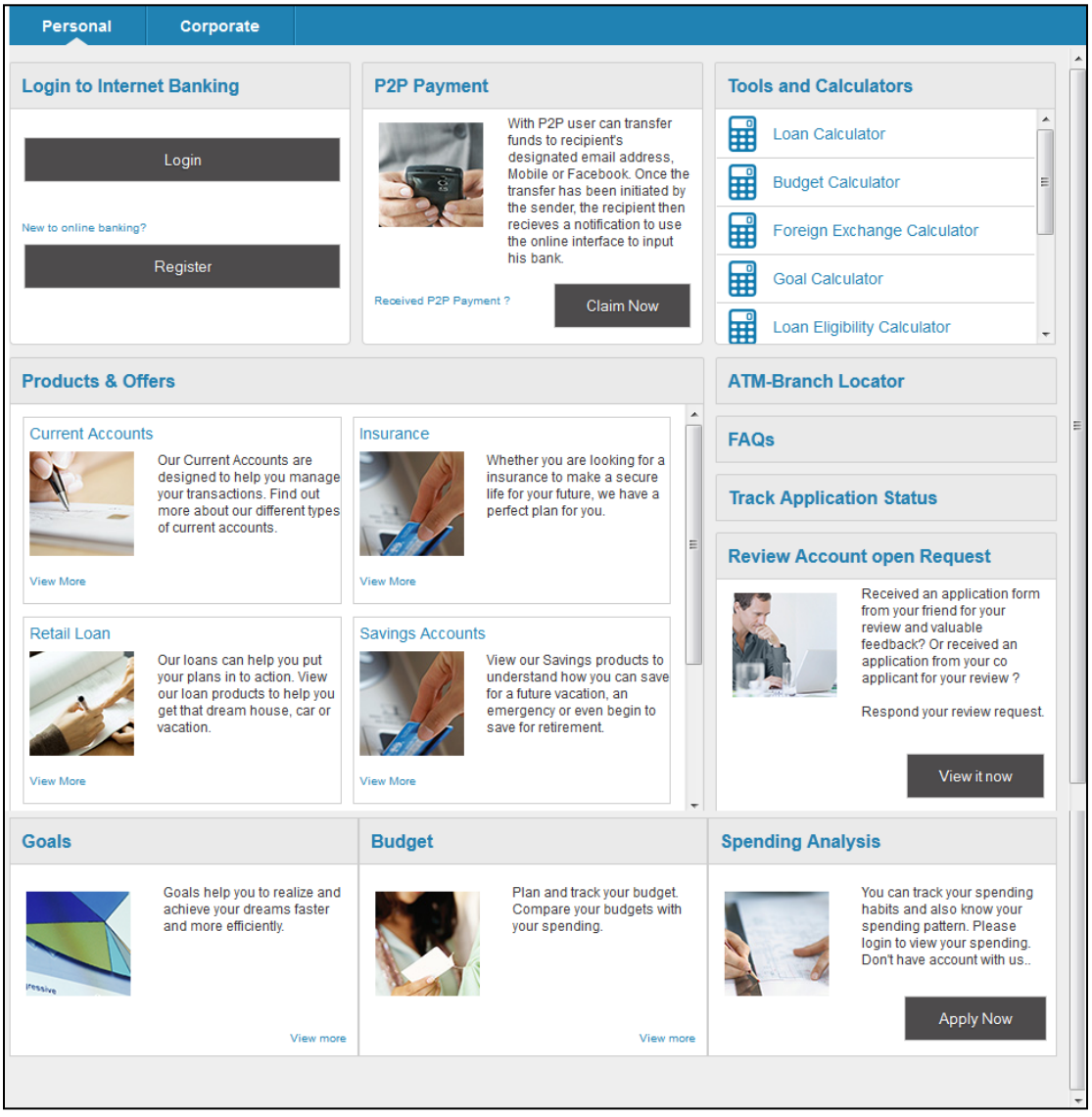
17.1 Already Registered to Online Banking

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



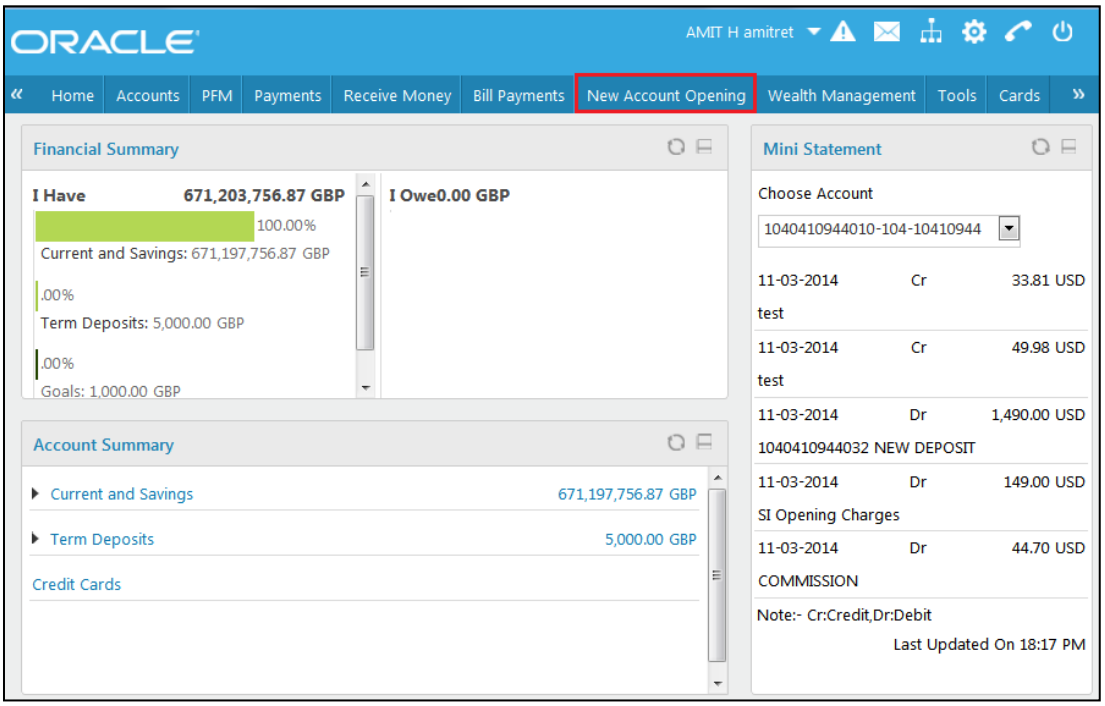
Field Description

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 *Password Policy*, for the User ID entered.

2. Click **Sign In**.

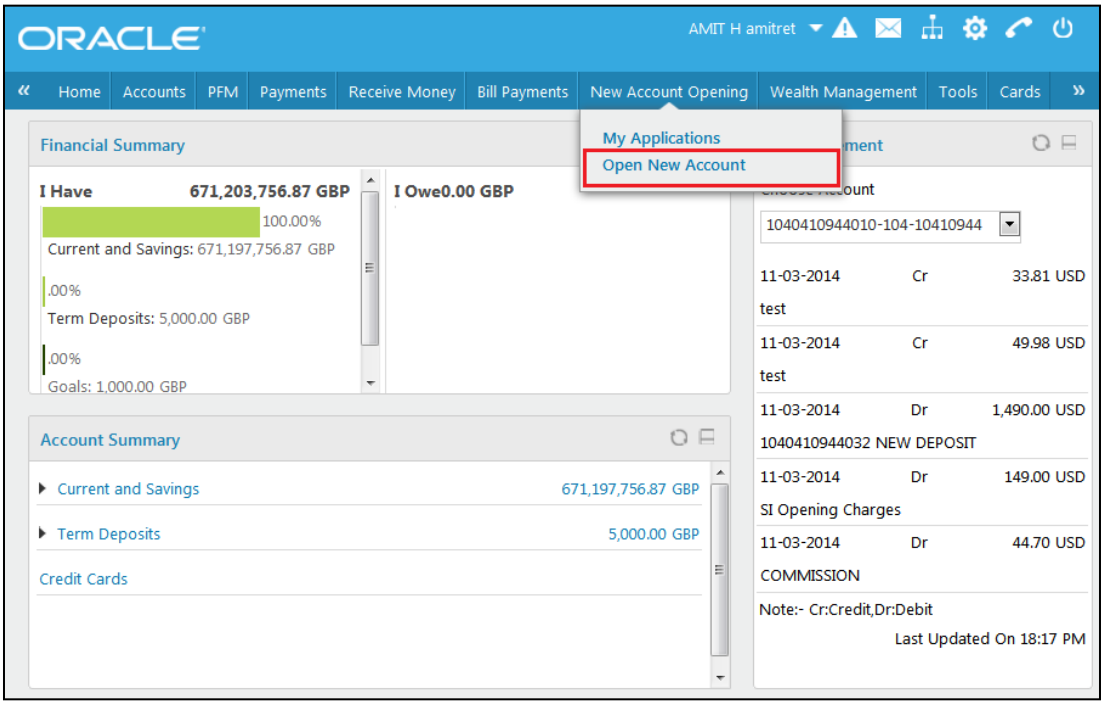
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

New Account Opening



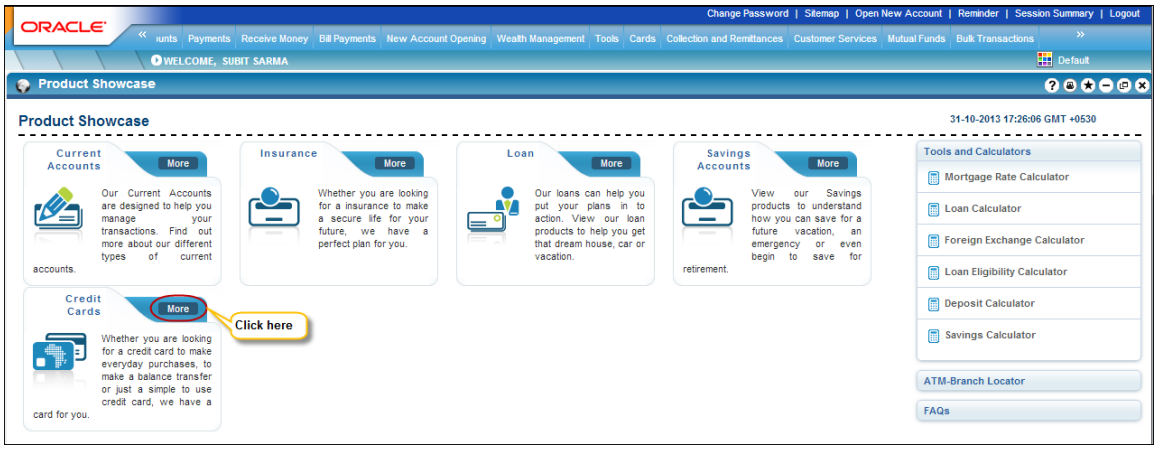
4. The following pop-up is displayed. Click **Open New Account**.

Open New Account



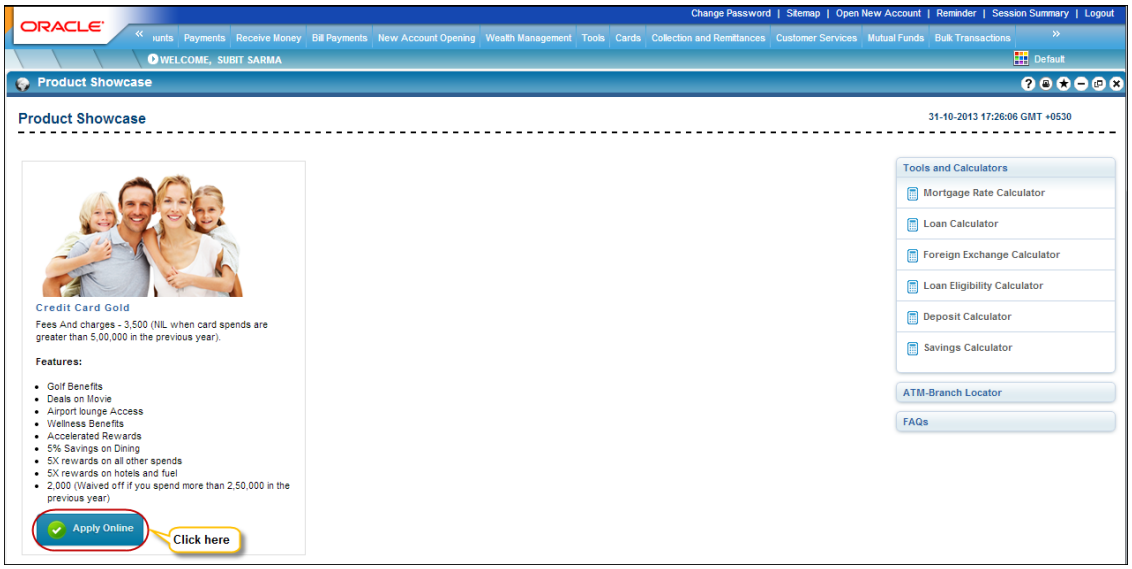
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

Product Group – Credit Cards

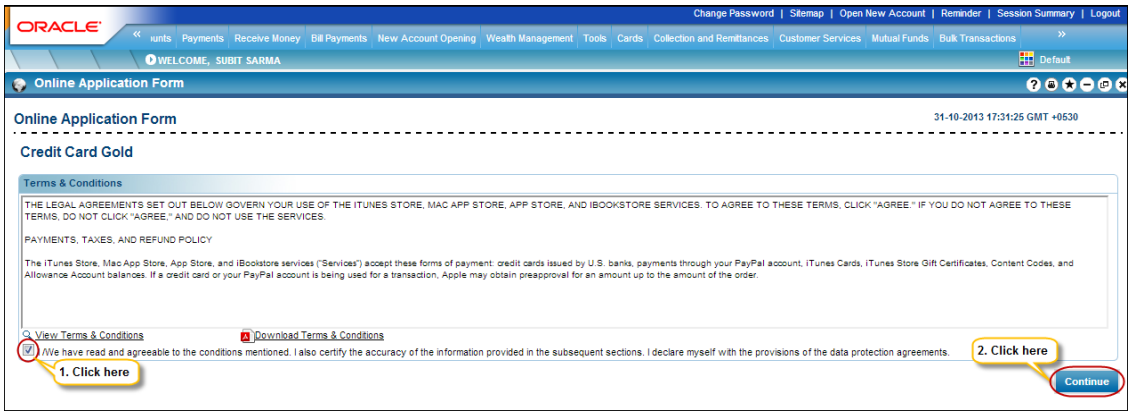


The following page is displayed.

Product Showcase

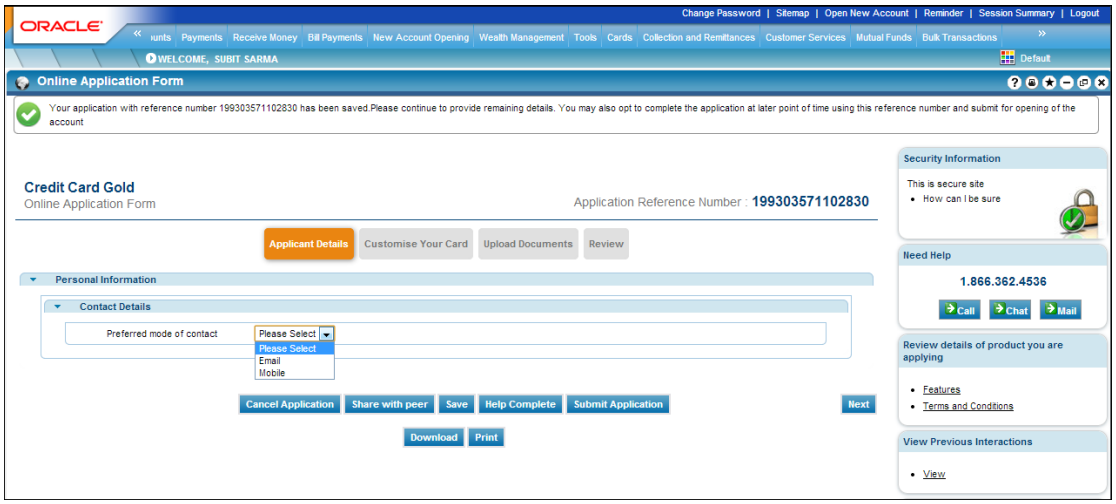


The following page is displayed.



