

# **Oracle FLEXCUBE Direct Banking**

**Cross Channel Originations User Manual  
Release 12.0.3.0.0**

**Part No. E52543-01**

**April 2014**

**ORACLE®**

Cross Channel Originations User Manual

April 2014

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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

<b>NH</b>	No Host Interface Required.
★	Host Interface to be developed separately.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.
<b>SR</b>	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.

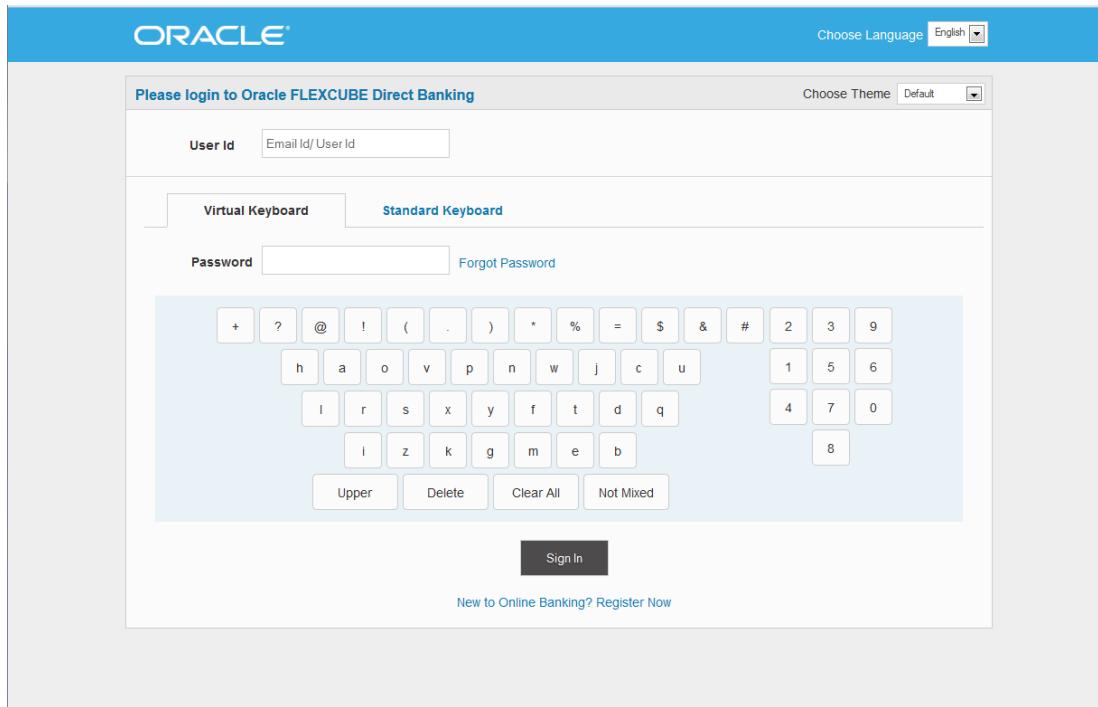
#### Login Page

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.



The screenshot shows the Oracle FLEXCUBE Direct Banking login interface. At the top, there's a blue header with the Oracle logo and a 'Choose Language' dropdown set to English. Below the header is a 'Choose Theme' dropdown set to Default. The main area is titled 'Please login to Oracle FLEXCUBE Direct Banking'. It has fields for 'User Id' (Email Id/User Id) and 'Password'. Below these are two keyboard options: 'Virtual Keyboard' and 'Standard Keyboard'. The 'Virtual Keyboard' is currently selected and is displayed as a grid of keys. At the bottom of the keyboard are buttons for 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. A 'Sign In' button is located at the bottom right of the login area. A small note at the bottom says 'New to Online Banking? Register Now'.

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 **I Owe** 0.00 GBP

Current and Savings: 671,197,756.87 GBP  
Term Deposits: 5,000.00 GBP  
Goals: 1,000.00 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

Date	Type	Amount
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		

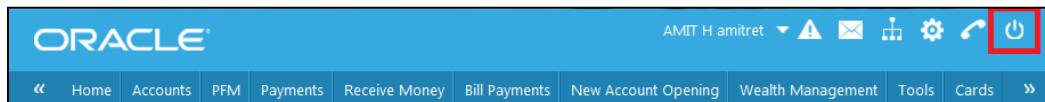
Note:- Cr:Credit,Dr:Debit  
Last Updated On 15:53 PM

## 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

The screenshot shows the Oracle PFM application interface. At the top, there is a navigation bar with links like Home, Accounts, PFM, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, and a dropdown for the user 'AMIT H amitret'. Below the navigation bar is a 'Financial Summary' section. On the right side of the screen, a 'My Applications' dropdown menu is open, and the 'Open New Account' option is highlighted with a red box. To the right of the dropdown, there is a 'Transaction History' table showing recent transactions in USD and GBP.

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

The screenshot shows the 'Open New Account' page. At the top, there is a header with links for Change Password, Open New Account, Reminder, Session Summary, Sitemap, and Logout. Below the header, the page title 'Open New Account' is displayed. The main content area contains a form with three dropdown menus: 'Select Product', 'Branch', and 'Currency', all currently set to 'Select'. The bottom right corner of the page shows the date and time: '10-10-2013 15:18:45 GMT +0530'.

## Field Description

Field Name	Description
<b>Open New Account</b>	
<b>Select Product Name</b>	[Optional, Dropdown] Select the desired product from the dropdown list.
<b>Branch</b>	[Optional, Dropdown] Select the appropriate branch from the dropdown list.
<b>Currency</b>	[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

The screenshot shows the 'Open New Account' initiation page. The 'Select Product' dropdown is set to 'CURRENT ACCOUNT-CORPORATE'. The 'Branch' dropdown is set to 'Bank Futura -Branch WB1'. The 'Currency' dropdown is set to 'INR'. The 'Product Details' section shows: Cheque Book Facility: Yes, Overdraft Allowed: Yes, and Minimum Balance Required: 0.00. A 'Submit' button is located at the bottom right of the form.

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

### Open New Account - Verify

The screenshot shows the 'Open New Account' verification page. It displays the account details: Product: CURRENT ACCOUNT-CORPORATE, Product Type: Current Account, Branch: Bank Futura -Branch WB1, and Currency: INR. Below these, Product Details are listed: Cheque Book Facility: Yes, Overdraft Allowed: Yes, and Minimum Balance Required: 0.00. At the bottom right are 'Back' and 'Confirm' buttons.

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

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

### Open New Account - Confirm

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

WELCOME, DEEPAK CHABRA

Default

Open New Account

Transaction submitted for Open New Account having reference 135195051072457 has been set to status Auto Authorized.

Transaction with reference number 135195051072457 is in Accepted state.

Open New Account

10-10-2013 15:20:25 GMT +0530

Account Details

Product : CURRENT ACCOUNT-CORPORATE  
Product Type : Current Account  
Branch : Bank Future-Branch WB1  
Currency : INR

Product Details

Cheque Book Facility : Yes  
Overdraft Allowed : Yes  
Minimum Balance Required : 0.00

Host Reference Number:

OK

### 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
<b>Register for Online Banking</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of oracle.</li> <li>• Not yet. I am new to Bank of Oracle.</li> </ul> <p>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.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<b>Online Registration</b>	
<b>Relationship Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Credit Card Customer</li> <li>• Saving Account Customer</li> <li>• Deposits / Loans Customer</li> </ul>
<b>Credit Card Number</b>	<p>[Mandatory, Numeric, 20*n]</p> <p>Enter the appropriate Credit Card Number.</p>
<b>Name on Card</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the desired name on the card.</p>

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

## Register for Online Banking

Are you an existing customer of the bank?  
 Yes, I am an existing customer of Bank of Oracle.  
 Not yet, I am new to Bank of Oracle.

Online Registration  
 To access various services of the bank like personal Banking, opening of deposits, credit cards, loans at best interest rates, please fill in the details below

First Name\* John  
 Last Name\* Bush  
 Email Id\* john.bush@gmail.com  
 Password\* \*\*\*\*\*  
 Confirm Password\* \*\*\*\*\*

Terms & Conditions  
 I, the undersigned, declare that the information provided in this application is true and accurate to the best of my knowledge and belief. I also declare that I have read and understood the terms and conditions mentioned in the application and I agree to be bound by them. I further declare that I have read and understood the privacy policy of the bank and I consent to the bank processing my personal data in accordance with the same. I also declare that I have read and understood the terms and conditions mentioned in the application and I agree to be bound by them. I further declare that I have read and understood the privacy policy of the bank and I consent to the bank processing my personal data in accordance with the same.

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

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

4V6V8A22

Security Code 4V6V8A22

Cancel Register

## Field Description

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

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

### Success Message

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

Register For Online Banking

Confirmation

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

OK

09-10-2013 15:46:39

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

## Email Address Verification Pending

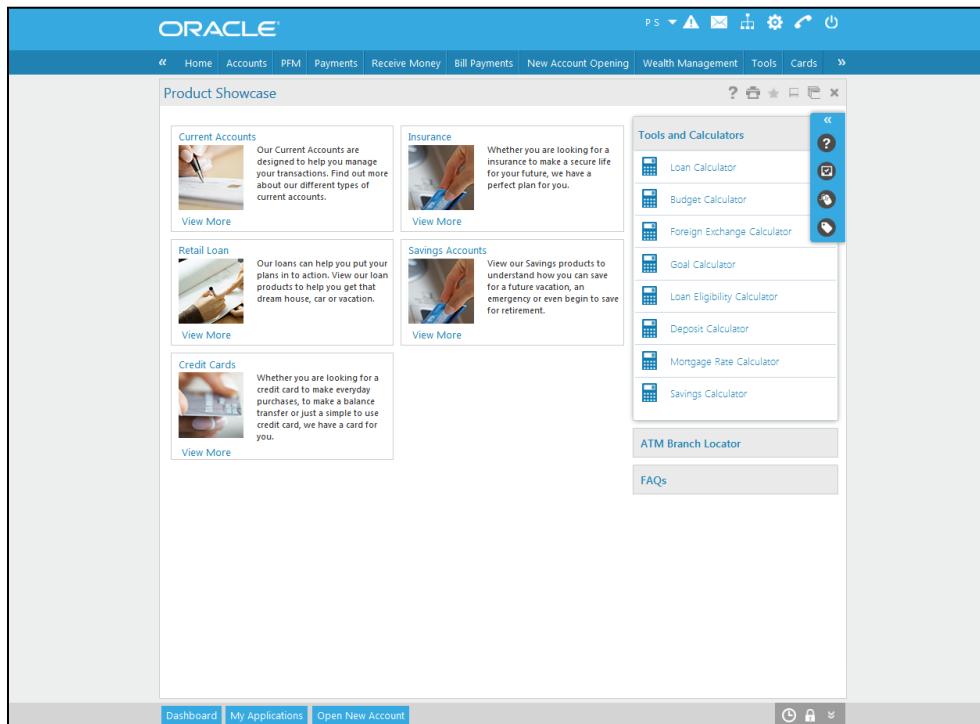


6. Click the appropriate option from the following:

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

The following page is displayed.

## Product Showcase



7. Click the desired product group.

## 4. My Applications

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

### To view My Applications:

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

#### Welcome

The screenshot displays the 'Welcome' page with three main sections:

- Financial Summary:** Shows a summary of financial assets and liabilities. It includes a bar chart for 'I Have' (671,203,756.87 GBP) and a table for 'I Owe' (0.00 GBP). Details include Current and Savings, Term Deposits, and Goals.
- Mini Statement:** Displays a list of transactions. The table shows dates, types (Cr/Dr), amounts, and descriptions. Transactions include a new deposit, opening charges, and a commission.
- Spending Analysis:** A large blue circle placeholder with a text box explaining the purpose of the analysis and a link to categorize expenses.

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

Product Type	Application Submitted On	Last Updated on	User Reference	Status	Remarks
Privilege Savings Account	11-10-2013	11-10-2013	141414551076788	Saved	Application saved.
Credit Card Gold	11-10-2013	11-10-2013	188162661075128	Saved	Application saved.

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.