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

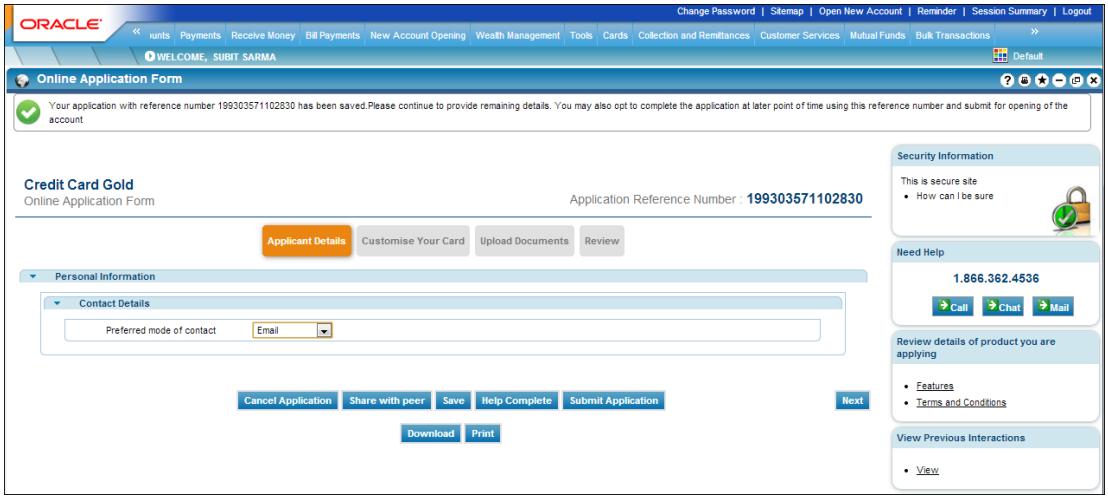
Preferred mode of contact

[Optional, Dropdown]

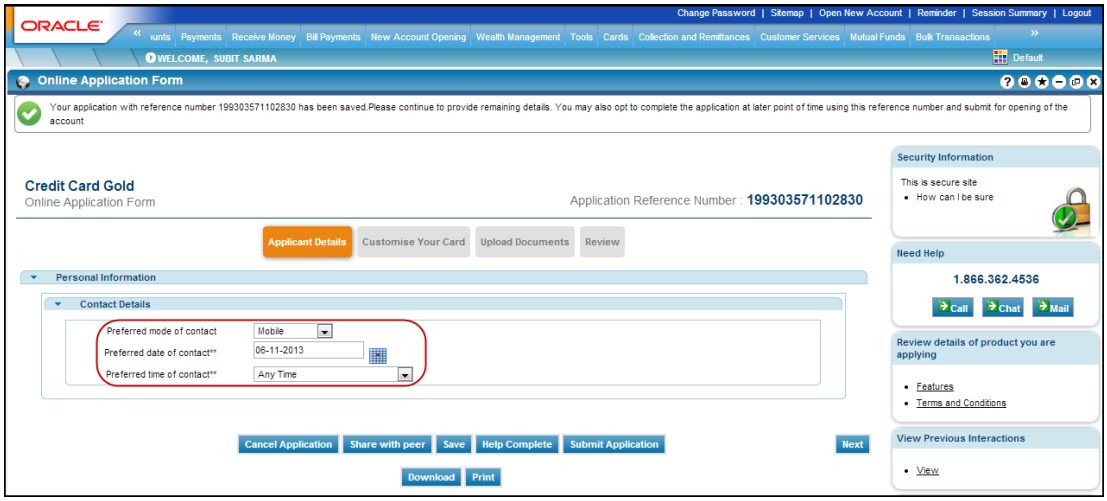
Select the desired option from the following:

- Email
- Mobile

Applicant Details - Email



Applicant Details – Mobile



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.

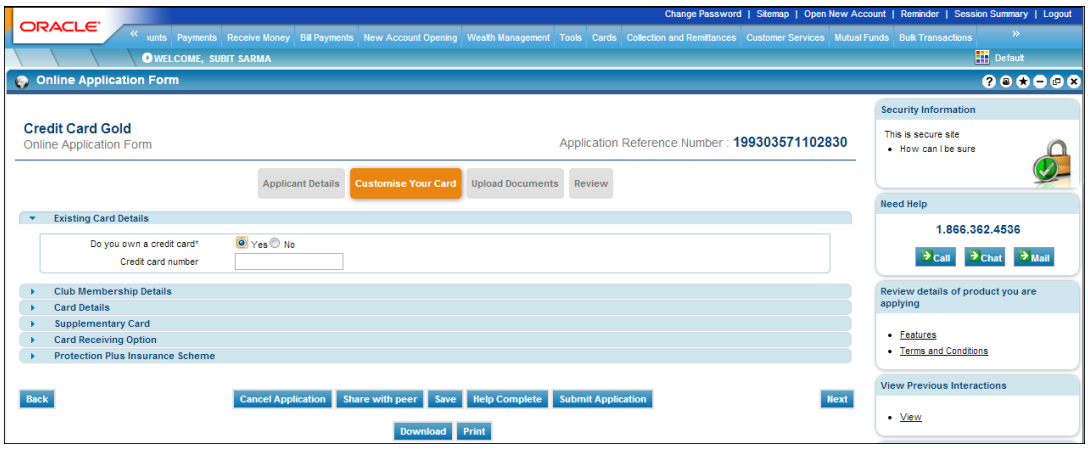
Preferred time of contact

[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:

- Yes
- No

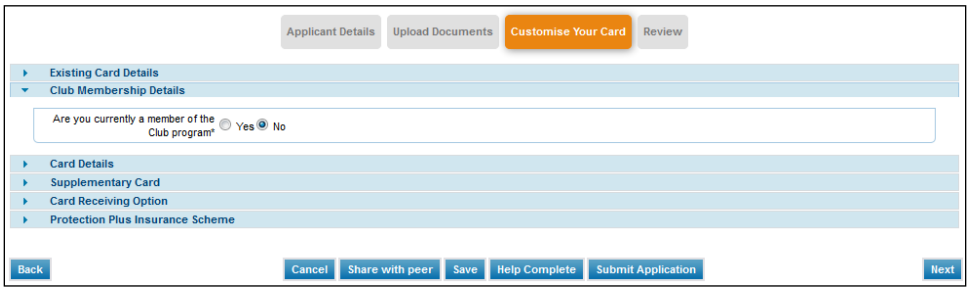
Credit Card Number

[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.

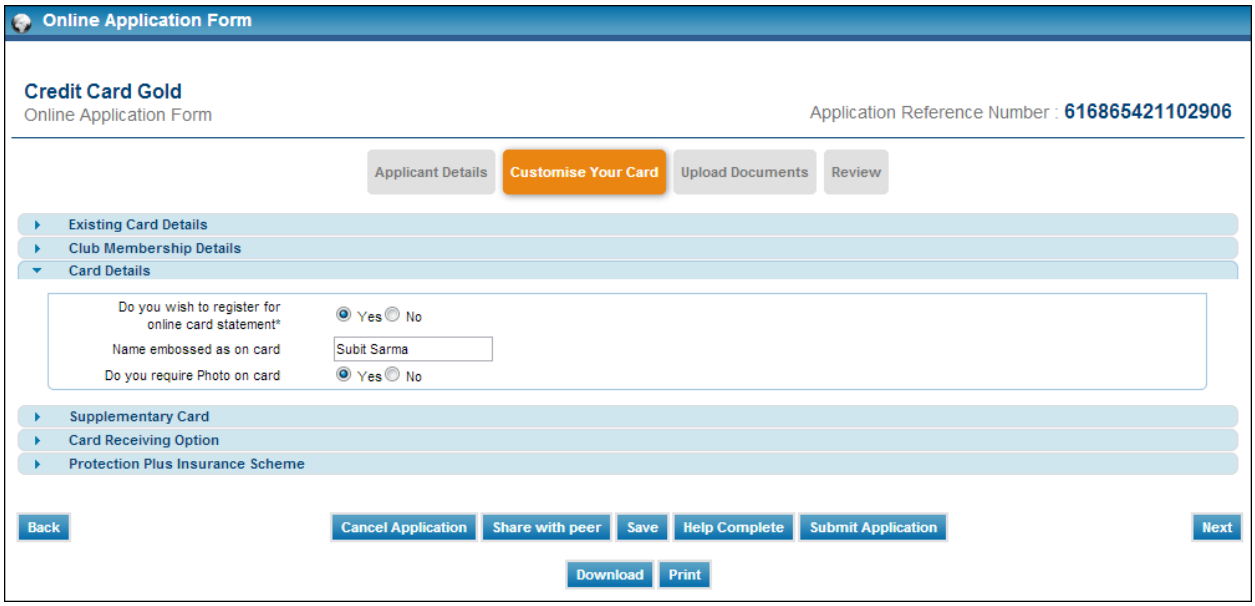
Customize Your Card – Club Membership Details



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	[Mandatory, Radio Button] Select the desired option from the following: • 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.
Club Names	[Conditional, Dropdown] This field is available only when the option selected for Do you own a card is Yes. Select the appropriate Club Name.
Specify Club Name	[Conditional, Dropdown] This field is available only when the option selected for Club Names is Other (Please Specify). Enter the appropriate Club Name.
My Club Membership Number is	[Conditional, Input Box, 20] Enter the appropriate Club Membership Number.

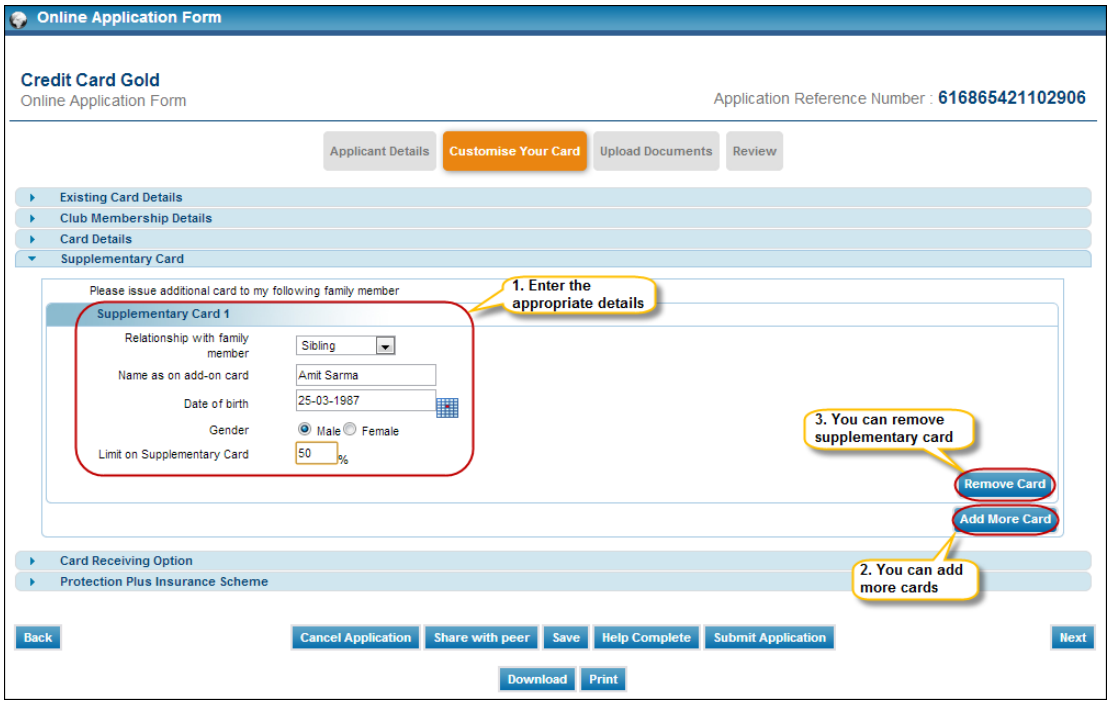
Customize Your Card – Card Details



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?	[Mandatory, Radio Button] Select the desired option from the following: • Yes • No
Name embossed as on card	[Optional, Input Box, 35] Enter the appropriate name for embossing.
Do you require photo on card?	[Optional, Radio Buttons] Select the desired option from the following: • Yes • No

Customize Your Card – Supplementary Card



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.

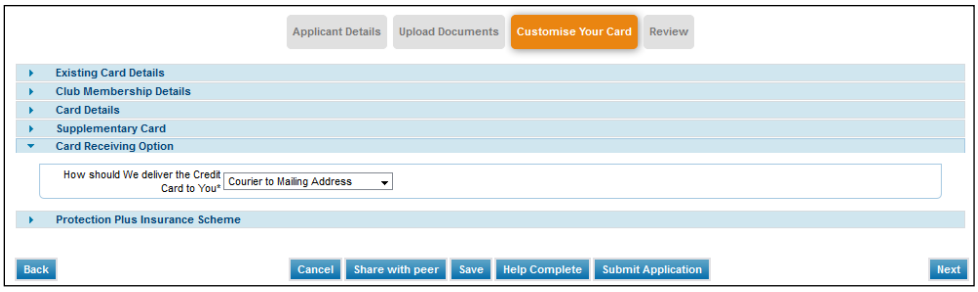
Date of birth

[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



Field Description

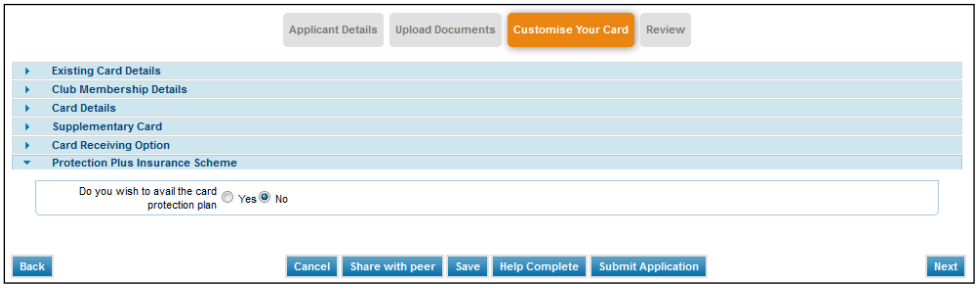
Field Name	Description

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



Field Description

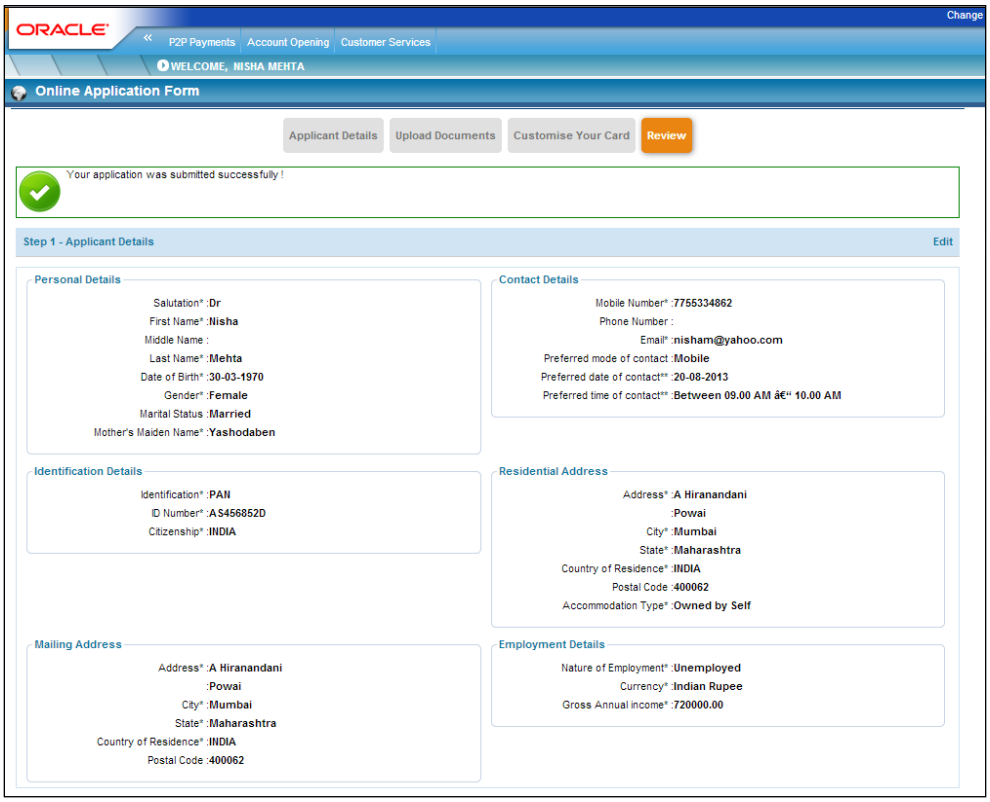
Field Name	Description
Online Application Form – Credit Card Gold – Customise Your Card	
Protection Plus Insurance Scheme	
Do you wish to avail the card protection plan?	[Optional, Dropdown] Select the desired option from the following: • Yes • No