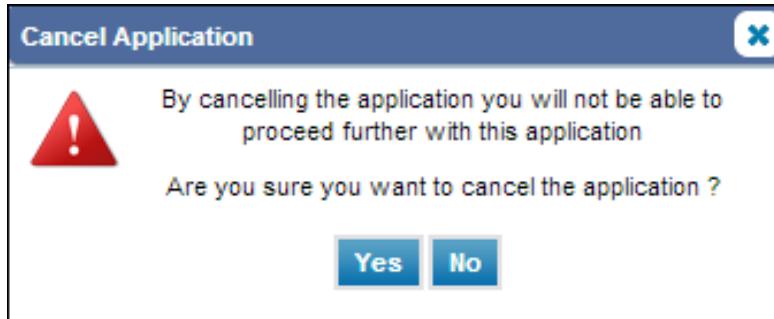
A user completes the form by entering all the required information. Once the form is filled with all the required information, the following features can be used.

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

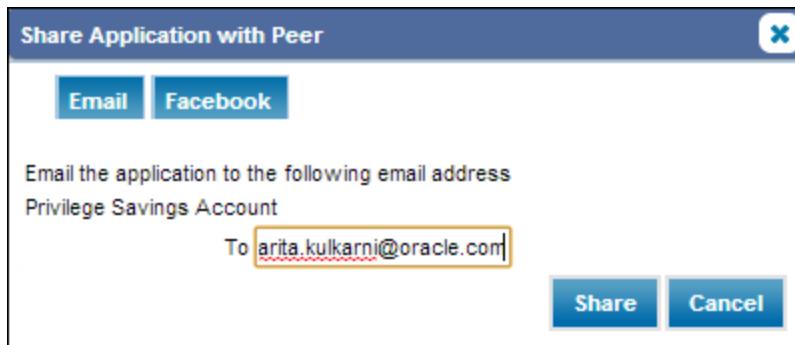


- Click Yes to remove the application permanently.
- Click No to proceed with the same application.

OR

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

### Share Application with Peer



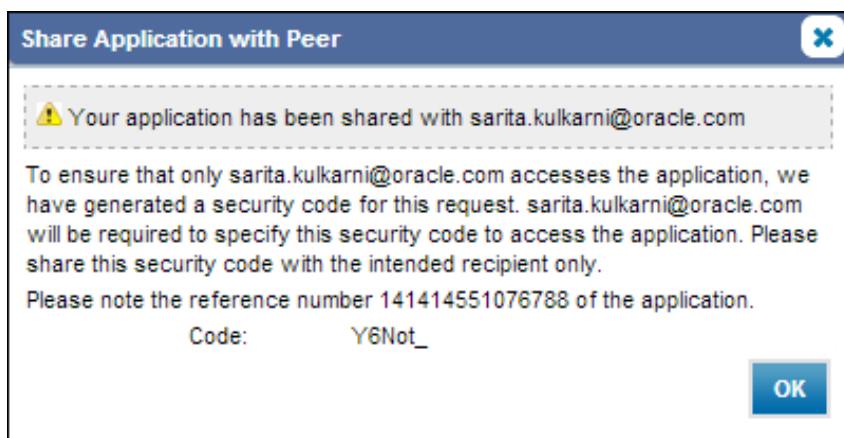
7. Click the desired option from the following:
  - Email – By default it is selected. Enter the personal Email ID in the respective field.
  - Facebook – Click Facebook to share the same application through peer.

### 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.

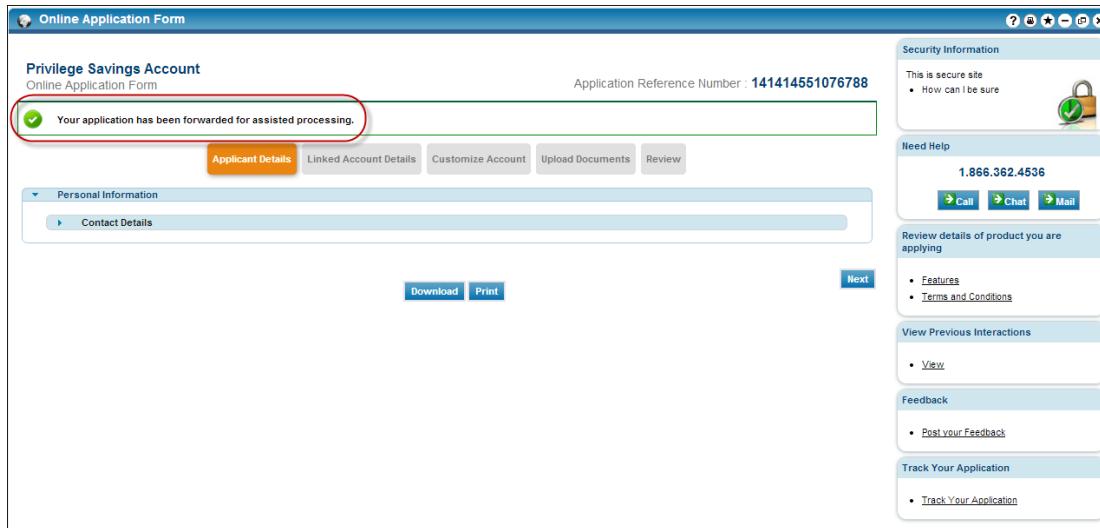
### Share Application with Peer



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

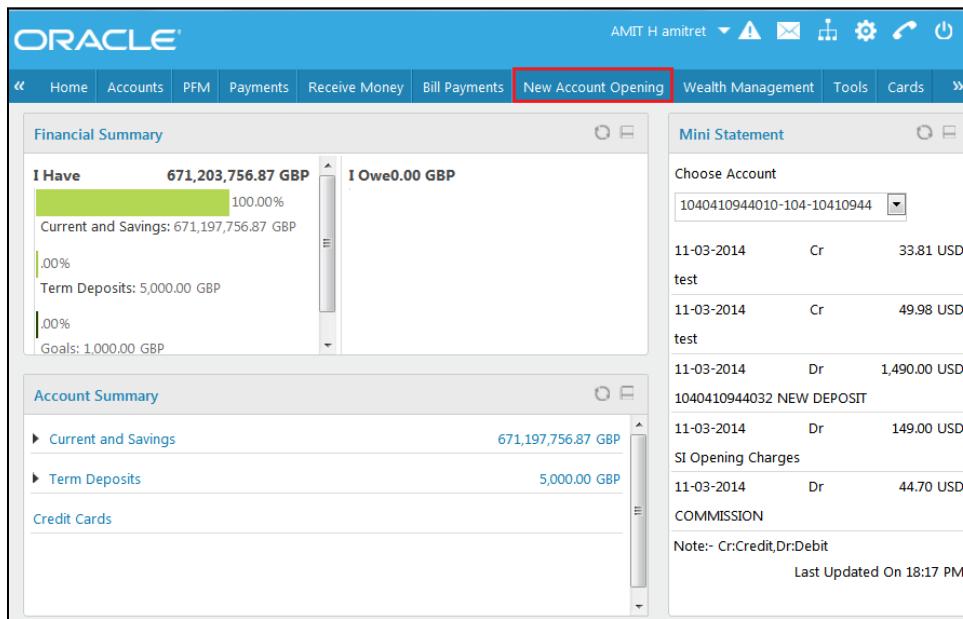
Field Name	Description
------------	-------------

#### Login Window

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

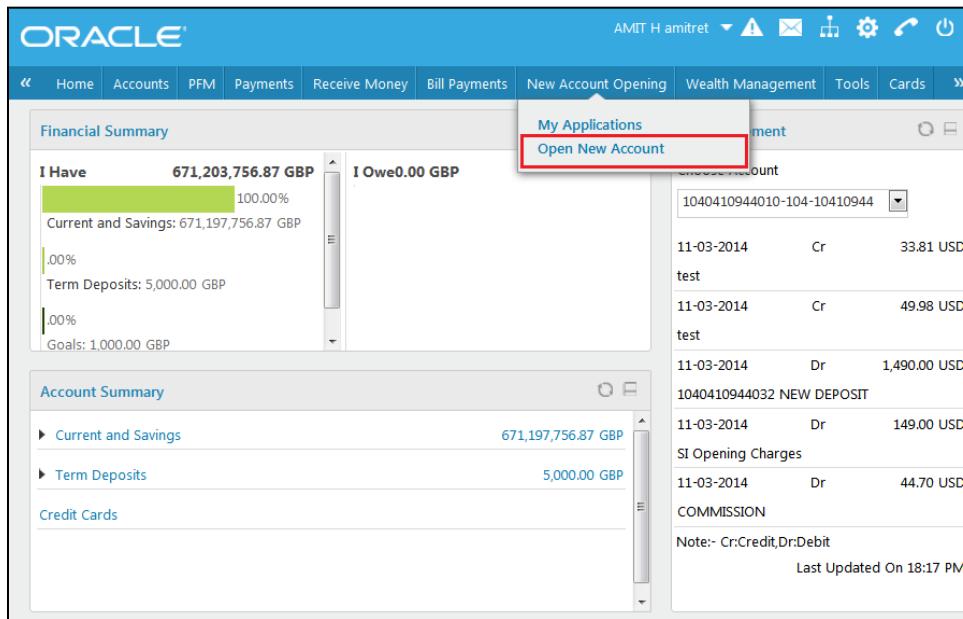
2. Click **Sign In**.
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

## 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

- Enter the appropriate details in the respective sections.

**Field Description**

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of Oracle.</li> <li>• Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes. I am an existing customer of the Bank of Oracle.</b></p>
<b>Online Registration</b>	
<b>Relationship Type – Saving Account Customer</b>	
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>.</p> <p>Enter the appropriate customer ID.</p>
<b>Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>.</p> <p>Enter the appropriate account number.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the relationship type selected is <b>Credit Card Customer</b>.</p>
<b>Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
<b>City</b>	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate mobile number.</p>

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

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

Field Name	Description
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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**.

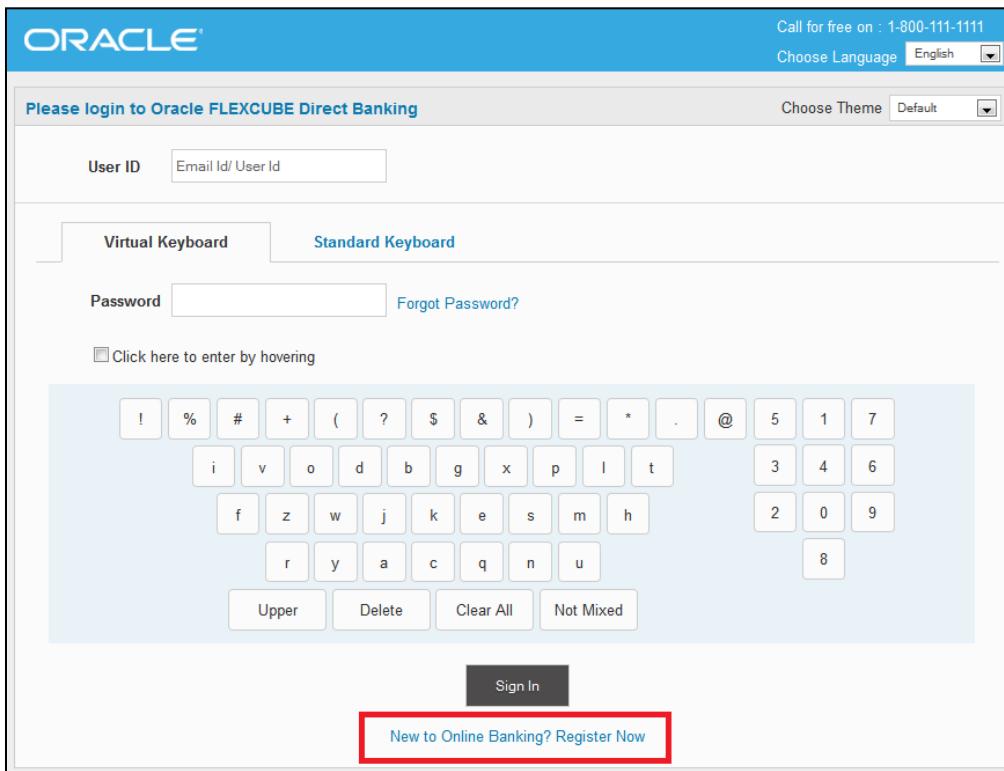
## 5.2 New to Online Banking

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



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

Please login to Oracle FLEXCUBE Direct Banking

User ID Email Id/ User Id

Virtual Keyboard Standard Keyboard

Password  Forgot Password?

Click here to enter by hovering

! % # + ( ? \$ & ) = \* . @ 5 1 7  
i v o d b g x p l t 3 4 6  
f z w j k e s m h 2 0 9  
r y a c q n u 8

Upper Delete Clear All Not Mixed

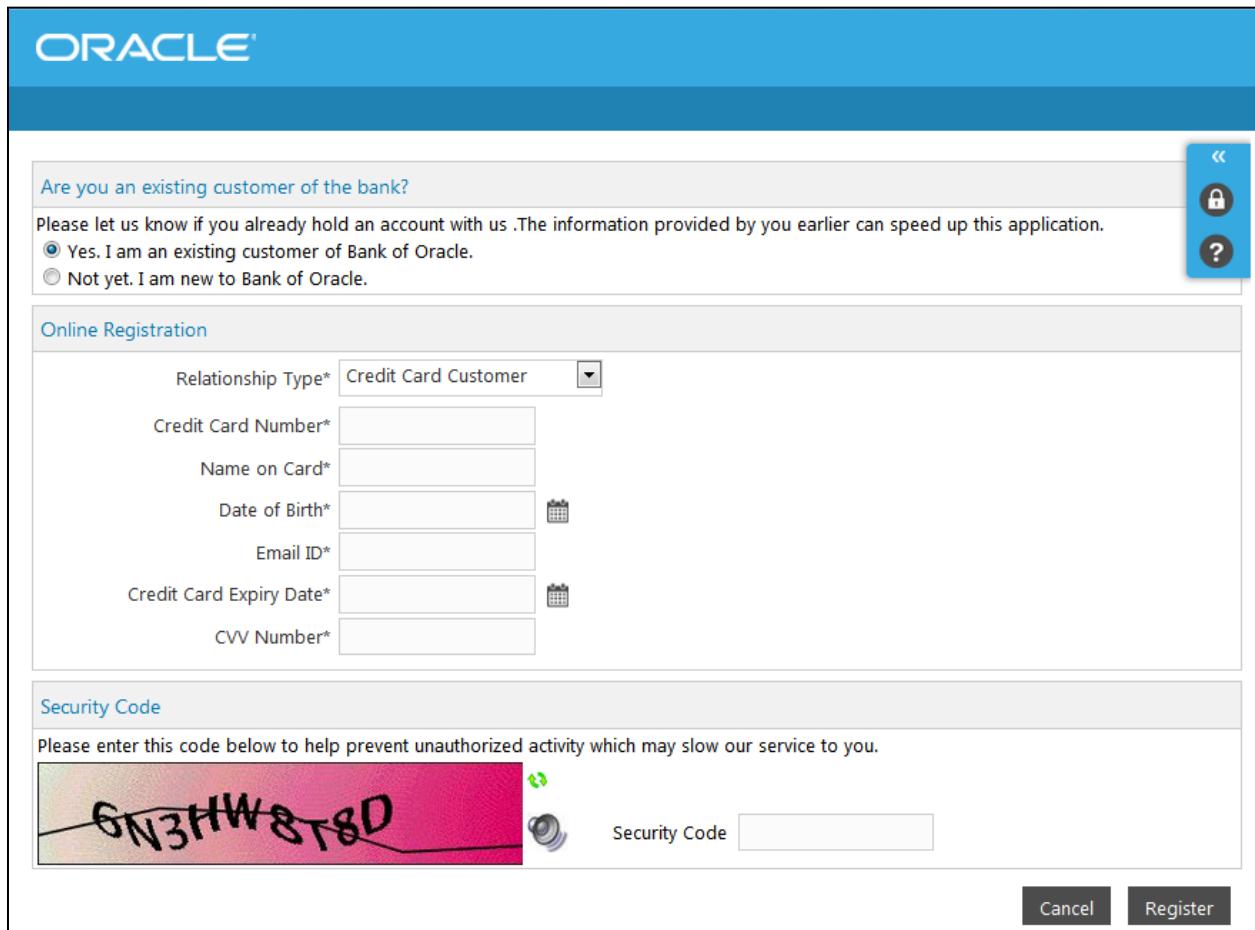
Sign In

New to Online Banking? Register Now

The following page is displayed.

## Register for Online Banking

### Relationship Type – Saving Account Customer



Are you an existing customer of the bank?

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

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

Online Registration

Relationship Type\* Credit Card Customer

Credit Card Number\*

Name on Card\*

Date of Birth\*

Email ID\*

Credit Card Expiry Date\*

CVV Number\*

Security Code

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

GN3HW8T8D

Security Code

### Field Description

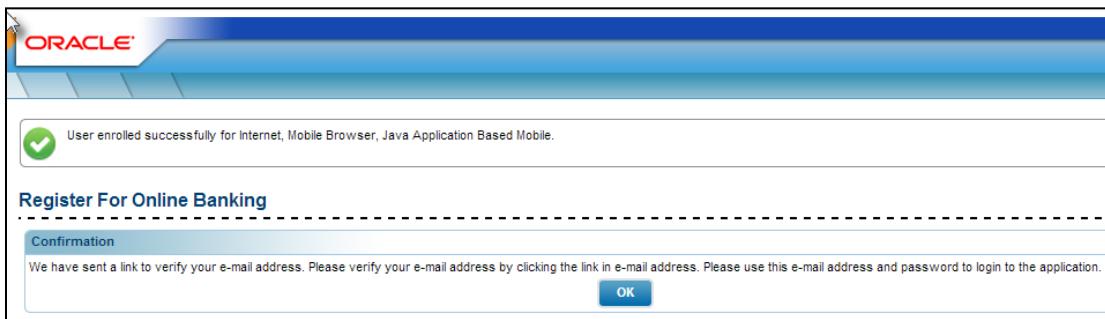
Field Name	Description
<b>Register for Online Banking</b>	
Are you an existing customer of Bank of Oracle	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of Oracle.</li> <li>• Not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

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

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

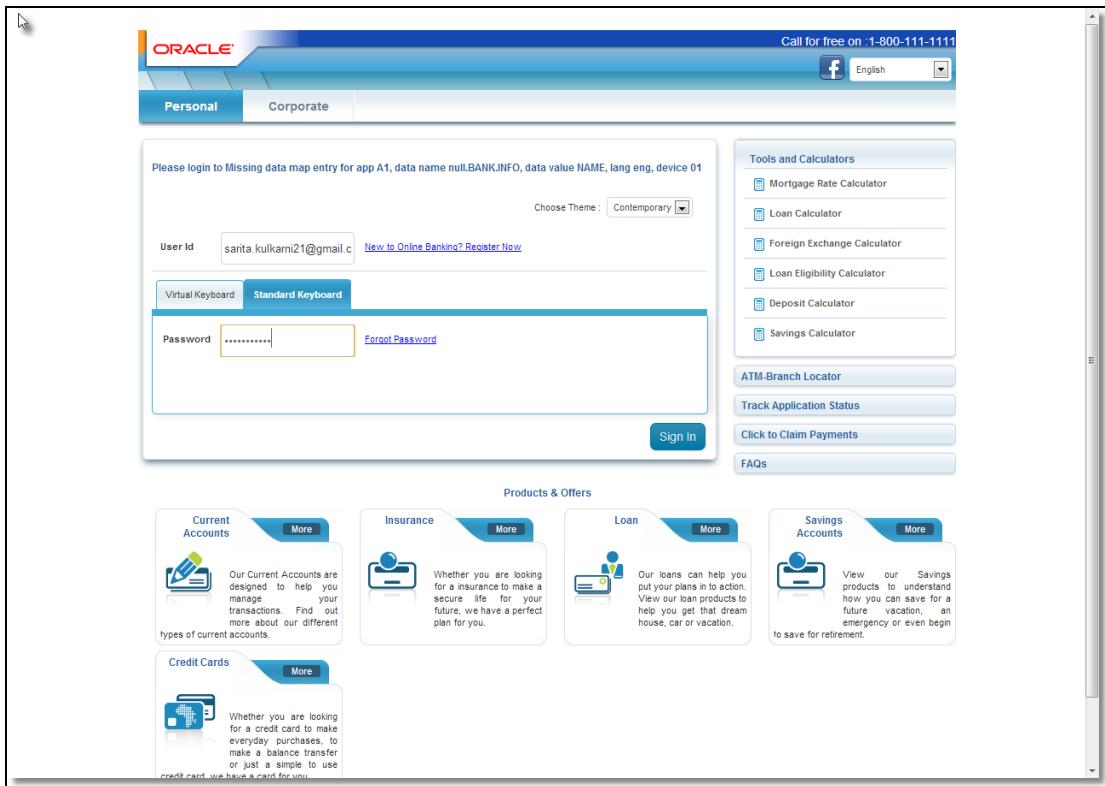
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

## 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
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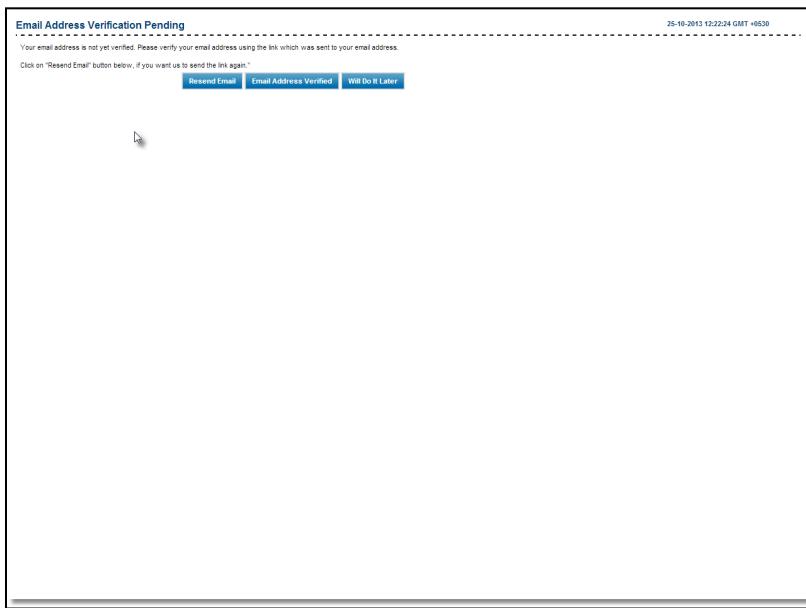
### Login Window

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

Field Name	Description
<b>Password</b>	[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

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Originations Product Showcase page. The main content area is divided into several sections:

- Current Accounts:** Describes how current accounts help manage transactions.
- Insurance:** Offers insurance plans for a secure future.
- Loan:** Provides loans for dream houses, cars, etc.
- Savings Accounts:** Helps save for future vacations, emergencies, or retirement.
- Credit Cards:** Offers credit cards for everyday purchases, balance transfers, etc.
- P2P Payment?** Shows a mobile interface for sending and receiving payments. It includes a "Received P2P Payment?" section with a "Claim Now" button and a "View earlier P2P transactions" link.
- Tools and Calculators:** A sidebar on the right lists various calculators:
  - Mortgage Rate Calculator
  - Loan Calculator
  - Foreign Exchange Calculator
  - Loan Eligibility Calculator
  - Deposit Calculator
  - Savings Calculator

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

## Current Accounts Overdraft

**Product Showcase**

**Current Accounts Overdraft**

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

**Features:**

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

**Apply Online**

**Click here**

**Current Accounts Transactional**

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

**Features:**

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

**Apply Online**

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

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

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

## 5.3 Prospective Customer

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

### For the Prospective Customer:

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

#### Home Page

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

## Retail User – Current Accounts Group

The following page is displayed.

## Current Accounts Overdraft

The screenshot shows the Oracle Current Accounts Overdraft application form. The main content area is titled 'Current Accounts Overdraft' and contains a 'Personal Details' section with fields for First Name, Last Name, Date of Birth, City, Mobile Number, Email ID, Preferred day of contact, and Preferred time of contact. Below this is a note about applying only to citizens of FLEXCUBE Direct Banking 12 B1. There are buttons for 'Tell us your Requirement' and 'Upload Document'. A 'Terms & Conditions' section follows, containing legal text and checkboxes for accepting terms and conditions. At the bottom are 'Submit' and 'Cancel' buttons. The right side features a sidebar with 'Security Information' (a lock icon), 'Need Help' (a phone and chat icon), 'Review details of product you are applying' (links to 'Features' and 'Terms and Conditions'), and 'Feedback' (a link to 'Post your Feedback'). A 'Click here to call' button is also present.