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

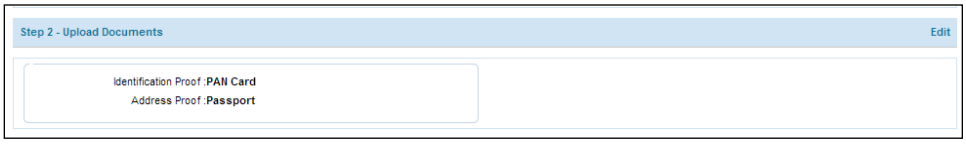
Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

Step 1 – Review - Applicant Details



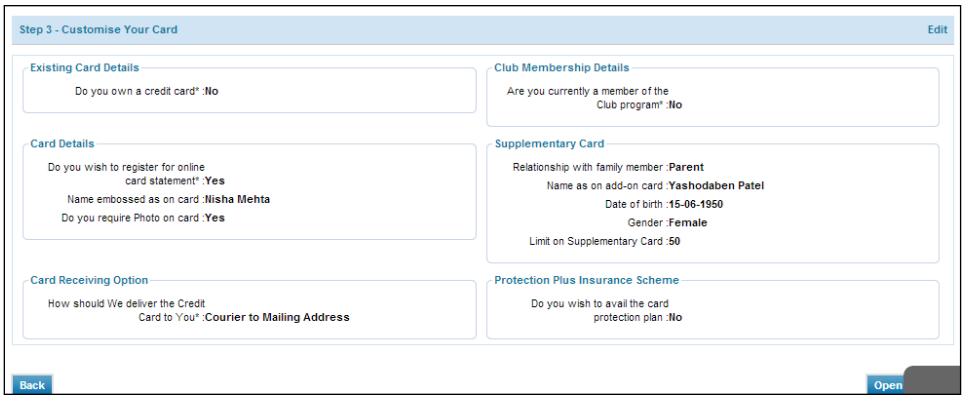
7. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Review - Upload Documents



8. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Review - Customise your Card



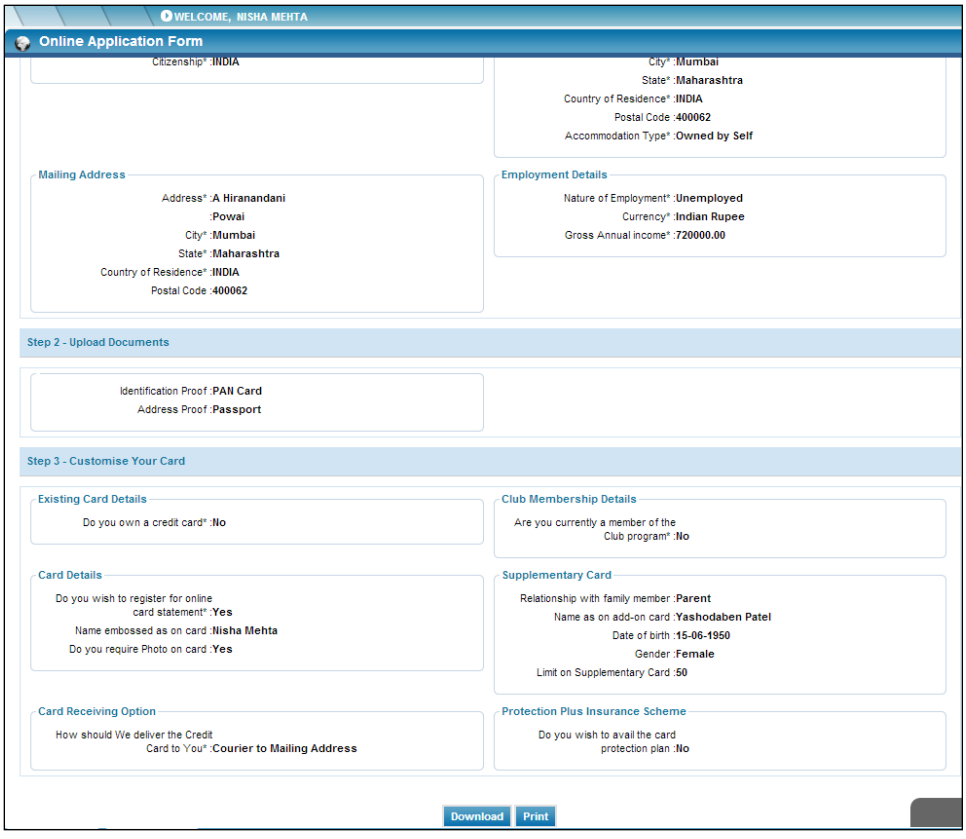
Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

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



11. Click **Download** to download the application.

12. Click **Print** to print the application.

13. Click **Logout** to logout from the application.

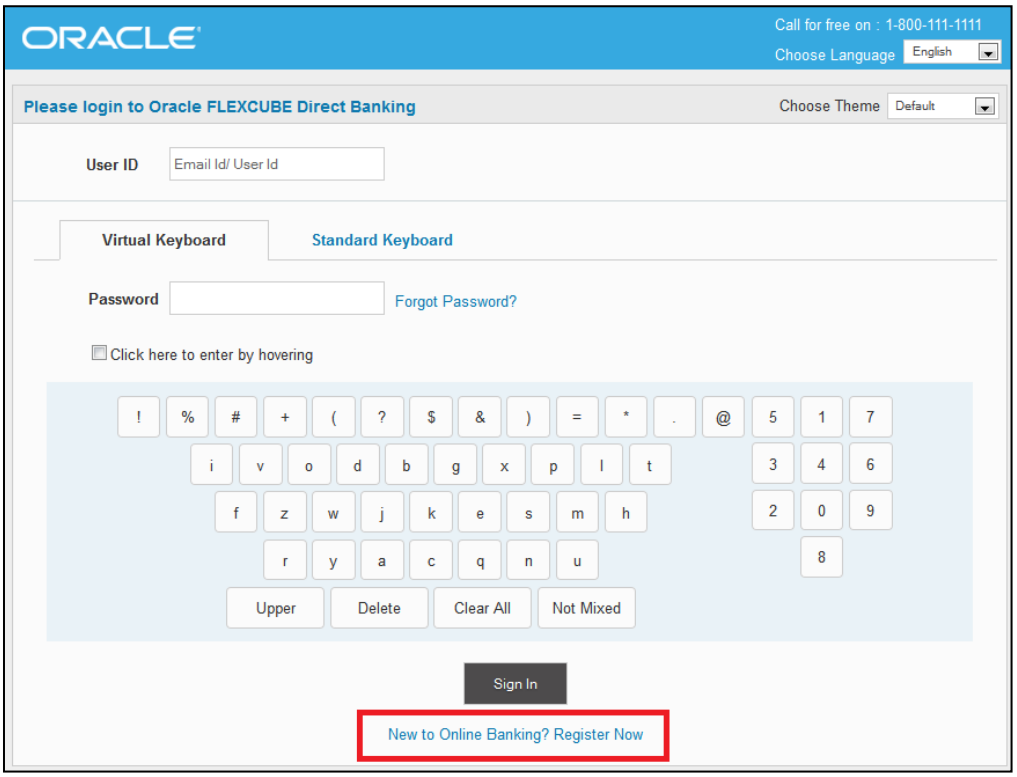
17.2 New to Online Banking

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:

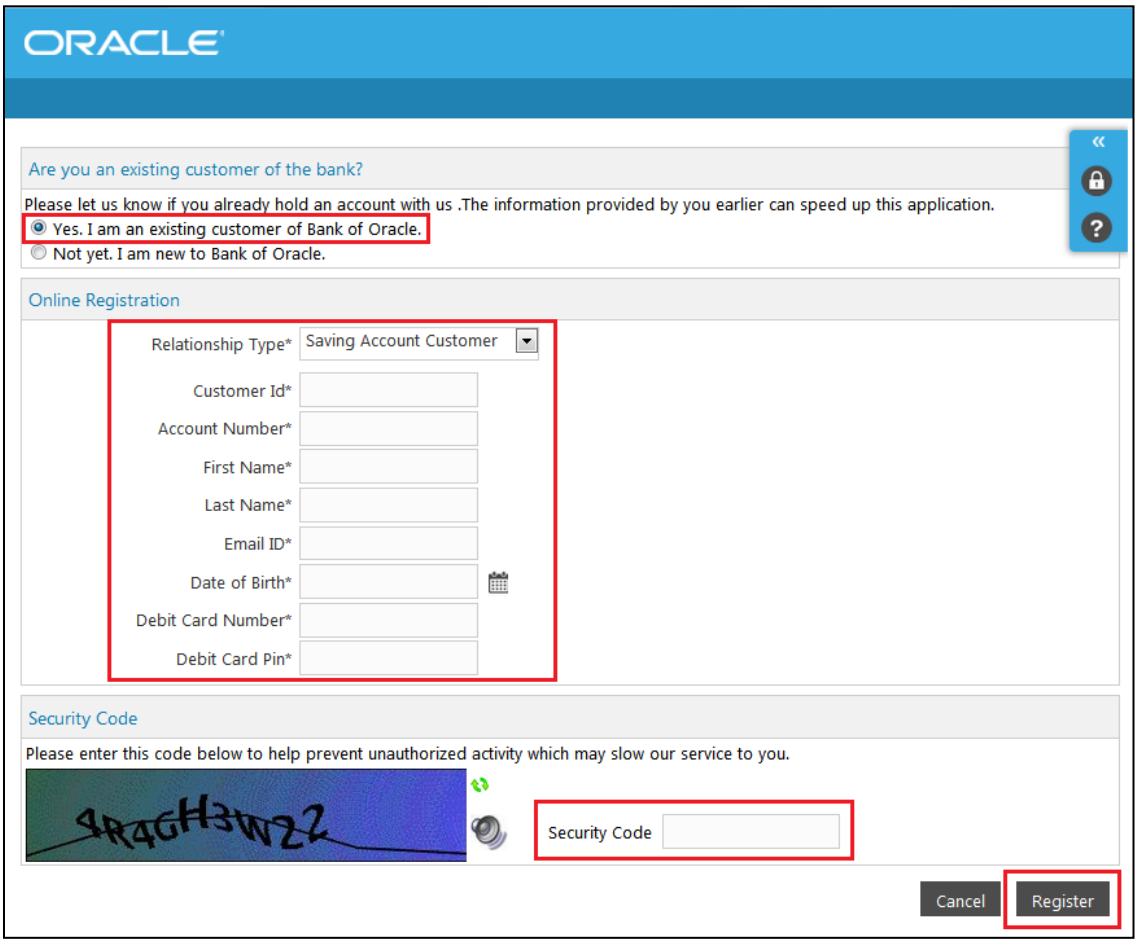
Login Page



The following page is displayed.

Register for Online Banking

Relationship Type – Saving Account Customer



Field Description

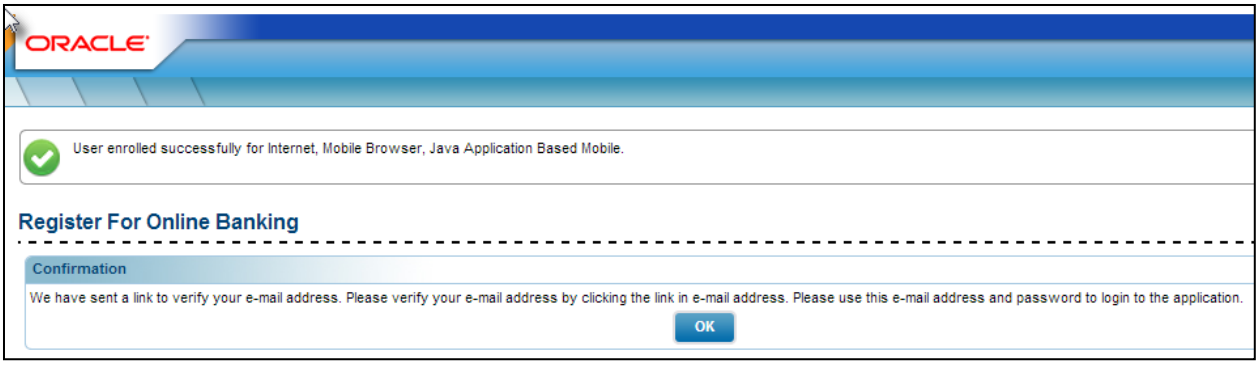
Field Name	Description
Register for Online Banking	
Are you an existing customer of Bank of Oracle	[Mandatory, Radio Button] Select the appropriate value from the following: • Yes, I am an existing customer of Bank of Oracle. • Not yet. I am new to Bank of Oracle. **Note**: Since the user is an existing 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**.