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

#### Tell us your Requirement

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. The main page title is 'Current Accounts OverDraft'. The application form is titled 'Online Application Form' and contains a note: 'Fill in below details. Our representatives will get back to you to understand your requirement.' The 'Application Details' section includes fields for 'Type of Ownership' (dropdown: Company, Other, Partnership Firm, Sole Proprietor, Trust Association), 'Type of Business' (dropdown: Services, Manufacturing, Other, Retail, Services), 'Name of Business' (CMT), 'Overdraft Limit Required' (dropdown: Yes, No), and 'Annual Turnover' (dropdown: Indian Rupee, 100000000). Below this is a 'Tell us your Requirement' text area. The 'Terms & Conditions' section contains a legal agreement text, a 'View Terms & Conditions' link, a 'Download Terms & Conditions' link, and a checkbox for accepting the terms. The sidebar on the right includes 'Security Information' (This is a secure site, How can I be sure), 'Need Help' (1.866.362.4536, Call, Chat), 'You are applying for' (Features, Terms and Conditions), and 'Feedback' (Post Feedback). The bottom of the page has buttons for 'Submit' and 'Cancel', and a link 'Click here to call'. Navigation links at the bottom include 'Open New Account' (repeated three times).

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	<p>[Mandatory, Dropdown List]</p> <p>Select the appropriate ownership type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	<p>[Conditional, Input Field, Alphanumeric, 50]</p> <p>If the Type of Ownership selected is Other then enter the desired type of ownership.</p>
<b>Type of Business</b>	<p>[Mandatory]</p> <p>Select the appropriate business type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>

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

## Upload Documents

The screenshot shows a web browser window for Oracle FLEXCUBE Direct Banking. The URL is <https://10.184.134.158:7013/B001/internet>. The page title is "Current Accounts OverDraft". The main content area contains an "Application Details" form with sections for "Personal Details", "Tell us your Requirement", and "Upload Document". The "Upload Document" section shows a file named "PAN\_Card.pdf" attached. The "Terms & Conditions" section contains legal text and checkboxes for accepting terms and conditions. The sidebar on the right provides "Security Information" (a secure site), "Need Help" (with a phone number 1.866.362.4536 and links to call or chat), and "Feedback" options. At the bottom, there are "Submit" and "Cancel" buttons, and a "Click here to call" link.

**Field Description**

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

## Terms & Conditions

The screenshot shows a web browser window for 'ORACLE FLEXCUBE Direct Banking - Mozilla Firefox'. The URL is <https://10.184.134.158:7013/8001/internet>. The page title is 'Current Accounts Transactional'. The main content area shows 'Application Details' with fields for 'Type of Ownership' (Partnership Firm), 'Type of Business' (Manufacturing), 'Name of Business' (mgwn), and 'Annual Turnover' (Indian Rupee, 25000000). Below this is a 'Upload Document' button. The 'Terms & Conditions' section contains a large text area with legal terms, a 'View Terms & Conditions' link, and a 'Download Terms & Conditions' link. A checkbox is checked, indicating agreement to the terms. The sidebar on the right includes 'Security Information' (This is a secure site, How can I be sure), 'Need Help' (1.866.362.4536, Call, Chat), 'You are applying for' (Features, Terms and Conditions), and 'Feedback' (Post Feedback). At the bottom are 'Submit' and 'Cancel' buttons, and a link to 'Open New Account'.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.

Field Name	Description
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

The screenshot shows a web-based application for bank account transactions. At the top, there's a header with the Oracle logo and a 'Need Help' section with a phone number (1.866.362.4536) and links for 'Call' and 'Chat'. The main content area has several sections:

- Are you an existing customer of the bank?** with radio buttons for 'Yes' and 'No'.
- Application Details** section with tabs for 'Personal Details', 'Tell us your Requirement', and 'Upload Document'. It includes fields for SI No (1), Document Type (Passport), and a file upload button for 'Browse'.
- Terms & Conditions** section with a link to 'View Terms & Conditions' and a checkbox for accepting the terms.
- Security Code** section with a CAPTCHA image showing 'BM6MQ6B8L' and a text input field for the security code.

## Field Description

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

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

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

## Current Accounts Overdraft

The screenshot shows a web browser window for Oracle FLEXCUBE Direct Banking. The main content area displays the 'Current Accounts OverDraft' application form. The form includes fields for 'Application Details' (Personal Details, Tell us your Requirement), 'Terms & Conditions' (with a scrollable text area and checkboxes for viewing and downloading terms), and a sidebar with 'Security Information' (a lock icon and 'How can I be sure' link), 'Need Help' (a phone number 1.866.362.4536 and 'Call' and 'Chat' buttons), and 'Feedback' (a 'Post Feedback' link). At the bottom, there are buttons for 'Open New Account' and a 'Click here to call' button.

## 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:

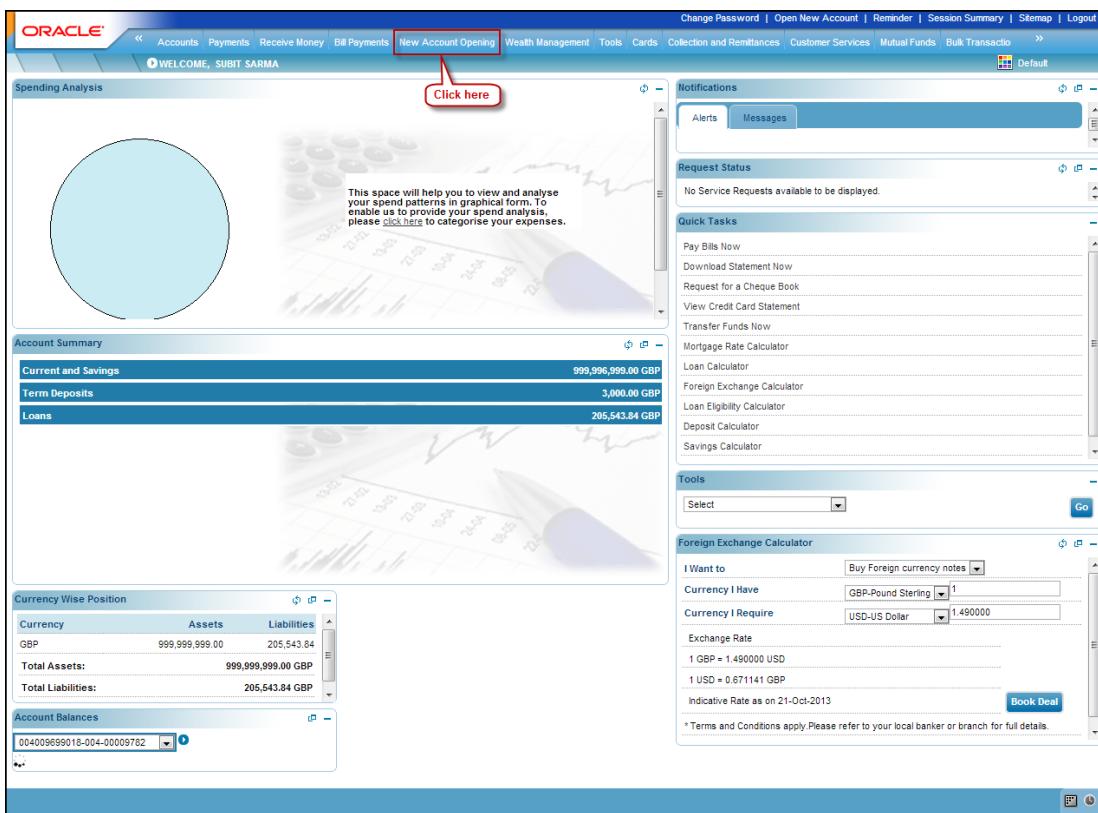
#### Login Page

## Field Description

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

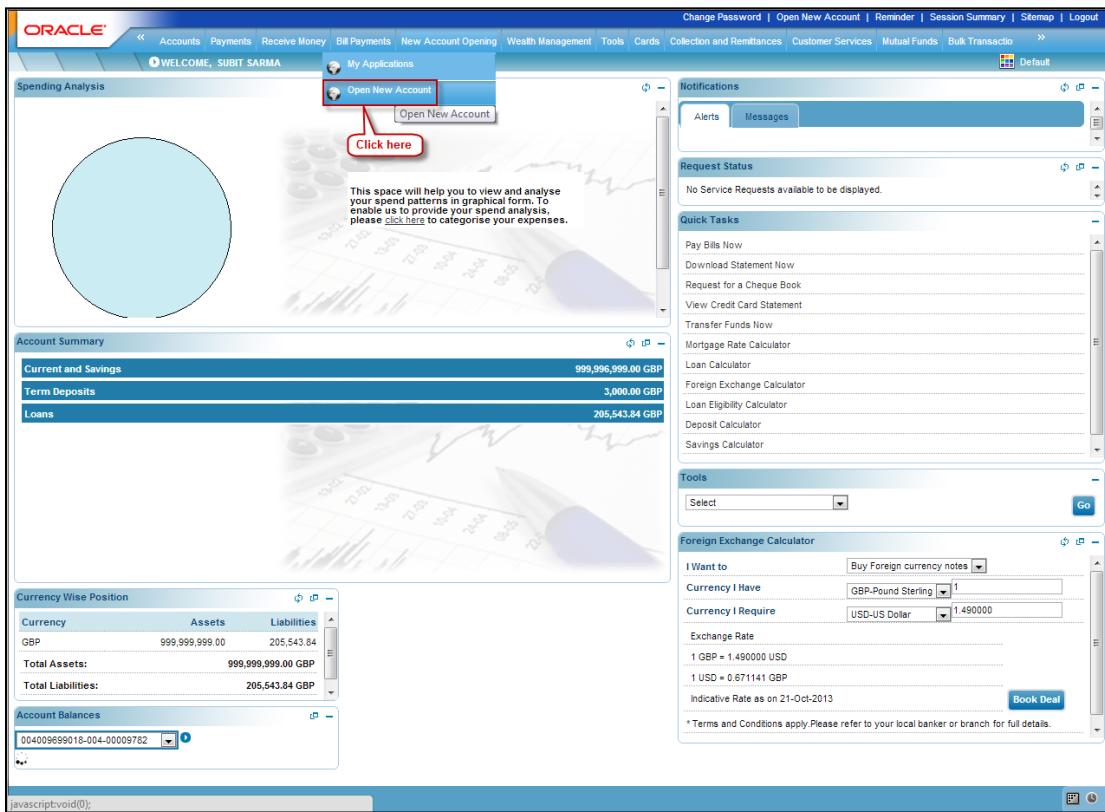
2. Click **Sign In**. The following page is displayed.
3. Click **New Account Opening**, as shown in the following screenshot:

### 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

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

Personal Corporate

Home > Current Accounts

Current Accounts

Current Accounts Overdraft

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

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

View More

Current Accounts Transactional

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

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

View More

Tools & Calculators

- Loan Calculator
- Budget Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator

ATM-Branch Locator

Click to Claim Payments

FAQs

Track Application Status

The following page is displayed.

## Online Application Form – Current Accounts Transactional

Current Accounts Transactional - Mozilla Firefox

14-08-2013 12:07:27

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

Current Accounts Transactional

Online Application Form

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

Are you an existing customer of the bank?

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

Yes . I am an existing customer of Bank of Oracle

Not yet . I am new to Bank of Oracle.

Application Details

Personal Details

First Name\*: [Input Field]  
Last Name\*: [Input Field]  
Date of Birth\*: [Input Field]  
City\*: Select  
Mobile Number\*: [Input Field]  
Email ID\*: [Input Field]  
Preferred day of contact\*: Select

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

Tell us your Requirement  
Upload Document

Terms & Conditions

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND BOOKSTORE 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

This iTunes Store, Mac App Store, App Store, and Bookstore 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 I/We agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.

Security Code

Click here to call

- Enter the appropriate details in the respective sections.