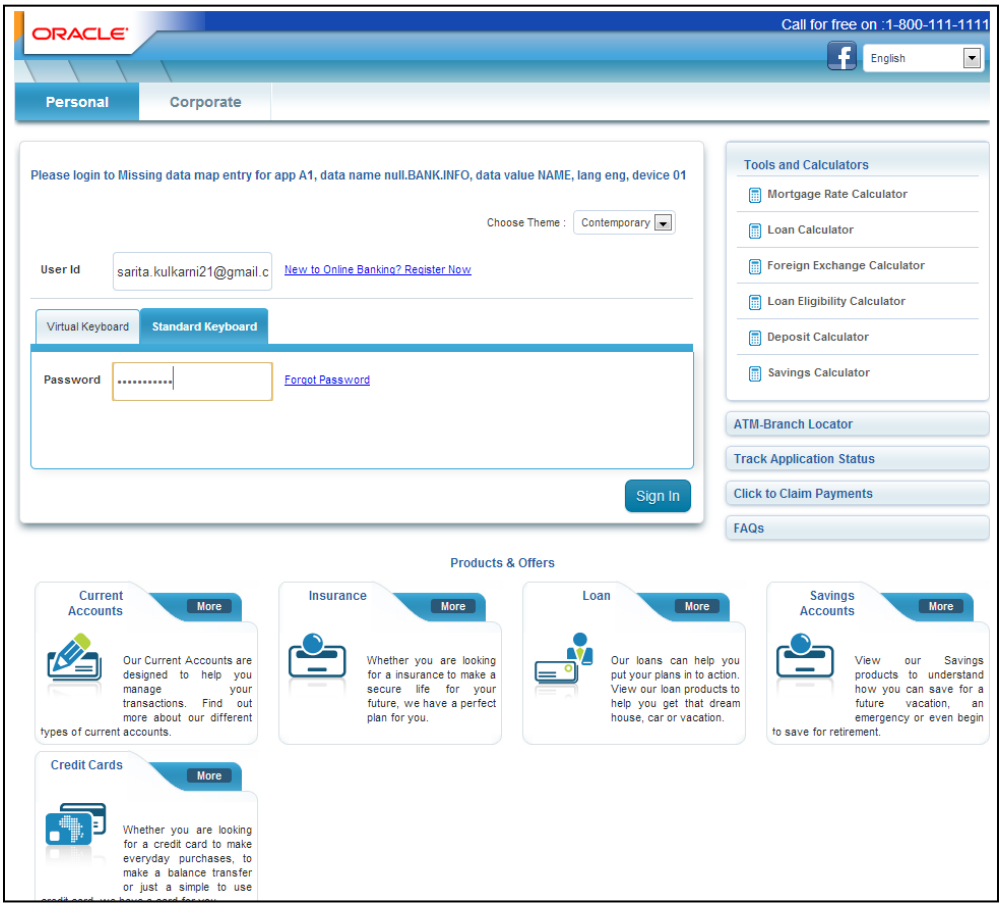
   The following page is displayed.

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.

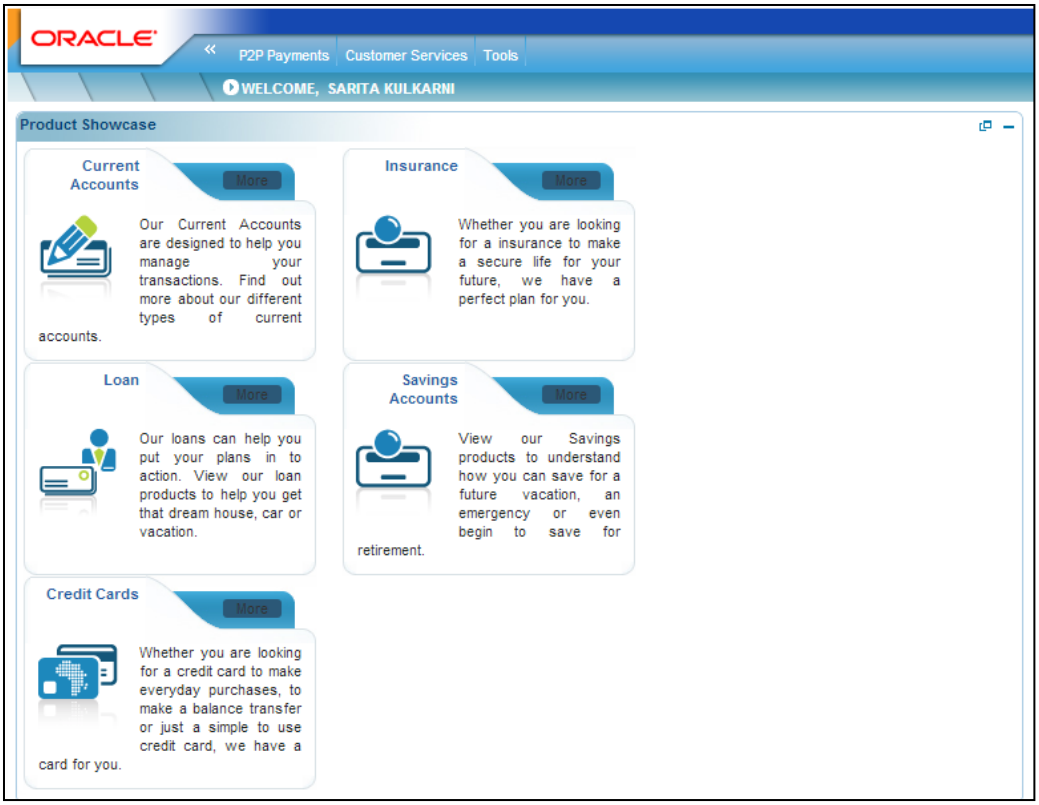
The following page is displayed.

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*.

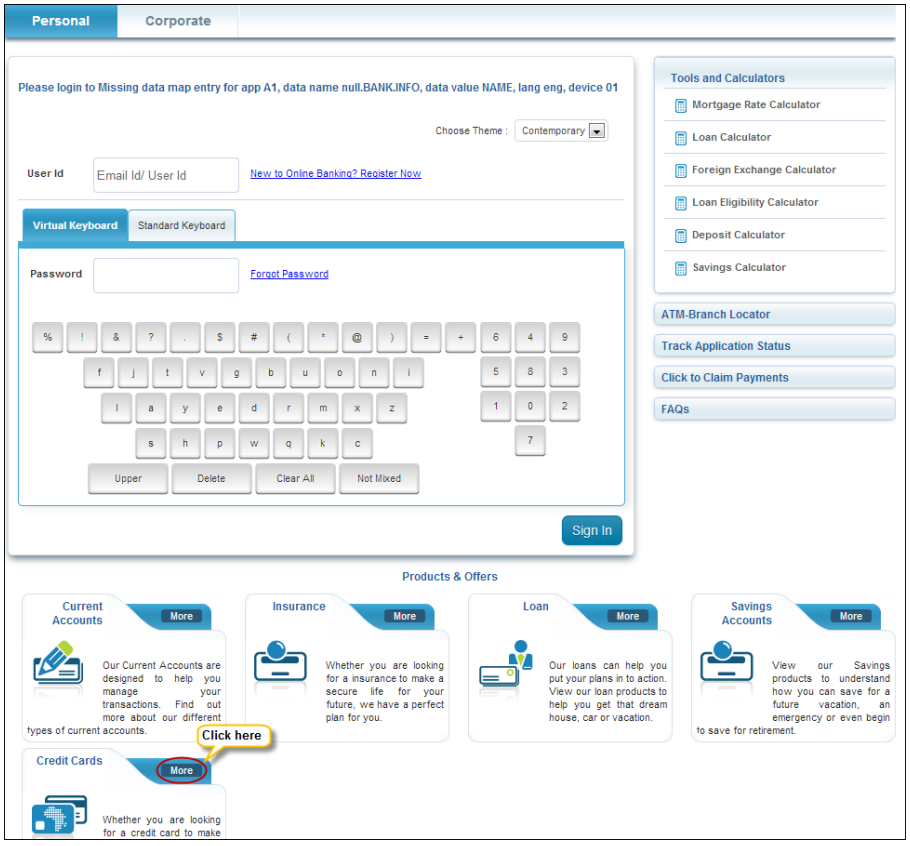
17.3 Prospective Customer

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



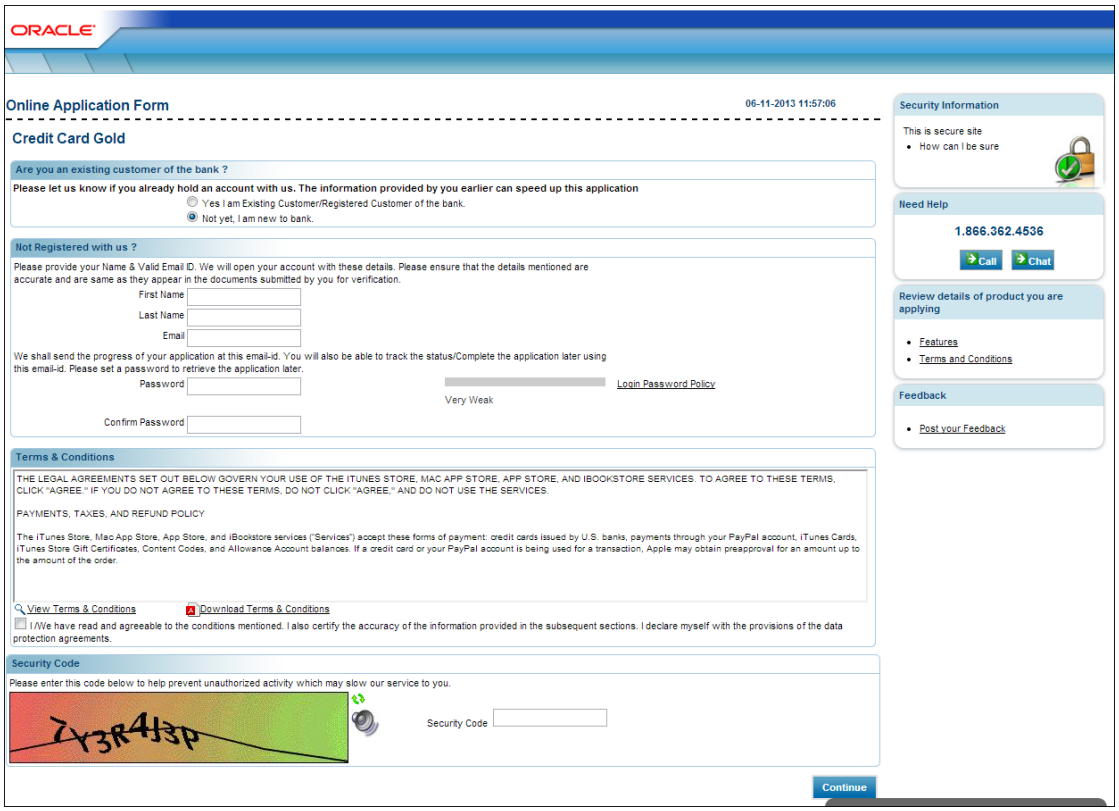
The following page is displayed.

Product Group – Credit Cards

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



2. Mention whether the user is an existing customer of the bank or not.

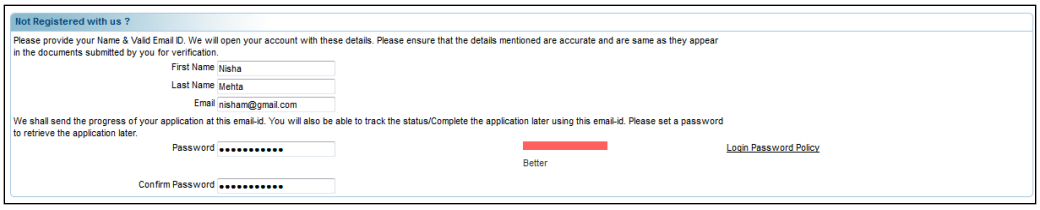
   Click the desired option from the following:

   - 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:

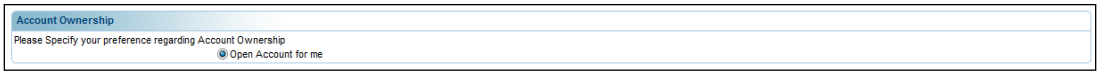
Not registered with us?



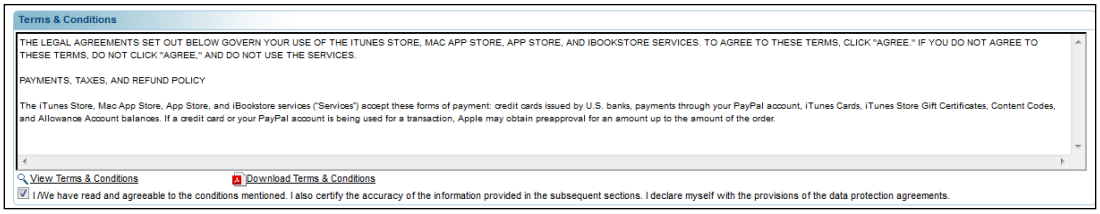
Field Description

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



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

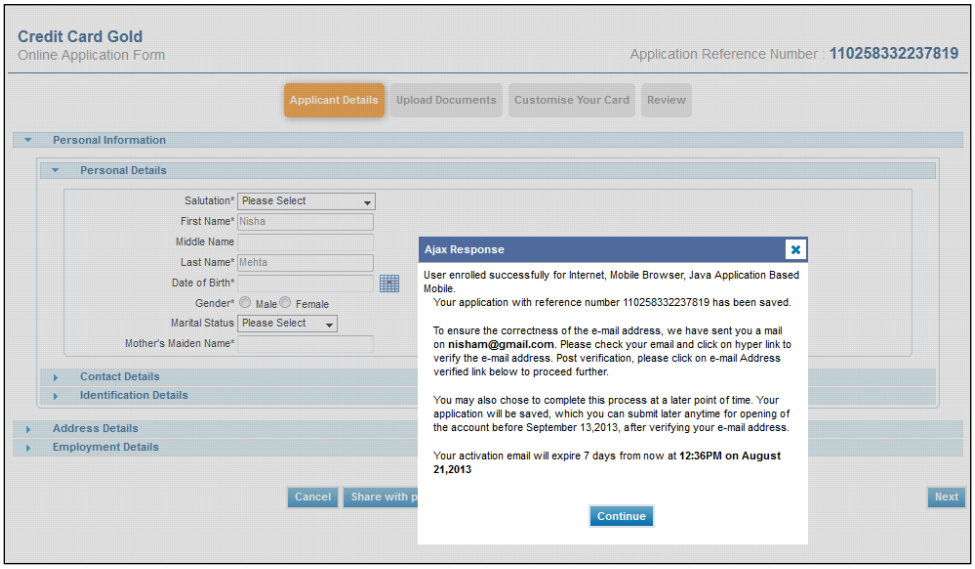
Field Description

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, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

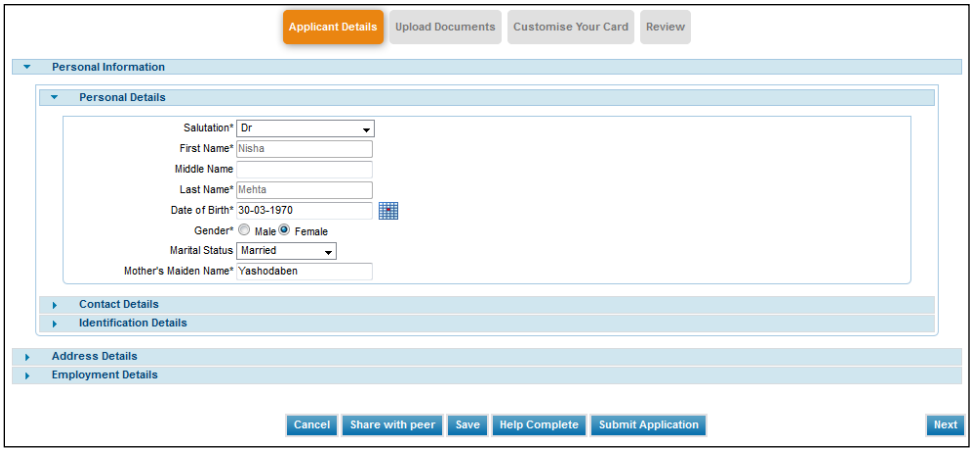
5. Click **Continue**. The following message window is displayed on the screen.