**Field Description**

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Are you an existing customer of Bank of Oracle</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of Oracle.</li> <li>• Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select <b>Yes</b>. <b>I am an existing customer of the Bank of Oracle.</b></p>
<b>Online Registration</b>	
<b>Relationship Type – Saving Account Customer</b>	
<b>Customer ID</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>.</p> <p>Enter the appropriate <i>Customer ID</i>.</p>
<b>Account Number</b>	<p>[Conditional, Alphanumeric, Input Box, 20]</p> <p>This field is available only when the relationship type selected is <b>Saving Account Customer</b> or <b>Deposits/Loans Customer</b>.</p> <p>Enter the appropriate account number.</p>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the relationship type selected is <b>Credit Card Customer</b>.</p>
<b>Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
<b>City</b>	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>

<b>Email ID</b>	[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.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the desired time from the dropdown.
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	[Mandatory, Dropdown List] Select the appropriate ownership type from the drop down list. <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	[Conditional, Input Field, Alphanumeric, 50] If the Type of Ownership selected is <b>Other</b> then enter the desired type of ownership.
<b>Type of Business</b>	[Mandatory] Select the appropriate Business Type from the drop down list. <ul style="list-style-type: none"> <li>• Manufacturing</li> <li>• Other</li> <li>• Retail</li> <li>• Services</li> </ul>
<b>Name of Business</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate business name.
<b>Overdraft Limit Required</b>	[Mandatory] Select the appropriate requirement option from the drop down list. <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Annual Turnover (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Annual Turnover</b>	[Mandatory, Input Box, 20] Enter the appropriate Annual Turnover amount.
<b>Upload Document</b>	

## Mandatory Documents

<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof               <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

## Terms & Conditions

<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
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<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

Are you an existing customer of the bank?

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

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

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type*	Saving Account Customer
Customer Id*	
Account Number*	
First Name*	
Last Name*	
Email ID*	
Date of Birth*	
Debit Card Number*	
Debit Card Pin*	

Security Code

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

9R4GH3WZ2

Security Code

Cancel Register

### Field Description

Field Name	Description
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#### Register for Online Banking

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

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

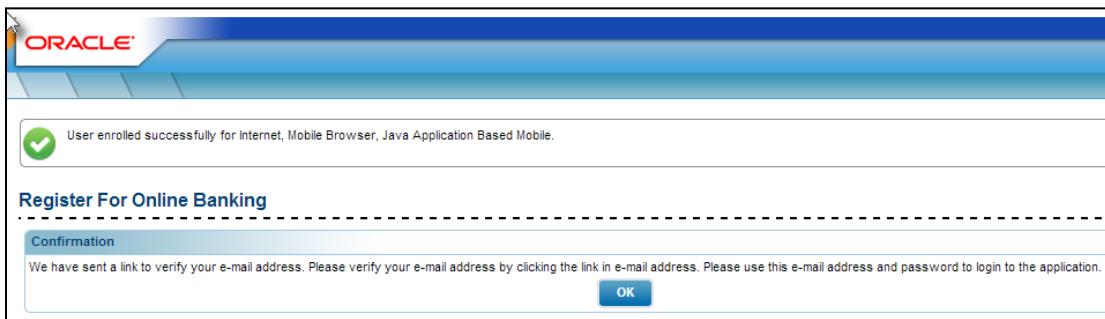
### Online Registration

#### Relationship Type – Saving Account Customer

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

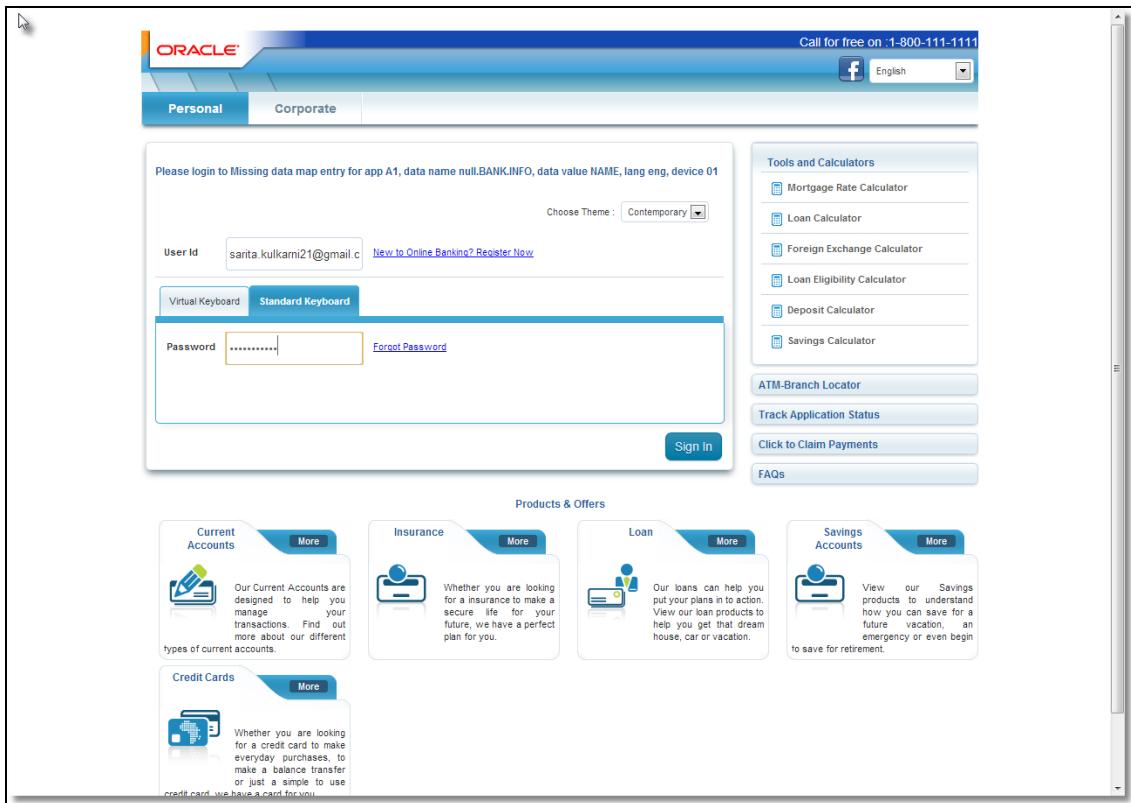
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

## 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

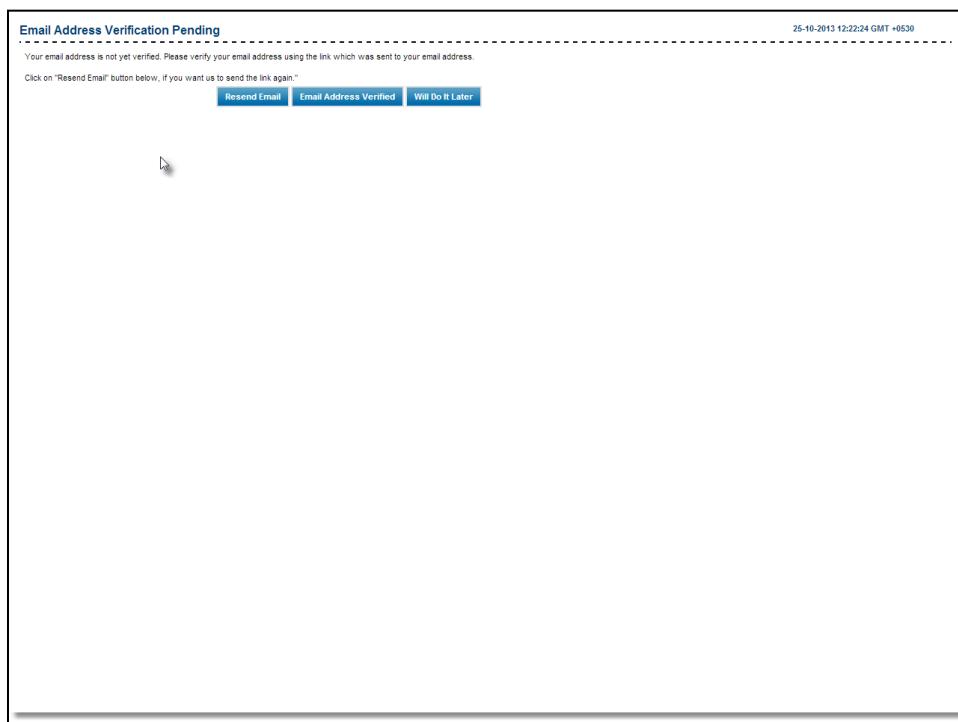


### Field Description

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

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

## Current Account Transactional

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

## Current Accounts Transactional

The screenshot shows the Oracle FLEXCUBE Direct Banking application for Current Accounts Transactional. The main form is titled 'Current Accounts Transactional' and includes sections for 'Application Details' (Personal Details, Address, Contact Information), 'Terms & Conditions' (with a link to view terms and conditions), and 'Feedback' (with a link to post feedback). A sidebar on the right provides 'Security Information' (a lock icon and a link to 'How can I be sure'), 'Need Help' (with a phone number 1.866.362.4536 and links to 'Call' and 'Chat'), and 'You are applying for' (with links to 'Features' and 'Terms and Conditions'). The application is timestamped at 14.08.2013 12:07:27.

**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

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard

>Password [Forgot Password](#)

Sign In

Click here

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.

Tools and Calculators

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

ATM-Branch Locator

- [Track Application Status](#)
- [Click to Claim Payments](#)
- [FAQs](#)

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

## Current Accounts

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

Choose Language English

Personal Corporate

Home > Current Accounts

Current Accounts

Current Accounts Overdraft

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

Features:

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

View More

Current Accounts Transactional

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

Features:

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

View More

Tools & Calculators

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

ATM-Branch Locator

Click to Claim Payments

FAQs

Track Application Status

The following page is displayed.

## Current Accounts Transactional

The screenshot shows a web browser window for the 'Current Accounts Transactional' application. The URL is <https://10.184.134.158:7013/8001/process.jsp>. The page title is 'Current Accounts Transactional'. The main content area is titled 'Current Accounts Transactional' and contains an 'Online Application Form'. It asks for security information (secure site, how to be sure), need help (1.866.362.4536, call/chat), and application details (Personal Details: First Name, Last Name, Date of Birth, City, Mobile Number, Email ID, Preferred day of contact, Preferred time of contact). It also includes a 'Tell us your Requirements' section and a 'Upload Document' button. The 'Terms & Conditions' section contains legal text and checkboxes for accepting terms and conditions, as well as links to view and download the terms. A sidebar on the right provides security information (lock icon, green checkmark), need help (1.866.362.4536, call/chat), and a feedback section (post feedback). A 'Click here to call' button is also present.

3. Enter the required details in the following sections.

## Personal Details

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, PRAKTIK  
 Sea Blue  
 13-08-2013 11:32:51 GMT +0530  
 Current Accounts Transactional  
 Online Application Form  
 Fill in below details. Our representatives will get back to you to understand your requirement.  
 Application Details  
 Personal Details  
 Select Customer: TR1006028  
 First Name:   
 Last Name:   
 Date Of Birth:   
 City: 125 Queen Street  
 Mobile Number:   
 Email Id:   
 Preferred day of contact: 31-08-2013   
 Preferred time of contact: Any Time   
 Facility to apply for Current Accounts Transactional is available only to the citizens of FLEXCUBE Direct Banking 12 B1  
 Tell us your Requirement  
 Upload Document  
 Terms & Conditions  
 THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND iBOOKSTORE SERVICES. TO AGREE TO THESE TERMS, CLICK "AGREE." IF YOU DO NOT AGREE TO THESE TERMS, DO NOT CLICK "AGREE," AND DO NOT USE THE SERVICES.  
 PAYMENTS, TAXES, AND REFUND POLICY  
 The iTunes Store, Mac App Store, App Store, and iBookstore services ("Services") accept these terms 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  
 Open New Account  
 Click here to call  
 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

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
<b>Select Customer</b>	[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.
<b>Name</b>	[Mandatory, Alphanumeric, 20]  Enter the appropriate name of the applicant.  This field is available only when the customer is existing user.

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

#### Tell us your Requirement

The screenshot shows the Oracle FLEXCUBE Direct Banking interface. The main title is 'Current Accounts Transactional'. The 'Tell us your Requirement' section contains fields for Type of Ownership (dropdown: Partnership Firm), Type of Business (dropdown: Manufacturing), Name of Business (mgwn), and Annual Turnover (dropdown: Indian Rupee, value: 250000000). Below this is a 'Terms & Conditions' section with a large text area containing legal agreements, a 'View Terms & Conditions' link, a 'Download Terms & Conditions' link, and a checkbox for accepting the terms. At the bottom are 'Submit' and 'Cancel' buttons. A sidebar on the right includes '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), and 'Feedback' (Post Feedback). A 'Click here to call' button is also present.

## Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Ownership</b>	<p>[Mandatory, Dropdown List]</p> <p>Select the appropriate ownership type from the drop down list.</p> <ul style="list-style-type: none"> <li>• Company</li> <li>• Other</li> <li>• Partnership Firm</li> <li>• Sole Proprietor</li> <li>• Trust Association</li> </ul>
<b>If Other, Please Specify</b>	<p>[Conditional, Input Field, 50]</p> <p>If the Type of Ownership selected is Other then enter the appropriate Type of Ownership.</p>

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

WELCOME, PRANOJI

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

SI No	Document Type	Attach Document	Uploaded Document
1	PAN Card	<input type="button" value="Browse"/>	PAN_Card.pdf
		<input type="button" value="- Remove"/> <input type="button" value="+ Add More"/>	

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

**Need Help**  
 1.866.362.4536

**You are applying for**

- Features
- Terms and Conditions

**Feedback**  
 Post Feedback

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

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

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

Click here to call

Open New Account | Open New Account | Open New Account

**Field Description**

Field Name	Description
<b>Application Details</b>	
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides Browse button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click Browse to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click Remove to remove the selected document from the uploaded document list.
<b>Add More</b>	[Action Button, Optional] Click Add More to upload more documents to the list.

## Terms & Conditions

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The main content area is titled 'Current Accounts Transactional' and contains an 'Application Details' section with dropdown menus for 'Type of Ownership' (Partnership Firm), 'Type of Business' (Manufacturing), 'Name of Business' (mpwn), and 'Annual Turnover' (Indian Rupee, 25000000). To the right, a 'Security Information' panel indicates the site is secure, and a 'Need Help' panel shows a phone number (1.866.362.4536) with 'Call' and 'Chat' buttons. Below these are sections for 'You are applying for' (Features, Terms and Conditions) and 'Feedback' (Post Feedback). The 'Terms & Conditions' section contains a large text area with legal text, a 'View Terms & Conditions' link, a 'Download Terms & Conditions' link, and a checkbox for accepting the terms. At the bottom are 'Submit' and 'Cancel' buttons, and a 'Click here to call' link.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.

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

<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.
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### Security Code

The screenshot shows a web application interface for Oracle Current Accounts Transactional. At the top, there is a header with the Oracle logo and a 'Need Help' section with a phone number (1.866.362.4536) and 'Call' and 'Chat' buttons. The main content area has several sections:

- Are you an existing customer of the bank?**: A question with two radio button options: "Yes" and "Not yet".
- Application Details**: A section with three expandable categories: "Personal Details", "Tell us your Requirement", and "Upload Document". The "Upload Document" section contains a table with columns "SI No", "Document Type", "Attach Document", and "Uploaded Document". A "Browse" button is provided for document upload, and a "Remove" button is shown for the uploaded file "Passport.pdf".
- Terms & Conditions**: A large text area containing legal agreements. It includes a "View Terms & Conditions" link, a "Download Terms & Conditions" link, and a checkbox for accepting the terms. A note states: "I/We have read, and am/are agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.".
- Security Code**: A section containing a security code image (BM6MQ6B8L) and a text input field for the user to enter the code. Below the image are "Submit" and "Cancel" buttons. A "Click here to call" link is located at the bottom right of this section.

### Field Description

Field Name	Description
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#### Security Code

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

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

### Success Message

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

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

## 7. Car Insurance

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

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

---

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

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### 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

The screenshot shows the Oracle Internet Banking login page. At the top, there are 'Personal' and 'Corporate' tabs. The 'Personal' tab is selected. The main content area includes:

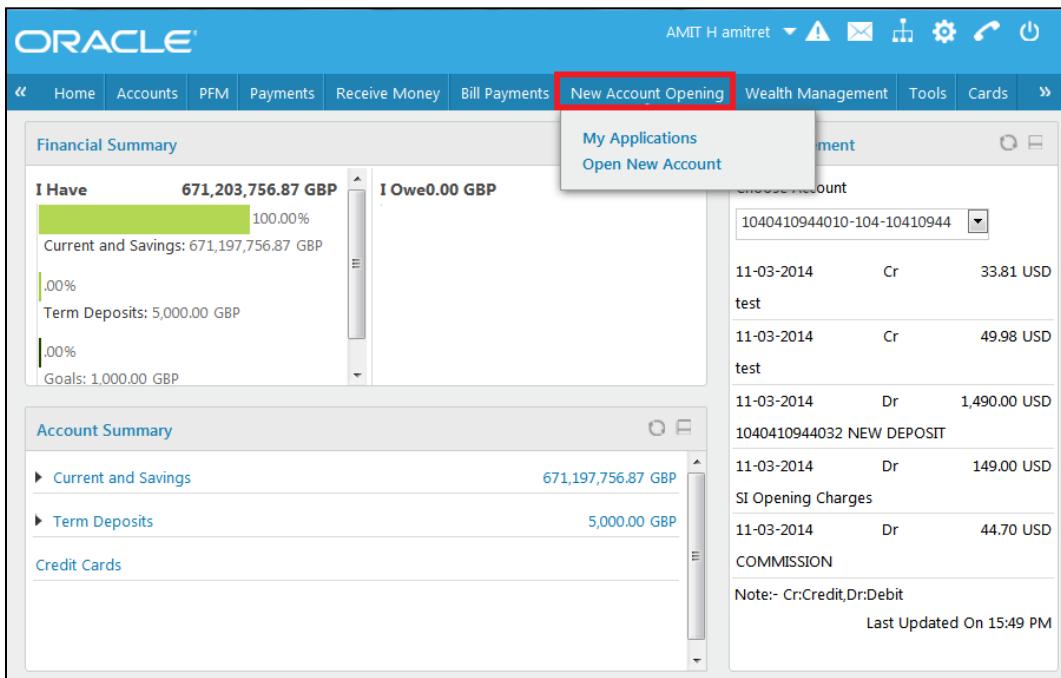
- Login to Internet Banking:** A 'Login' button is highlighted with a red box. Below it are links for 'New to online banking?' (with a 'Register' button), 'Forgot Password?', and 'Claim Now'.
- P2P Payment:** A section showing a person using a smartphone to make a payment. Text: 'With P2P user can transfer funds to recipient's designated email address, Mobile or Facebook. Once the transfer has been initiated by the sender, the recipient then receives a notification to use the online interface to input his bank.'
- Tools & Calculators:** A list of calculators including Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, and Deposit Calculator.
- Products & Offers:** Sections for Current Accounts, Insurance, Retail Loan, and Savings Accounts, each with a 'View More' link.
- ATM-Branch Locator**
- FAQs**
- Track Application Status**
- Review Account open Request:** A section showing a person reviewing a laptop. Text: 'Received an application form from your friend for your review and valuable feedback? Or received an application from your co applicant for your review ?' with a 'View it now' button.

## Field Description

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

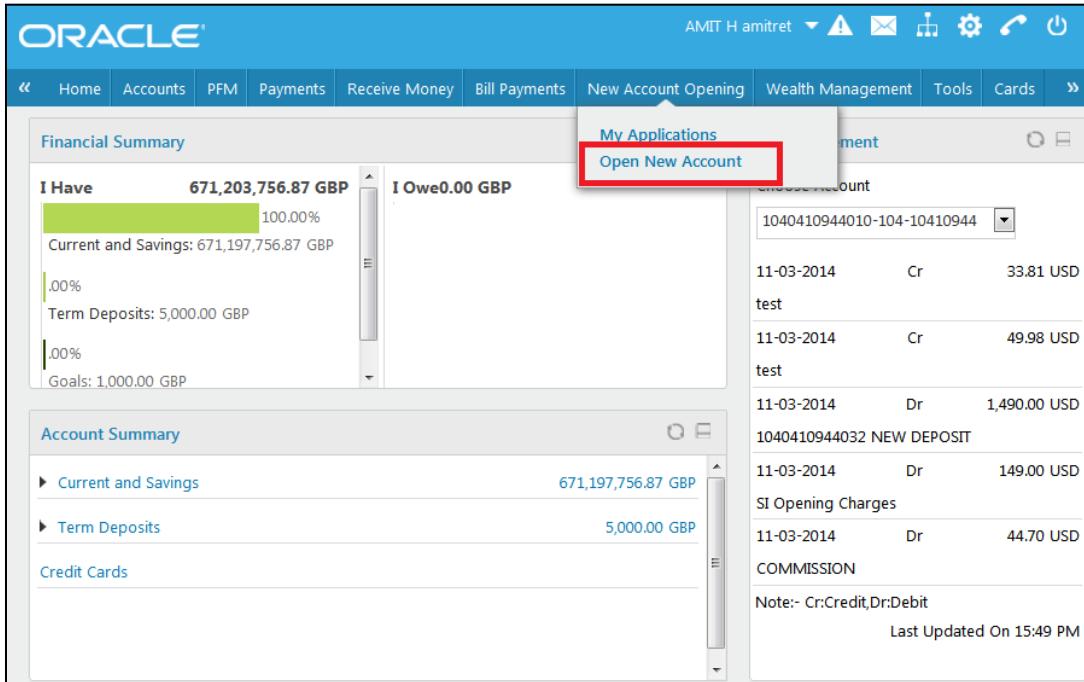
2. Click **Sign In**.
3. Click **New Account Opening**.

## New Account Opening



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

### Open New Account



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

## Insurance – Car Insurance

## Online Application Form – Car Insurance

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.</p>	
<b>Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the applicant.</p>
<b>City</b>	<p>[Mandatory, Input Box, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the name of the city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, 20]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
<b>Email ID</b>	<p>[Mandatory, Alphanumeric, 255]</p> <p>This field is auto-configured once you select a customer from the dropdown list.</p> <p>Else enter the appropriate Mobile Number.</p>
<b>Preferred Day of Contact</b>	<p>[Mandatory, Date-Picker]</p> <p>Select the desired date from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired time from the dropdown.</p>
<b>Tell us your Requirement</b>	
<b>No of Adults</b>	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of adults in the family.</p>
<b>No of Children</b>	<p>[Mandatory, Input Box, 2]</p> <p>Enter the appropriate number of children in the family.</p>

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

Field Name	Description
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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**.

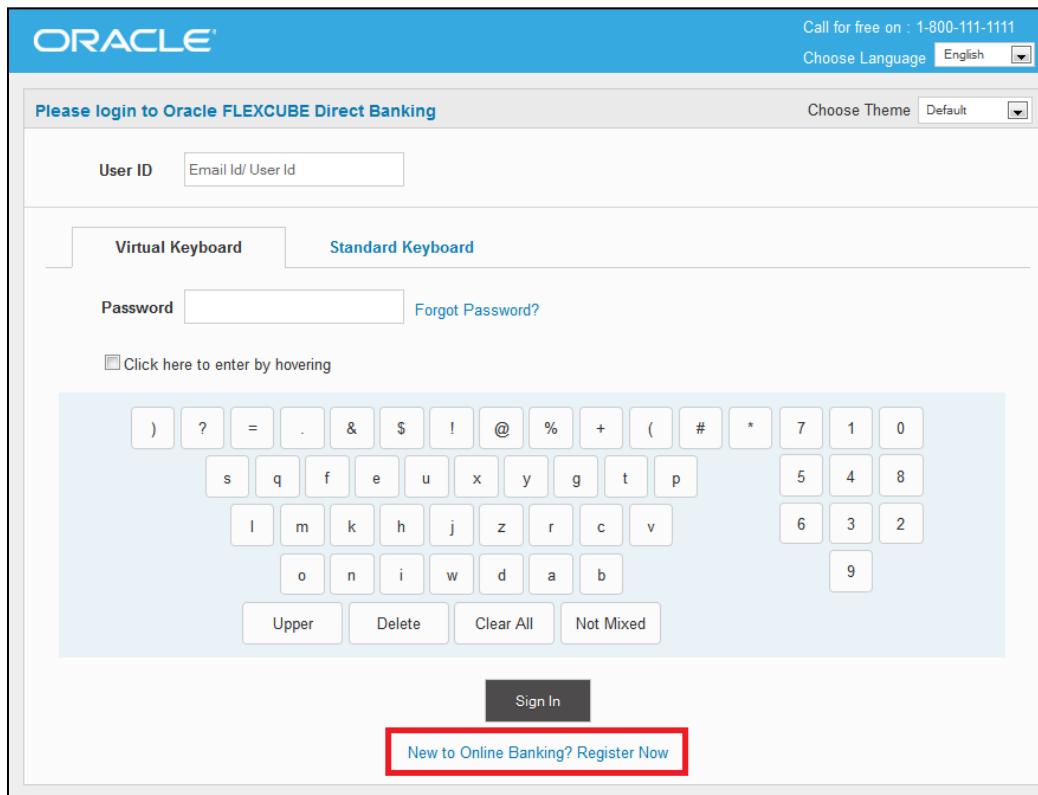
## 7.2 New to Online Banking

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



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

Please login to Oracle FLEXCUBE Direct Banking

User ID Email Id/ User Id

Choose Theme Default

Virtual Keyboard Standard Keyboard

Password  Forgot Password?