Credit Card Gold – Applicant Details



6. Click **Continue**, present on the message window. It provides the Reference Number for the application submitted. The following page is displayed.

Applicant Details



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.

- 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

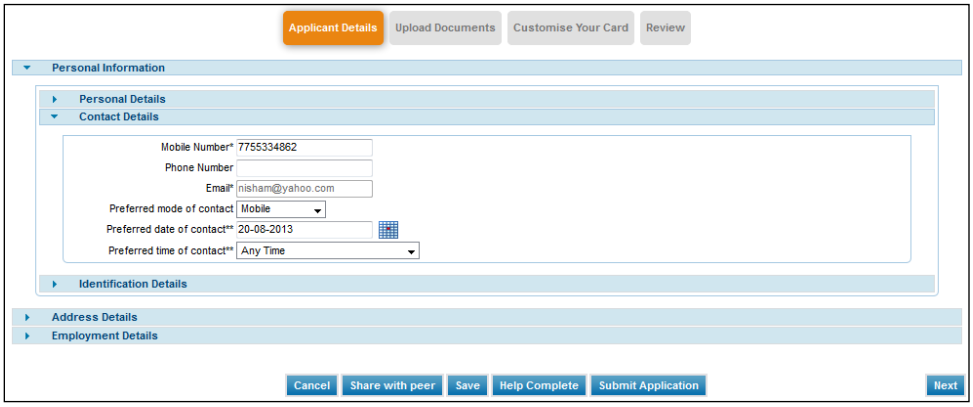
[Mandatory, Date picker]

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. • Male • Female
Marital Status	[Dropdown, Optional] Select the appropriate status from the following options: • Divorced • Separated • Remarried • Married • Single
Mother's Maiden Name	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

Applicant Details

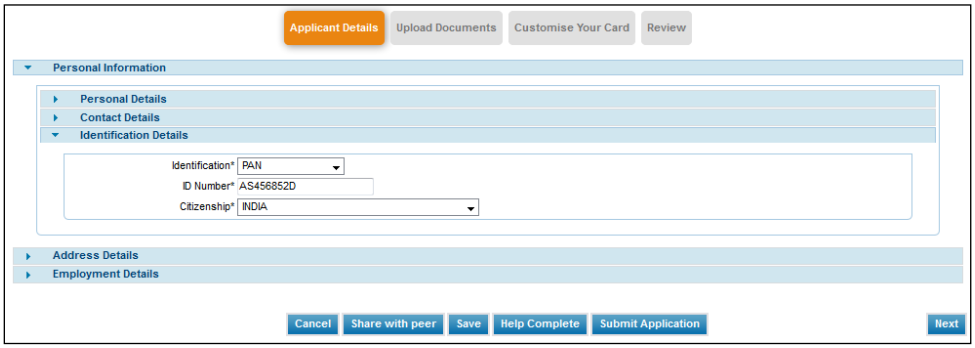


Field Description

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, Dropdown] Enter the desired option from the following: • 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. • 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

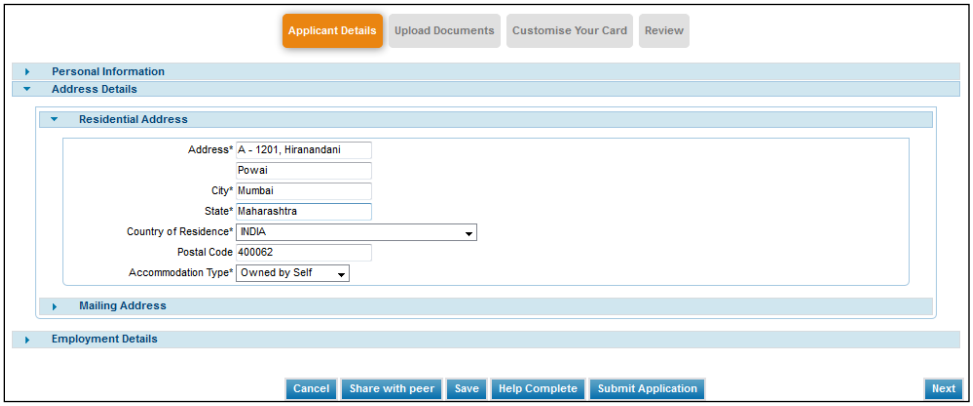
Applicant Details



Field Description

Field Name	Description
Personal Information	
Identification Details	
Identification	[Mandatory, Dropdown] Select the desired identification type from the following options. • 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

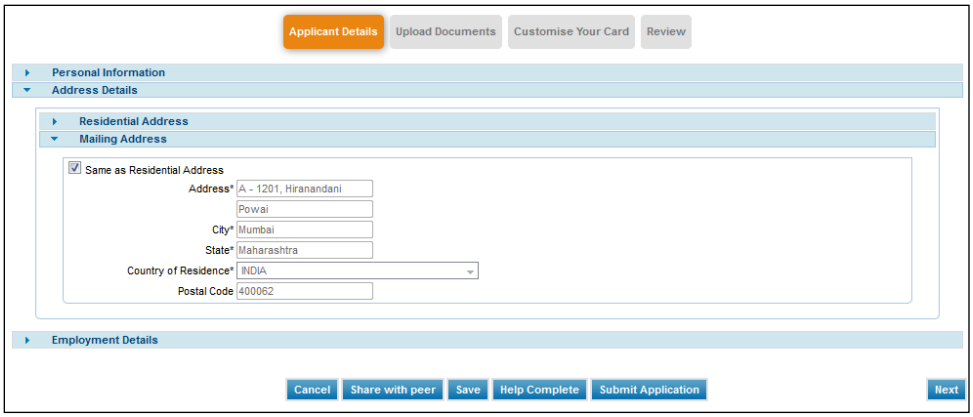


Field Description

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: • Owned by self • Company provided • Other

Applicant Details



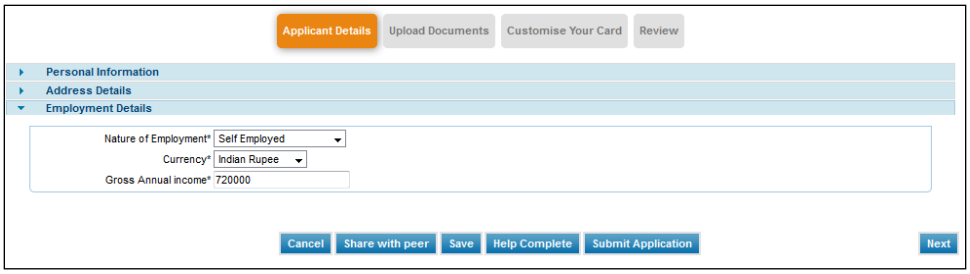
Field Description

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.

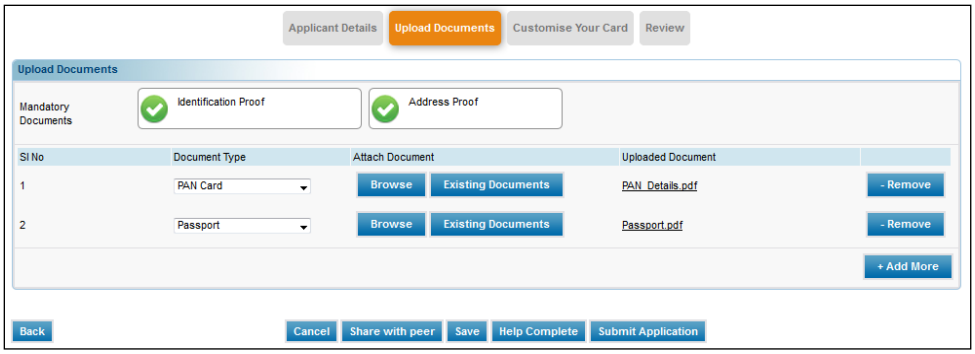
Applicant Details



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	
Sl 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.

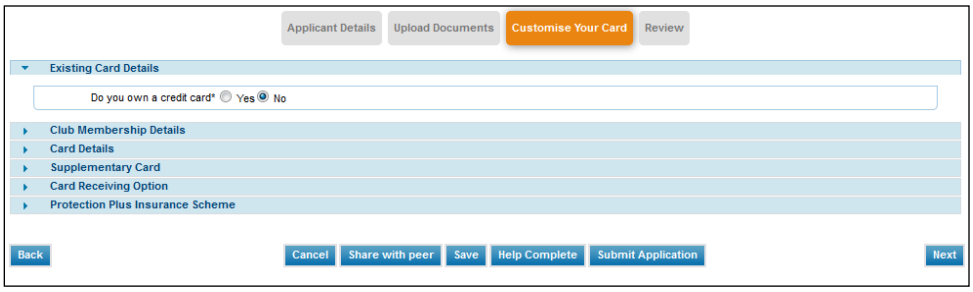
Document Type	[Display, Column Heading, Dropdown]
	Select the desired document type from the following values.
	• Identification Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • Phone Bill
	• Address Proof
	  • Driving License
	  • Electricity Bill
	  • Passport
	  • PAN Card
	• Employment Proof
	  • 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.

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



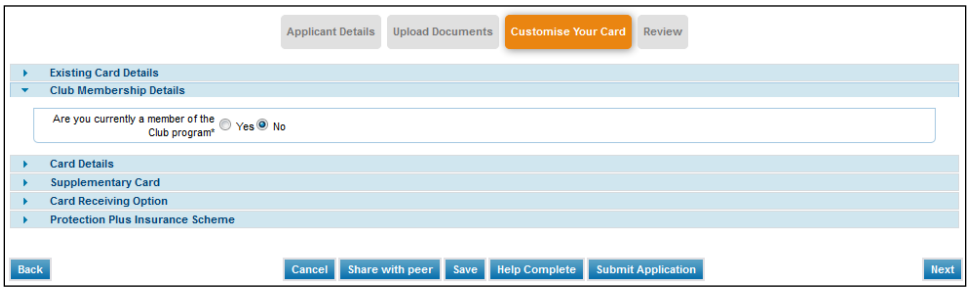
Existing Card Details

- Do you own a credit card?

9. Select the appropriate option from the following:

- Yes
- No

Customize Your Card



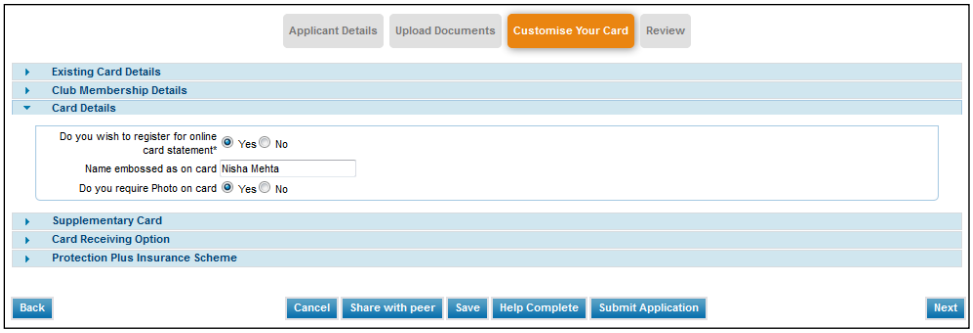
Club Membership Details

- Are you currently a member of the Club program?

10. Select the appropriate option from the following:

- Yes
- No

Customize Your Card

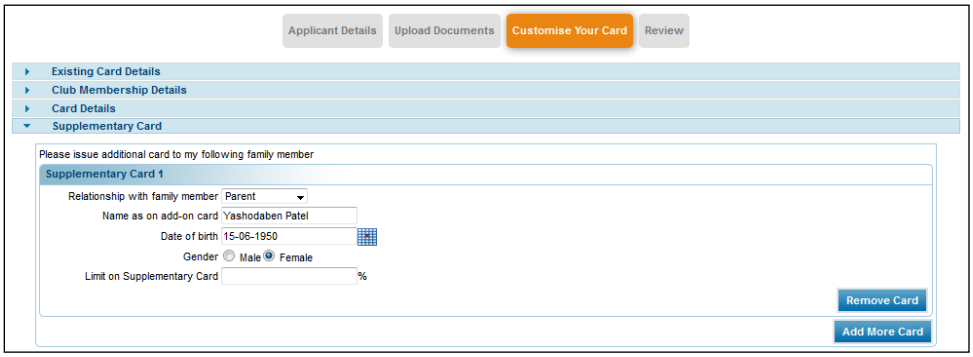


Card Details

- 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

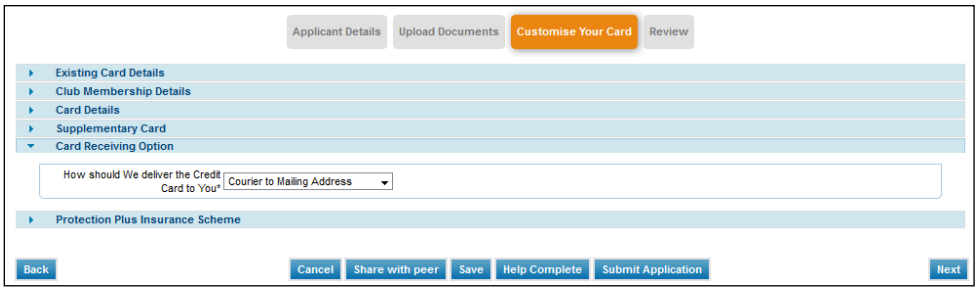


Supplementary Card

- 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



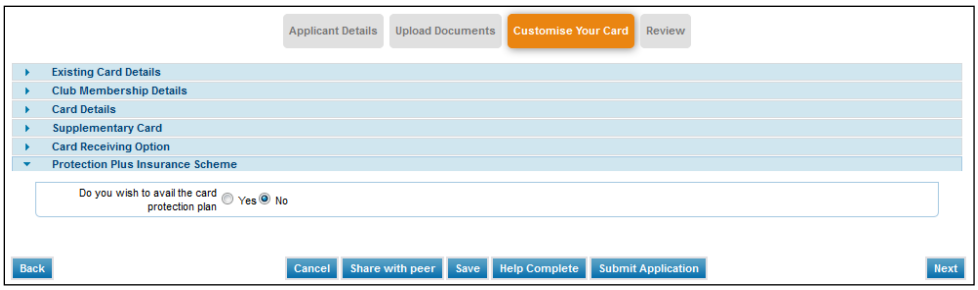
Card receiving Option

- 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



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.