Click here to enter by hovering

Sign In

New to Online Banking? Register Now

The following page is displayed.

## Register for Online Banking

### Relationship Type – Saving Account Customer

Are you an existing customer of the bank?

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

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

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type*	Saving Account Customer
Customer Id*	
Account Number*	
First Name*	
Last Name*	
Email ID*	
Date of Birth*	
Debit Card Number*	
Debit Card Pin*	

Security Code

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

9R4GH3WZ2

Security Code

Cancel Register

### Field Description

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

### Online Registration

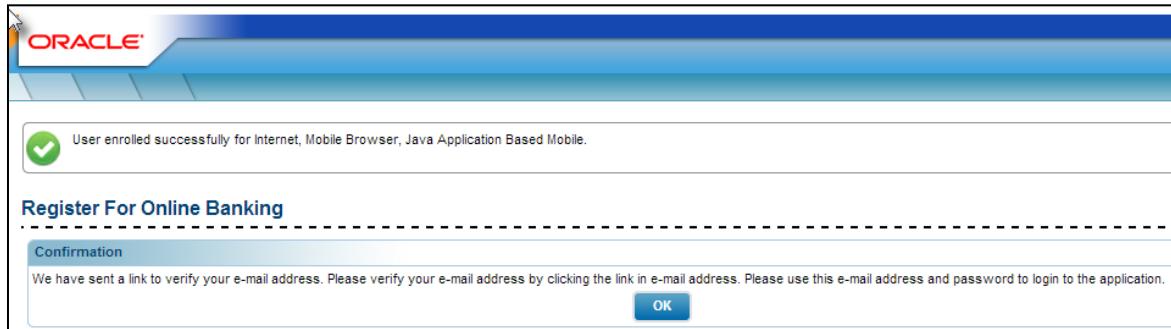
#### Relationship Type – Saving Account Customer

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

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
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#### Login Window

**User ID** [Mandatory, Alphanumeric, Input Box, 20]

Enter the valid User/Email ID.

**Password** [Mandatory, As per Password Policy, Input Box, 20]

Enter the respective password for the User ID entered.

The following page is displayed.

## Email Address Verification Pending

Email Address Verification Pending

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again."

Resend Email Email Address Verified Will Do It Later

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

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

## Product Showcase

ORACLE

« P2P Payments Customer Services Tools

WELCOME, SARITA KULKARNI

Product Showcase

Current Accounts More

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

Insurance More

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

Loan More

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

Savings Accounts More

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

Credit Cards More

Whether you are looking for a credit card to make everyday purchases, to make a balance transfer or just a simple to use credit card, we have a card for you.

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

## Product – Car Insurance

- 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:

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

## Login Page

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

## Product Group - Insurance

## Car Insurance

- Enter the required details in the following sections.

## Field Description

Field Name	Description
Application Details	
<b>Personal Details</b>	
	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.
<b>Select Customer</b>	<p>[Mandatory, Dropdown]</p> <p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank</b>. Further section explains the registration process only for the <b>Prospect</b> user.</p>	
<b>First Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available when the logged in customer is a newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available when the logged in customer is a newly registered user.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, Input Box, 35]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available when the logged in customer is an existing customer.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]</p> <p>Select the appropriate birth date from the date picker</p>
<b>City</b>	<p>[Mandatory, Alphanumeric, Input Box, 20]</p> <p>Enter the appropriate city.</p>
<b>Mobile Number</b>	<p>[Mandatory, Numeric, Input Box, 20]</p> <p>Enter the valid mobile number.</p>
<b>Email ID</b>	<p>[Optional, Alphanumeric, Input Box, 255]</p> <p>Enter the valid Email ID.</p>

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

## Car Insurance

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

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

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

**Application Details**

**Personal Details**

**Tell us your Requirement**

City where the car is registered*:	Mumbai
First Date of Registration*:	04-04-2013
Manufacturer*:	Honda
Model*:	Accord
Price of the Vehicle*:	1200000
Previous Policy Expiry Date:	20-06-2013
Promotion code:	

**Field Description**

Field Name	Description
<b>Applicant Details</b>	
	Tell us your Requirement
<b>City where the car is registered</b>	[Mandatory, Alphanumeric, 20] Enter the city name where the car registration is done.
<b>First Date of Registration</b>	[Mandatory, Date-Picker] Select the appropriate date from the date picker.
<b>Manufacturer</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
<b>Model</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the manufacturer of the vehicle.
<b>Price of the Vehicle</b>	[Mandatory, Numeric, Input Box, 20] Enter the price of the vehicle.
<b>Previous Policy Expiry Date</b>	[Optional, Date-Picker] Enter the expiry date of the previous policy of the vehicle.
<b>Promotion Code</b>	Enter the promotion code, if any.

**Upload Document**

SI No	Document Type	Attach Document	Uploaded Document
1	Passport	Browse	Passport.pdf

- Remove    + Add More

**Field Description**

Field Name	Description
<b>Upload Document</b>	
	Mandatory Documents
<b>SI No</b>	[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
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]</p> <p>Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]</p> <p>Provides <b>Browse</b> button for selecting required file..</p>
<b>Browse</b>	<p>[Action Button, Mandatory]</p> <p>Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]</p> <p>Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]</p> <p>Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Action Button, Optional]</p> <p>Click <b>Add More</b> to upload more documents to the list.</p>

## Terms & Conditions

**Terms & Conditions**

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

**PAYMENTS, TAXES, AND REFUND POLICY**

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

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

I 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.

### Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

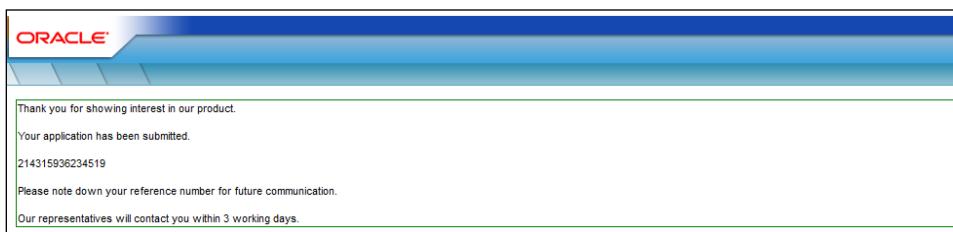


### Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[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.
	[icon, Optional] A user can hear the security code using this icon.

Field Name	Description
<b>Security Code</b>	[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.

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

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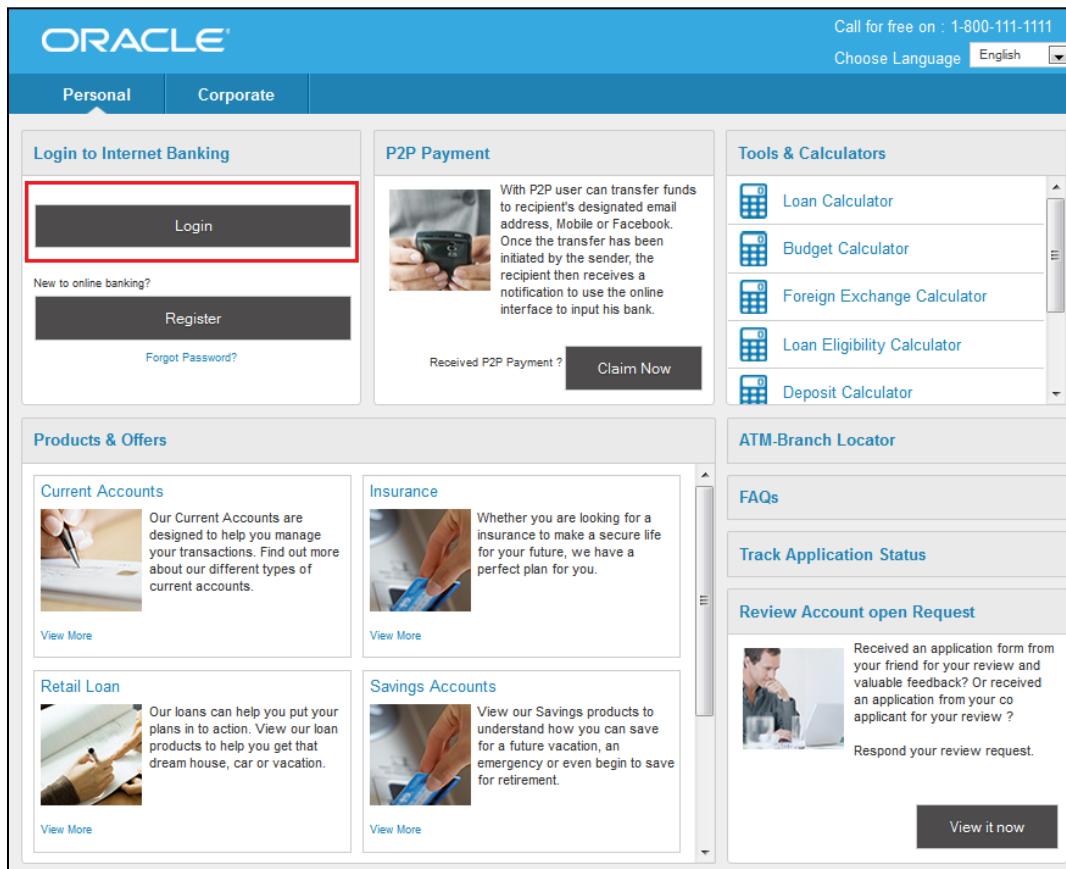
### Already Registered to Online Banking