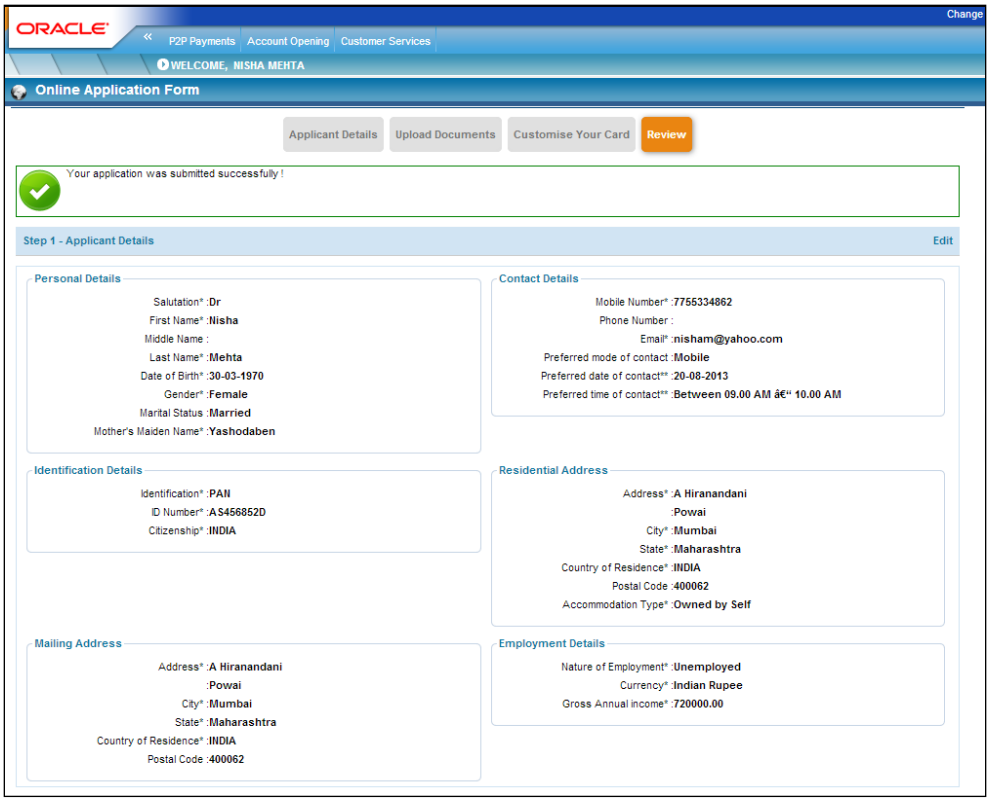
- Yes
- No

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

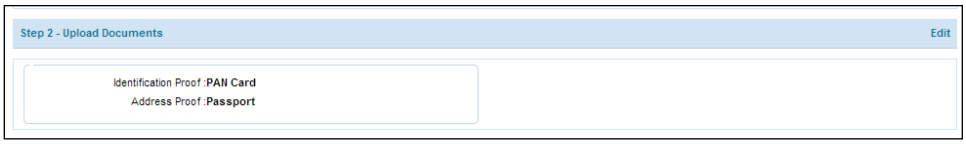
Once the user submits the application, the **Review** tab is displayed on the screen. The entire application is divided into the three sections, as mentioned below:

Step 1 – Applicant Details



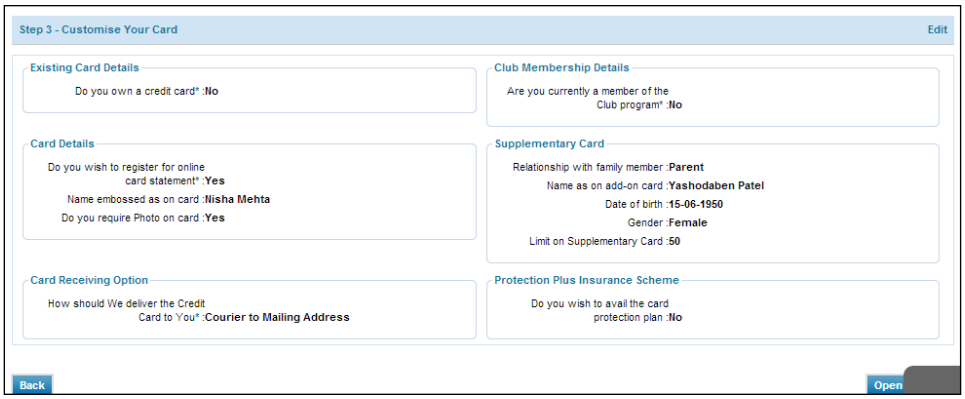
22. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 2 – Upload Documents



23. Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

Step 3 – Customise your Card



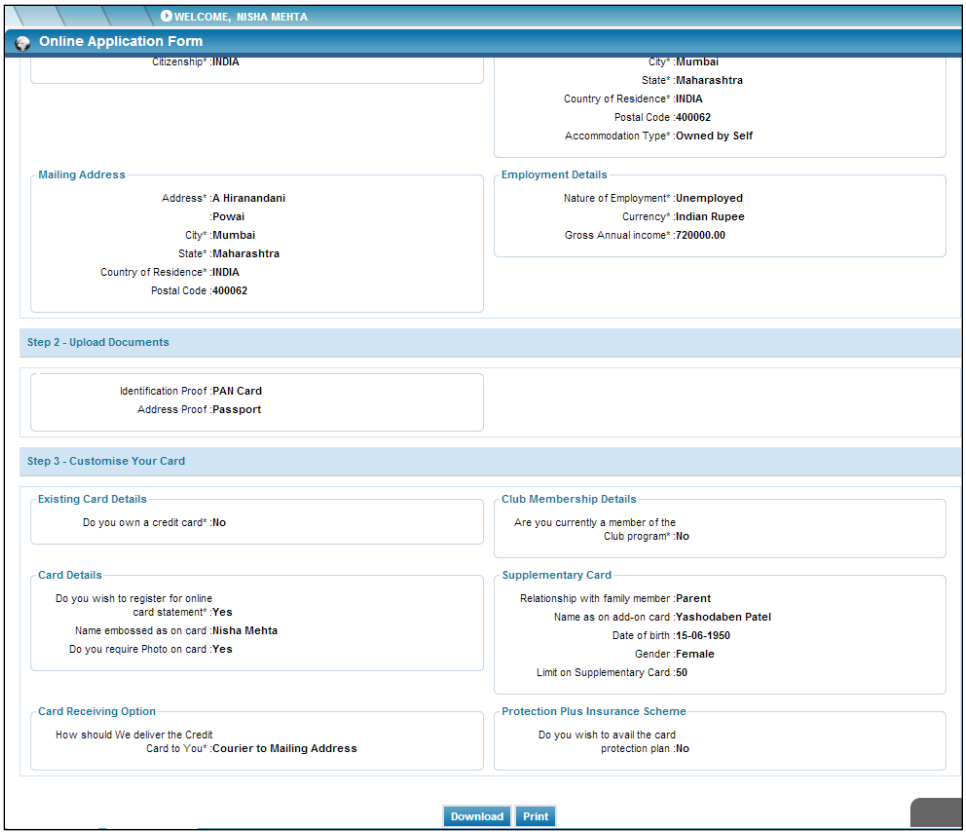
Read the details carefully. Click **Edit** to modify the details to serve the purpose of accuracy.

24. 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.

25. Once the user makes all the required changes, click **Open** to open the application. The following page is displayed.

Online Application Form - Review



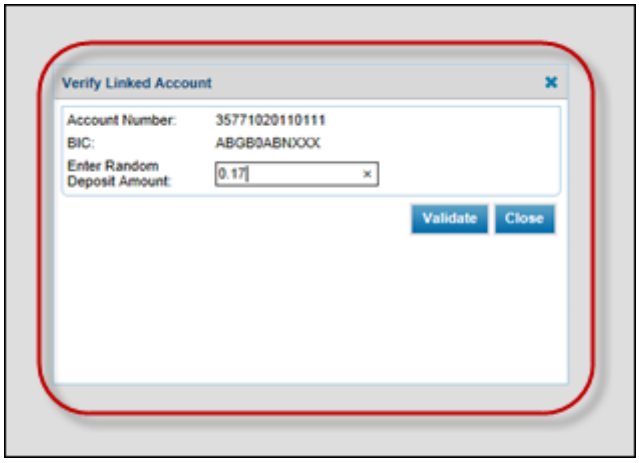
26. Click **Download** to download the application.

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.

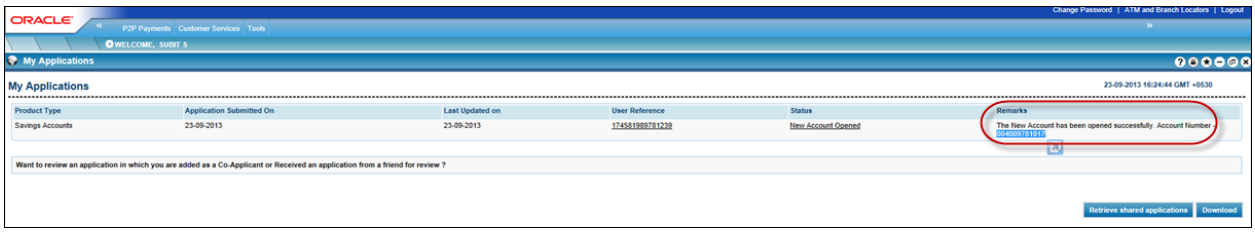
Verify Linked Account



5. Verify and enter appropriate details.
6. Click **Validate**.

   A confirmation page appears saying validation is successful.

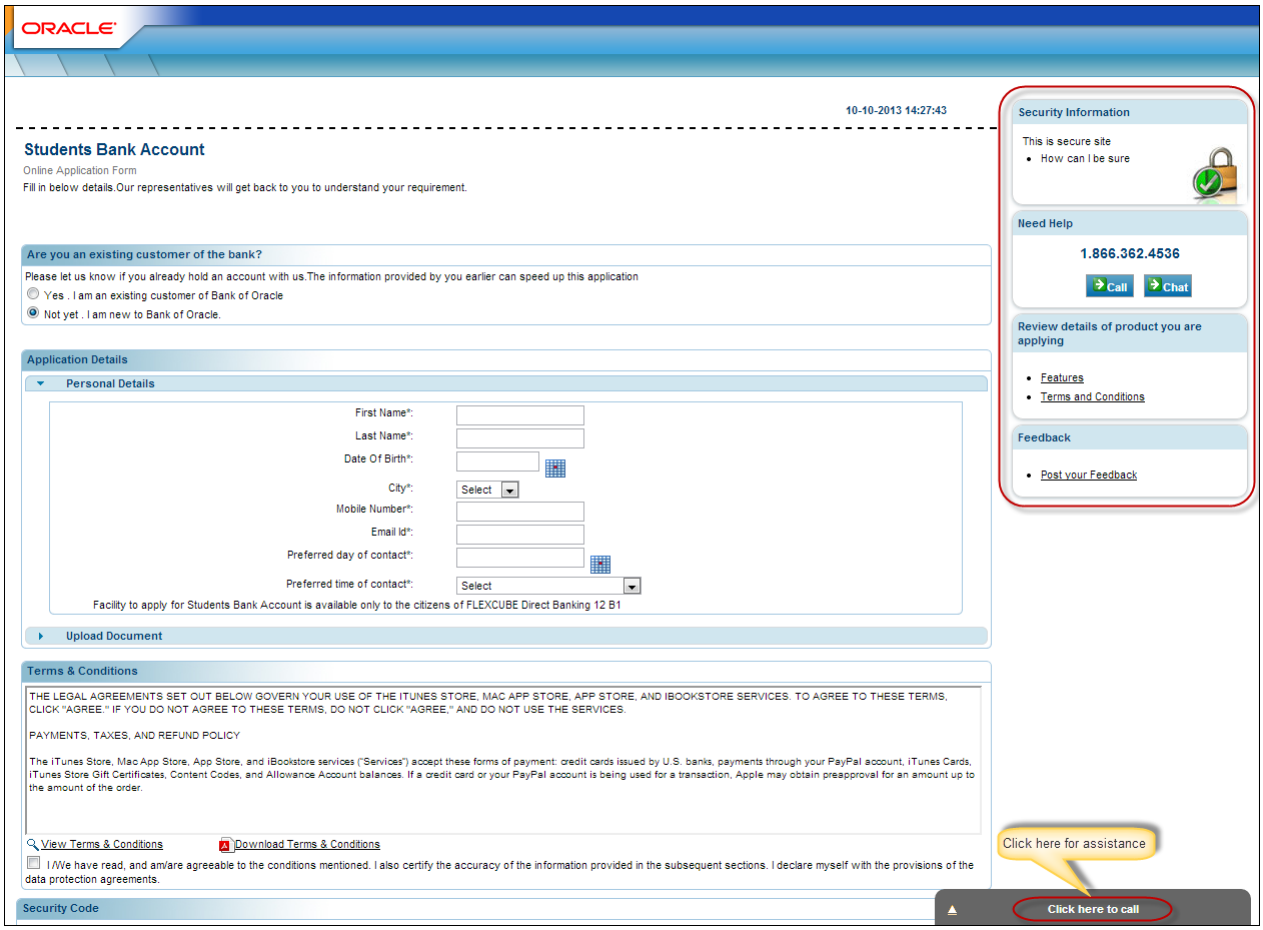
Validation Successful



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



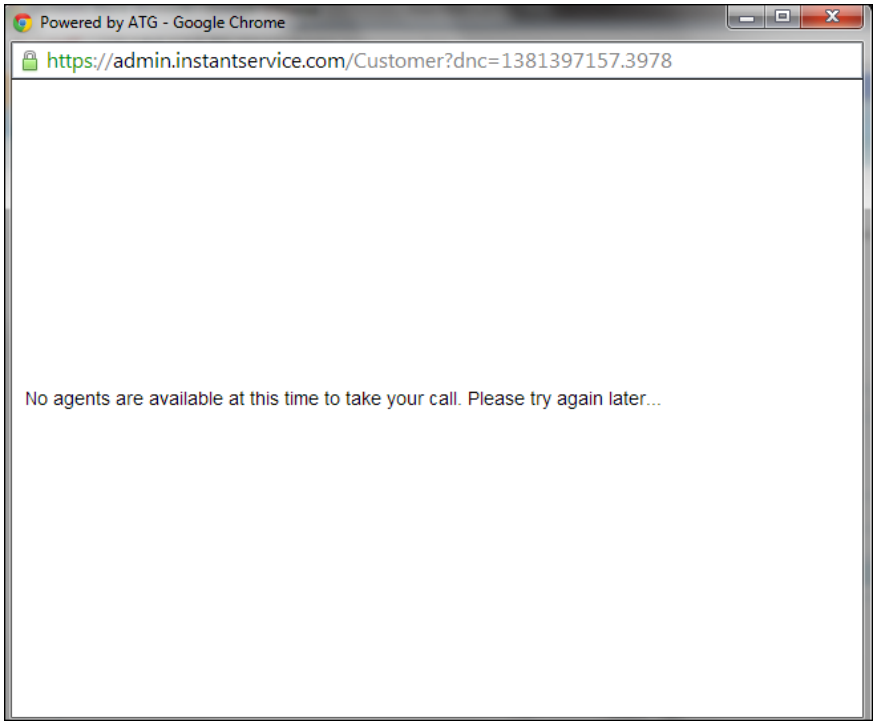
- Security Information
- Need Help

The **Help** provides the following two options:

- Call

Click to Call - Google Chrome
https://s-5503.estara.com/UI/gui.php?donotcache=13813
nergon
Brighter Energy
Talk by Phone
To talk with us, please enter your phone number.
(You'll need an open phone line to receive this call)
Country
India
Your Number
91
9955118426
Call me
in 5 minutes
Talk By Phone
POWERED BY
ORACLE

- Chat


Powered by ATG - Google Chrome
https://admin.instantservice.com/Customer?dnc=1381397157.3978
No agents are available at this time to take your call. Please try again later...

- Review details of product you are applying

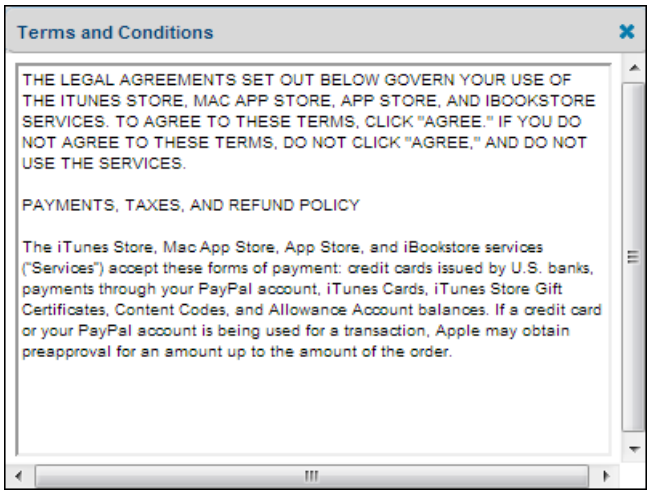
The **Review Details** provides you the following options:

- **Features** – This link displays the features of the selected product.

Features

- **Terms & Conditions** – This link displays the Terms & Conditions to be agreed while applying for the selected product.

Terms and Conditions

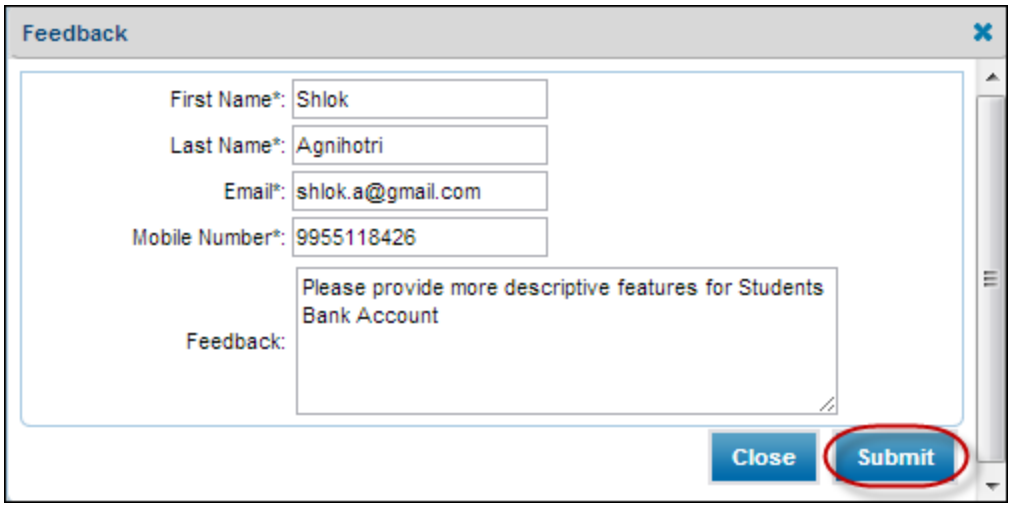


- Feedback

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



- Click here to call

1. Click the collapsed window available at the bottom of the screen. It displays the following window:

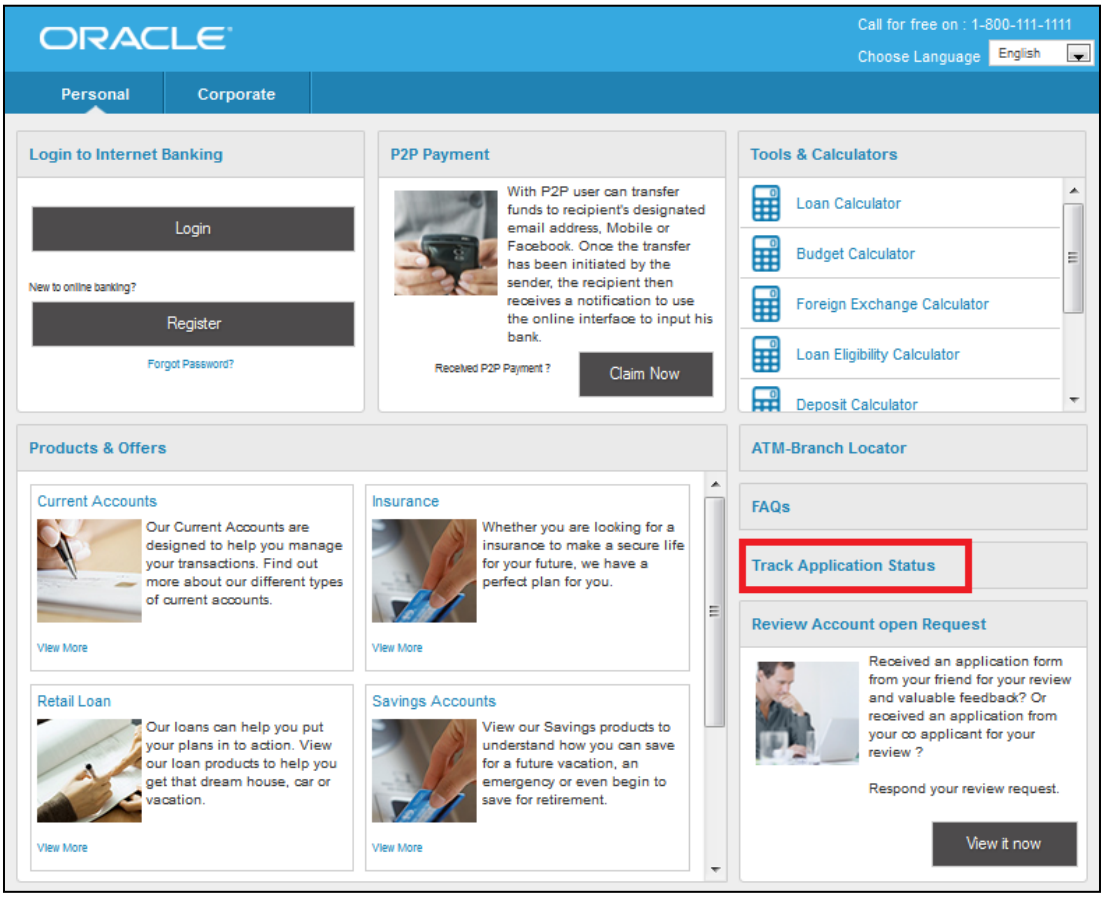
Click here to call

2. Click the link **CALL ME** to speak with the assistant.

20. Track Application Status

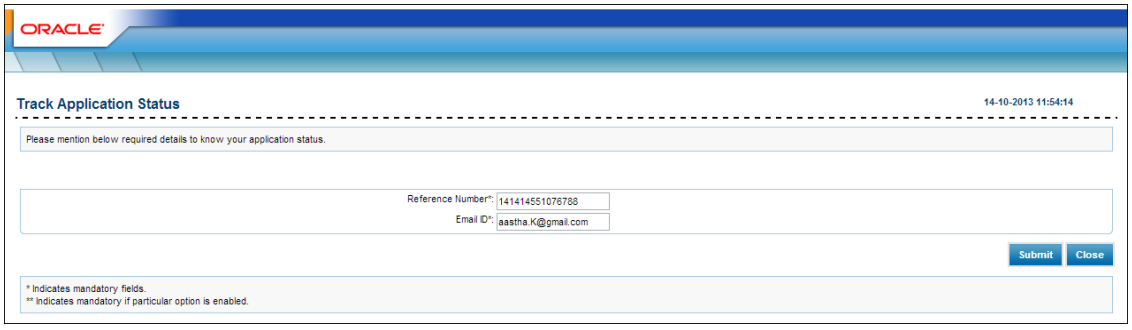
This feature helps you to track the status of your application.

1. Click **Track Application Status**, present on the Home page, as shown in the following screenshot.



2. The following page is displayed. Enter the required **Application Reference Number**.

3. Enter the respective **Email ID**.



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.

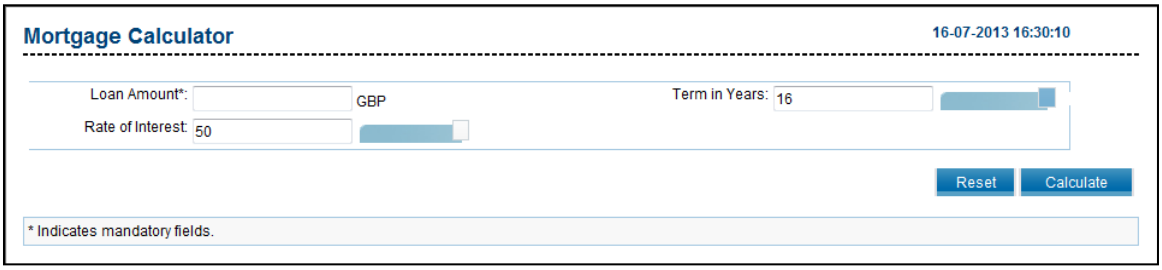
You can get an indicative estimate of the total interest payable and monthly installment for a mortgage of specific amount, interest rate and period.

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

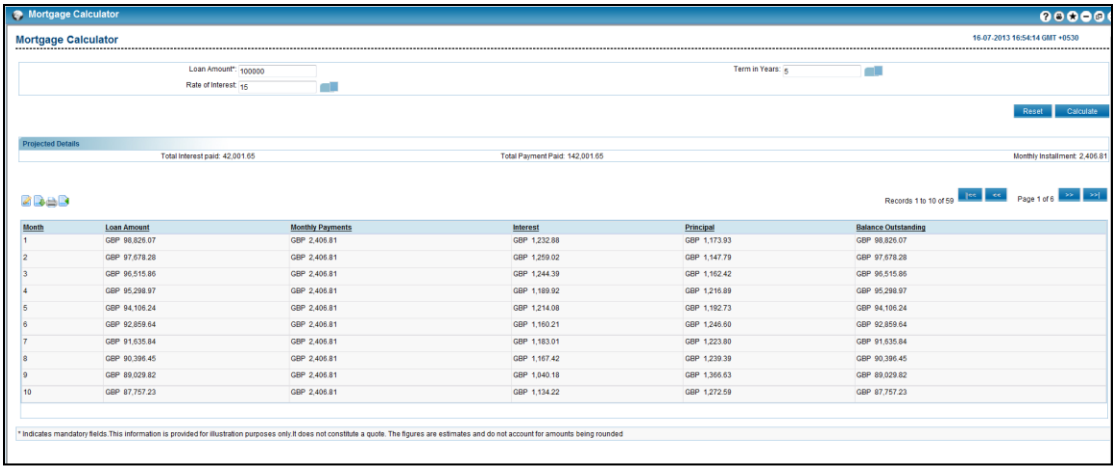


Field Description

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



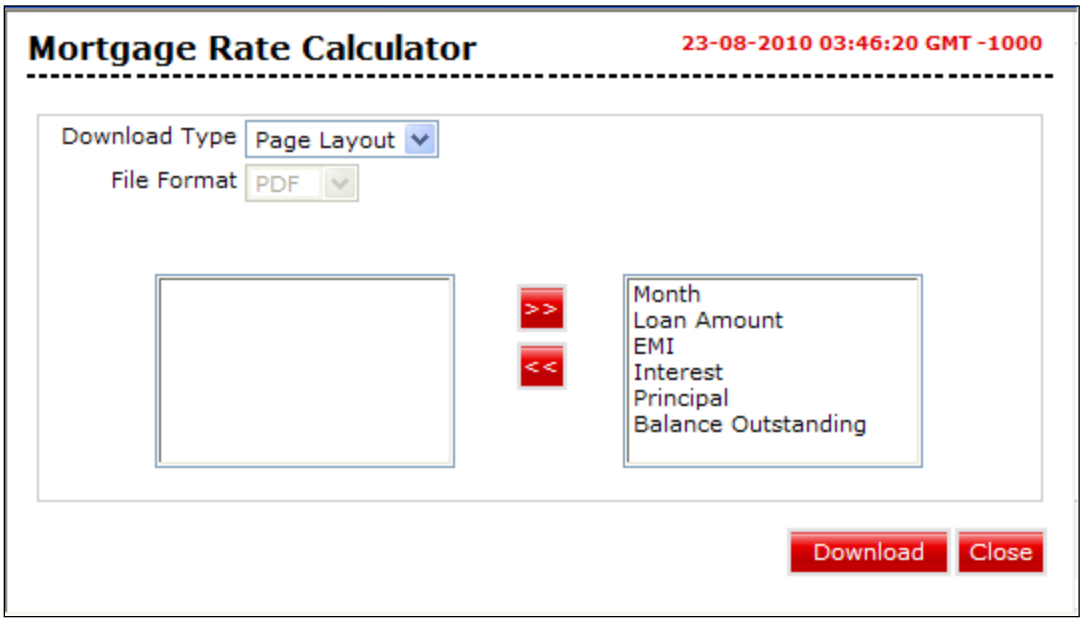
Column Description

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: • Page Layout

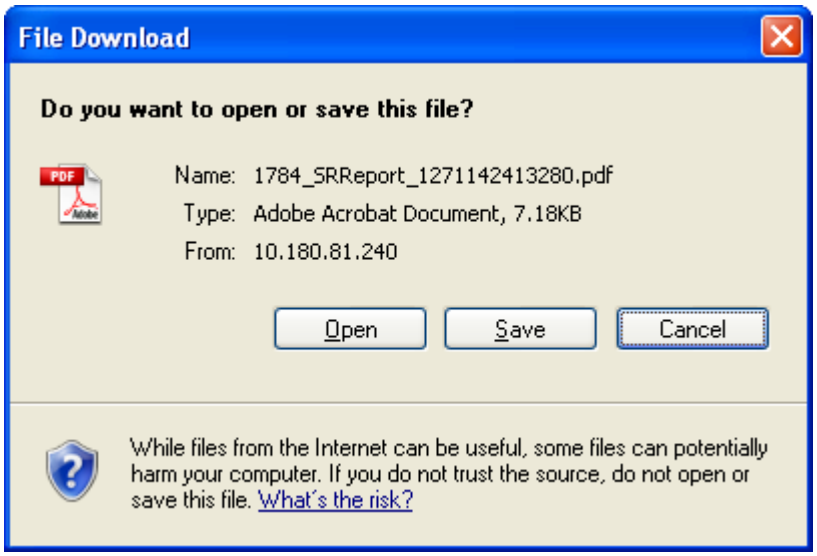
Field Name	Description
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

4. Select the download type and file format from the drop-down list.

5. Click the >> button to exclude the options for downloading.

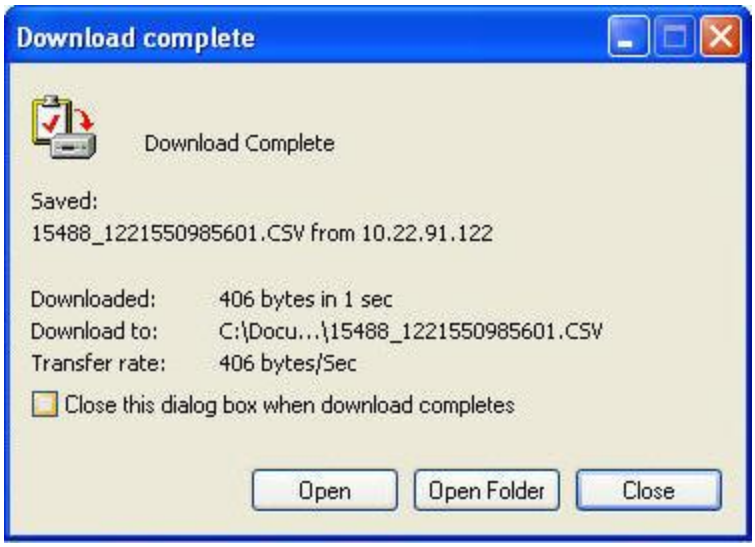
6. Click the << button to include the options for downloading.

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

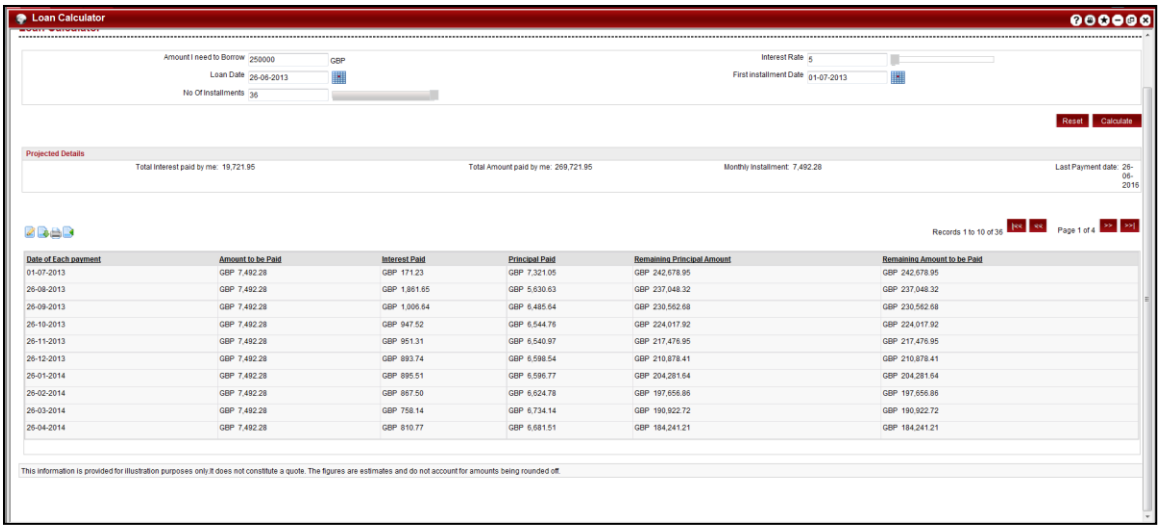
Field Description

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.

2. Click the **Calculate** button. The system displays the **Loan calculator** with projected details screen.

Loan Calculator



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.

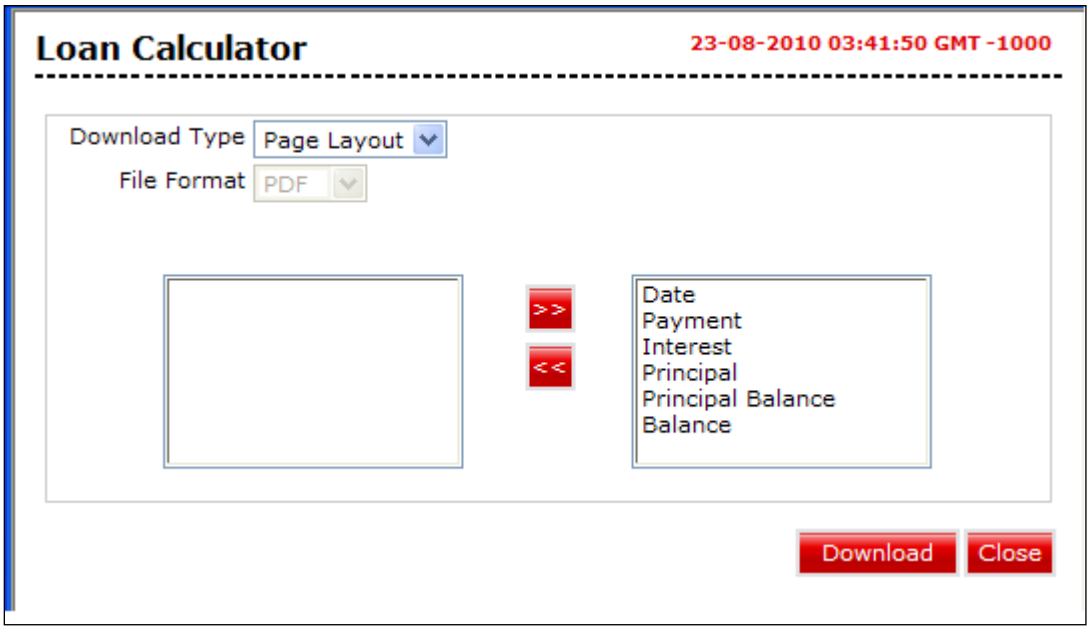
3. Click the **Download** button to download the complete statement. The system displays the **Outward Guarantee Amendment** screen.
OR

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: • Page Layout
File Format	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are • PDF • XLS • HTML • RTF

4. Click th**e Open b**utton to open the file.
OR
Click the **Open Folder** butt**on to op**en 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. Incase 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

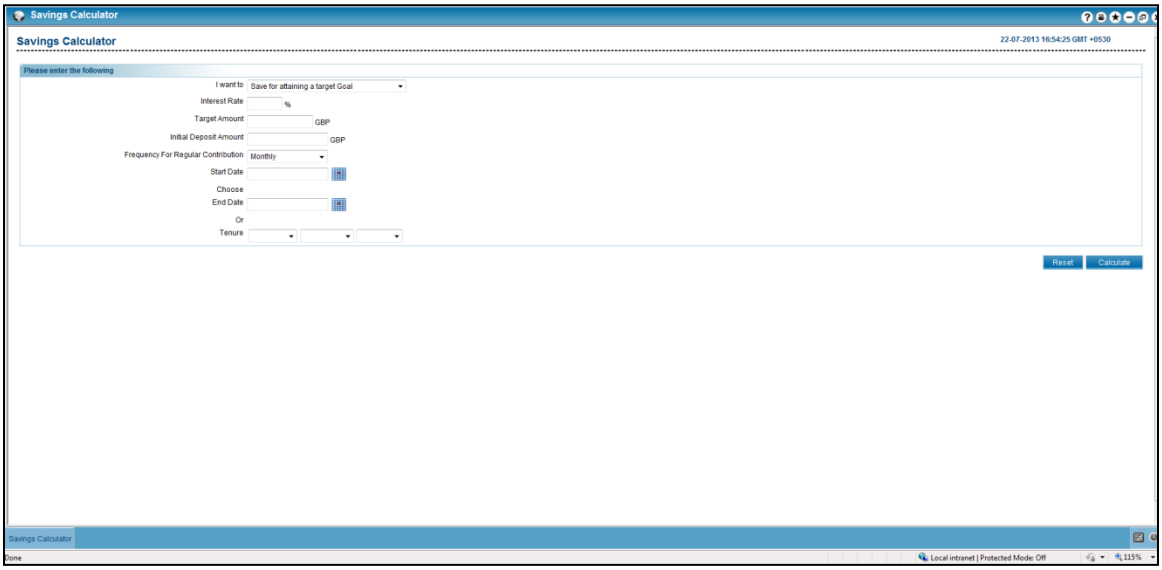
21.3 Saving Calculator

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



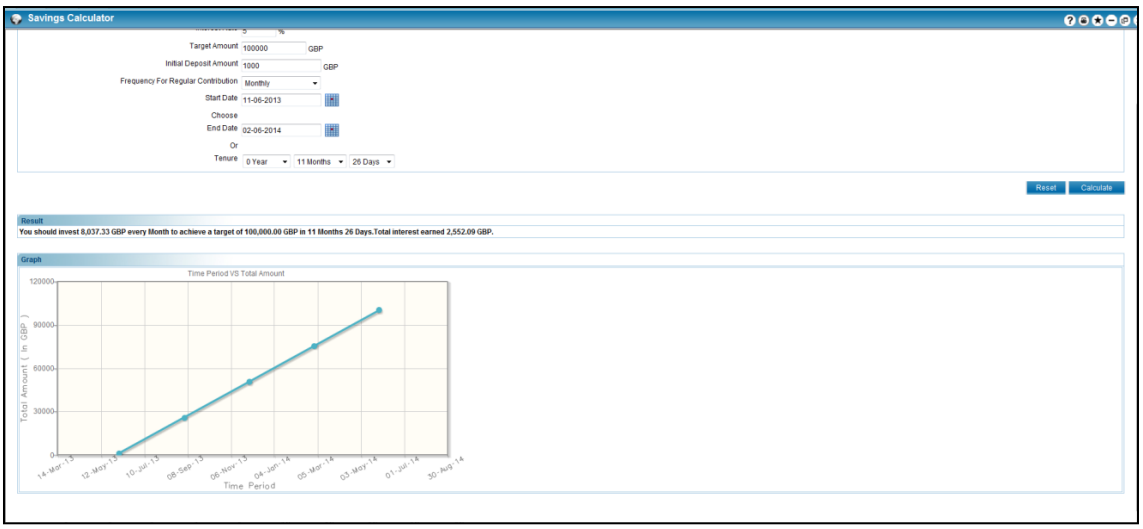
Field Description

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: • 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



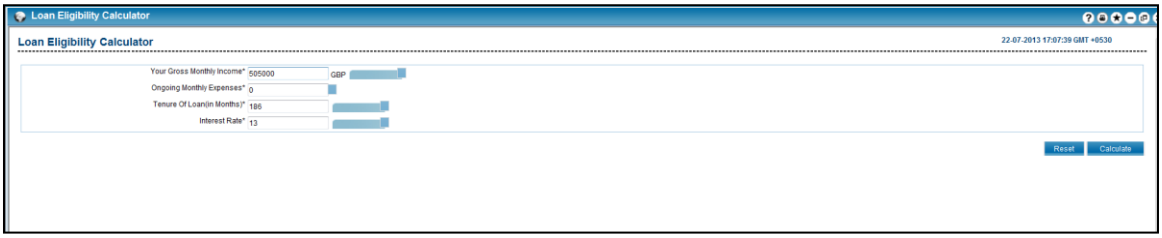
21.4 Loan Eligibilty Calculator

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 Eligibilty Calculator:

1. Navigate through **Tools > Loan Eligibilty Calculator** The system displays the Loan calculator screen.

Loan Eligibilty Calculator

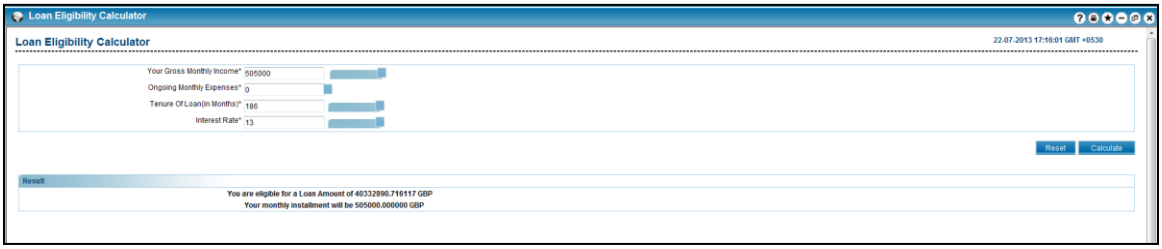


Field Description

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 Eligibilty Calculator



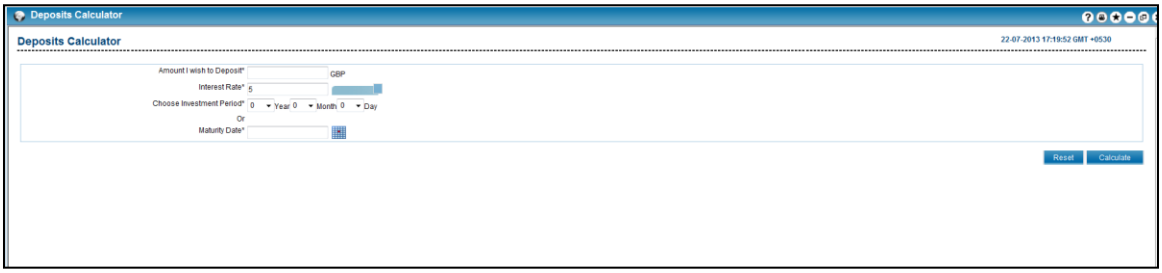
21.5 Deposit Calculator

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

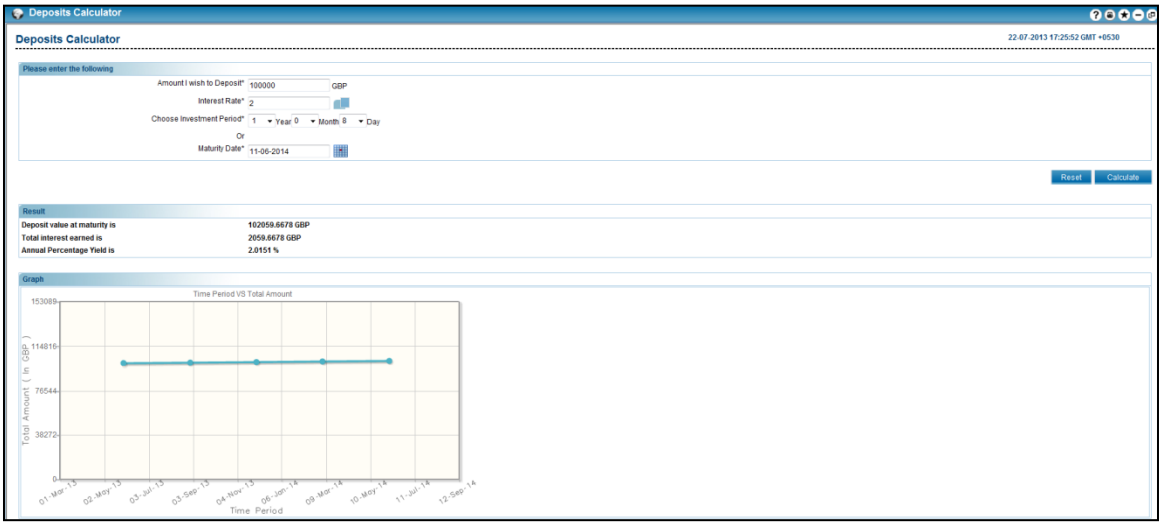


Field Description

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



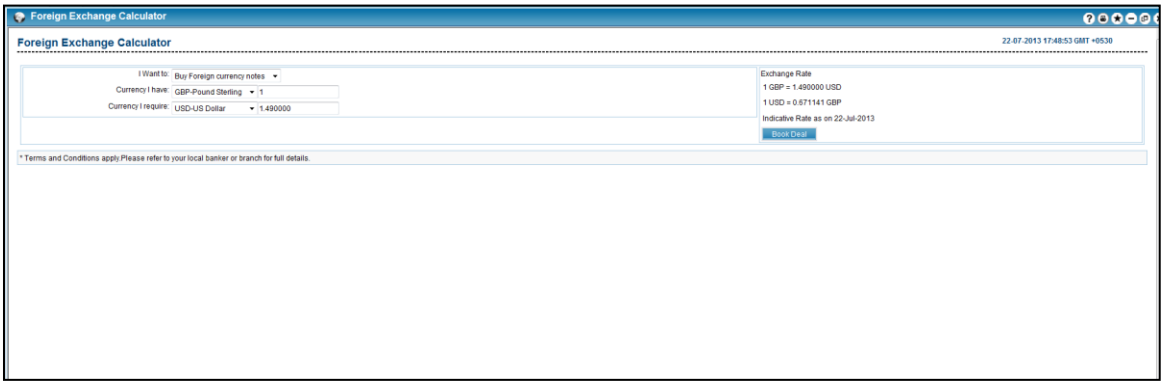
21.6 Foreign Exchange Calculator

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



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.