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

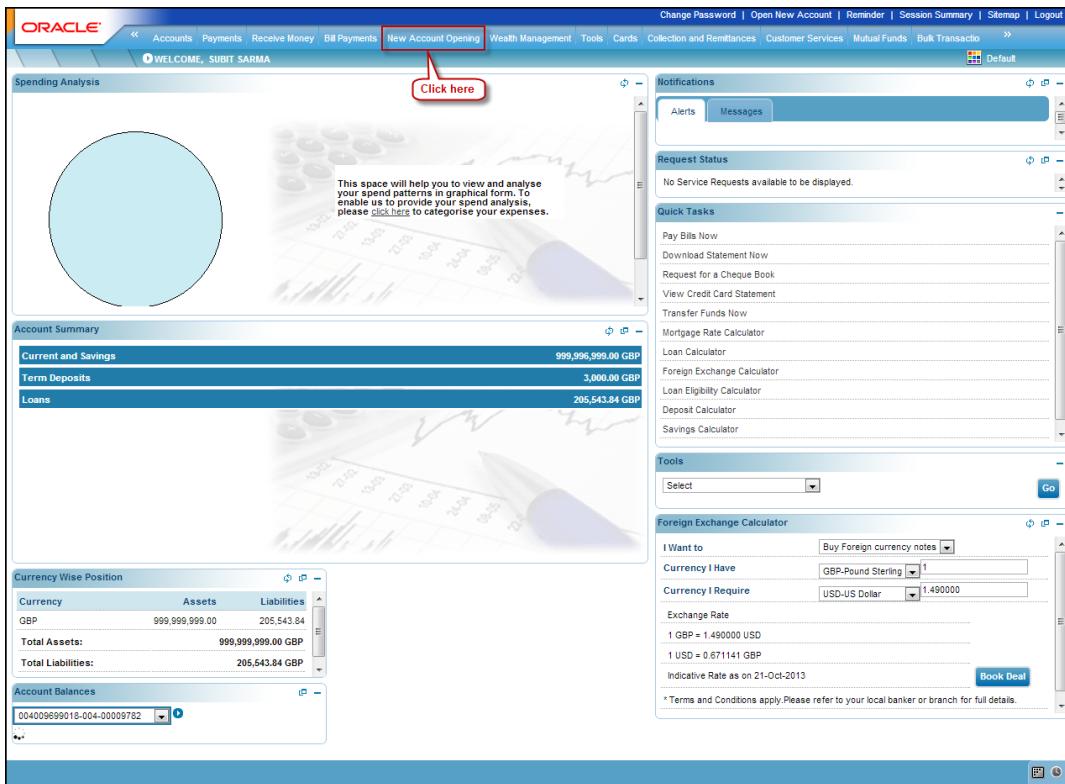


### Field Description

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

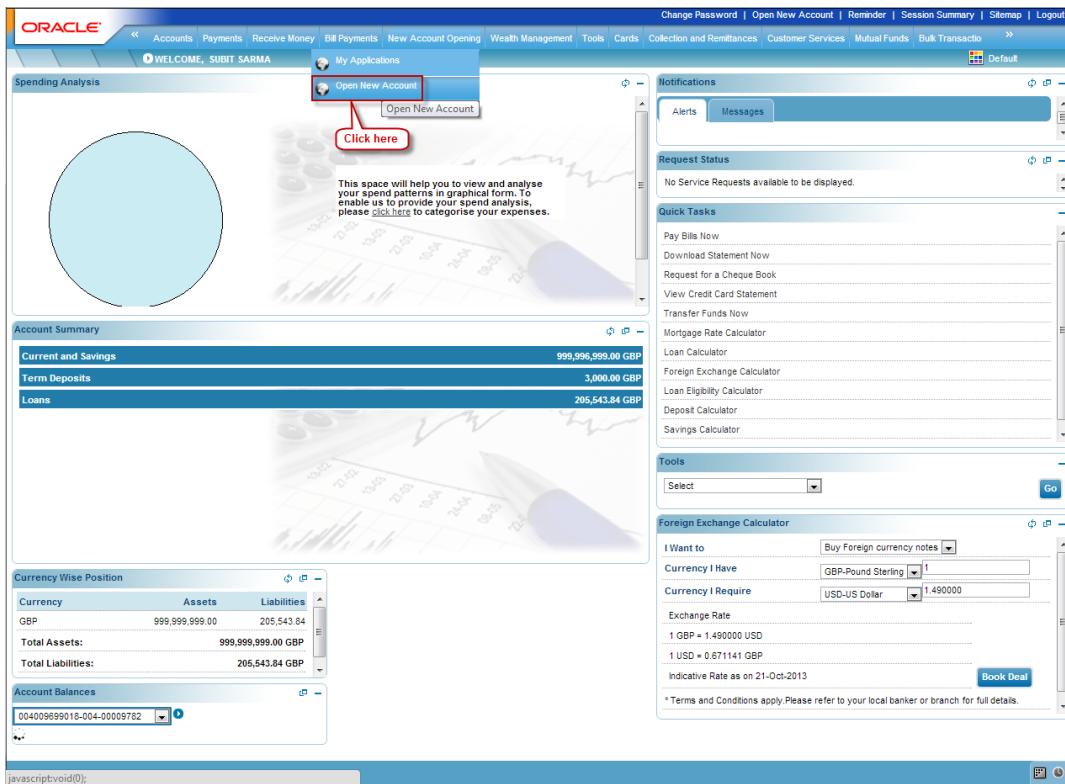
2. Click **Sign In**.
3. Click **New Account Opening**, as shown in the following screenshot:

## New Account Opening



- Click Open New Account.

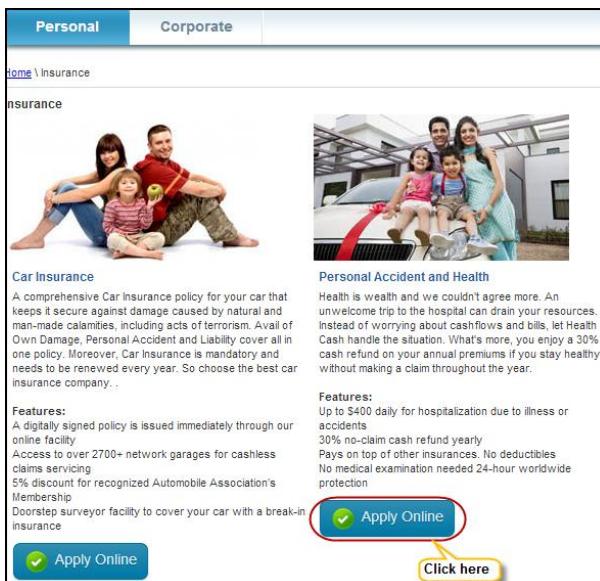
## Open New Account



The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination interface. At the top, there is a navigation bar with links for Change Password, Open New Account, Reminder, Session Summary, Sitemap, and Logout. Below the navigation bar, there is a 'WELCOME, SUBIT SARMA' message and a 'My Applications' section with a 'Open New Account' button. A red box highlights the 'Open New Account' button, and a yellow callout box with the text 'Click here' points to it. To the right of the main content area, there are several panels: 'Notifications' (Alerts and Messages), 'Request Status' (No Service Requests available), 'Quick Tasks' (Pay Bills Now, Download Statement Now, Request for a Cheque Book, View Credit Card Statement, Transfer Funds Now, Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), 'Tools' (Select dropdown and Go button), and a 'Foreign Exchange Calculator' panel. The 'Foreign Exchange Calculator' panel shows currency conversion rates: 1 GBP = 1.490000 USD and 1 USD = 0.671141 GBP. The 'Indicative Rate as on 21-Oct-2013' is listed as 1.490000. A 'Book Deal' button is also present in this panel.

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 screenshot shows the 'Personal Accident and Health' insurance application page. At the top, there are tabs for 'Personal' and 'Corporate'. Below the tabs, there is a breadcrumb navigation path: Home \ Insurance. The page features two main sections: 'Car Insurance' and 'Personal Accident and Health'. The 'Car Insurance' section includes a photo of a family sitting together, a brief description of the policy, and a list of features. The 'Personal Accident and Health' section includes a photo of a family sitting on a car, a brief description of the policy, and a list of features. At the bottom of the page, there are two 'Apply Online' buttons: one for 'Car Insurance' and one for 'Personal Accident and Health'. The 'Personal Accident and Health' button is highlighted with a red box and a yellow callout box with the text 'Click here' pointing to it.

The following page is displayed.

## Online Application Form – Personal Accident and Health

The screenshot shows a web-based application form. At the top, there's a header for 'Personal Accident and Health'. Below it is a main form area with several sections:

- Application Details**: Contains a sub-section for **Personal Details** with fields for Select Customer (dropdown), Name (input), City (input), Mobile Number (input), Email Id (input), Preferred day of contact (input), and Preferred time of contact (dropdown). A note states: 'Facility to apply for Business Loan is available only to the citizens of FLEXCUBE Direct Banking 12 B1'.
- Terms & Conditions**: Contains a note: '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.' It also includes a note on **PAYMENTS, TAXES, AND REFUND POLICY** and a note that 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 Allowances 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.
- Help Sidebar**: Includes a 'Need help' section with a phone number (1.866.362.4536) and links to 'Call' and 'Chat'. It also has sections for 'Review details of product you are applying' (with 'Features' and 'Terms and Conditions' links), 'Feedback' (with a 'Post your Feedback' link), and a note: 'I We have read, and am/we 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.'
- Buttons**: 'Submit' and 'Cancel' buttons at the bottom of the form.

7. Enter the appropriate details in the respective sections.

### Field Description

Field Name	Description
Application Details – Personal Details	
<b>Select Customer</b>	[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.
<b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank</b> . Further section explains the registration process only for the <b>Prospect</b> user.	
<b>Name</b>	[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.
<b>City</b>	[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
<b>Mobile Number</b>	[Mandatory, Numeric, 20] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.
<b>Email ID</b>	[Mandatory, Alphanumeric, 255] This field is auto-configured once you select a customer from the dropdown list. Else enter the appropriate Mobile Number.
<b>Preferred Day of Contact</b>	[Mandatory, Date-Picker] Select the desired date from the Date-Picker.
<b>Preferred Time of Contact</b>	[Mandatory, Dropdown] Select the desired time from the dropdown.
Tell us your Requirement	
<b>No of Adults</b>	[Mandatory, Input Box, 2] Enter the appropriate number of adults in the family.
<b>No of Children</b>	[Mandatory, Input Box, 2] Enter the appropriate number of children in the family.
<b>Sum Insured (Currency Type)</b>	[Mandatory, Dropdown] Currency types vary as per bank requirement and are system configured. Enter the desired type of currency.
<b>Sum Insured</b>	[Mandatory, Input Box, 15] Enter the appropriate amount for Sum Insured.
<b>Promotion code</b>	[Optional, Input Box, 10] Enter the appropriate <b>Promotion Code</b> , if any.
Upload Document	
Mandatory Documents	
<b>SI No</b>	[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
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]  Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Column Heading, Mandatory]  Provides <b>Browse</b> button for selecting required file.</p>
<b>Browse</b>	<p>[Action Button, Mandatory]  Click <b>Browse</b> to select the required document as per the document type selected.</p>
<b>Uploaded Document</b>	<p>[Display]  Displays the list of documents uploaded.</p>
<b>Remove</b>	<p>[Action Button, Optional]  Click <b>Remove</b> to remove the selected document from the uploaded document list.</p>
<b>+ Add More</b>	<p>[Action Button, Optional]  Click <b>Add More</b> to upload more documents to the list.</p>
Terms & Conditions	
<b>Terms &amp; Conditions</b>	<p>[Display]  Displays all the terms and conditions applicable for online processing.</p>
<b>View terms &amp; Conditions</b>	<p>[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.</p>

Field Name	Description
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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**.

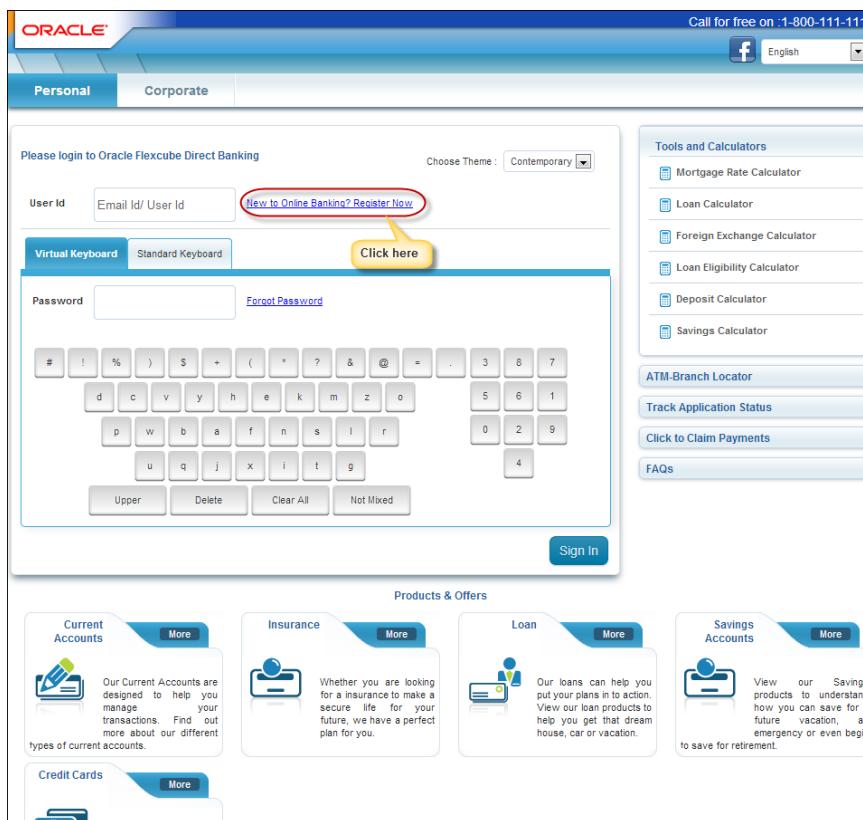
## 8.2 New to Online Banking

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

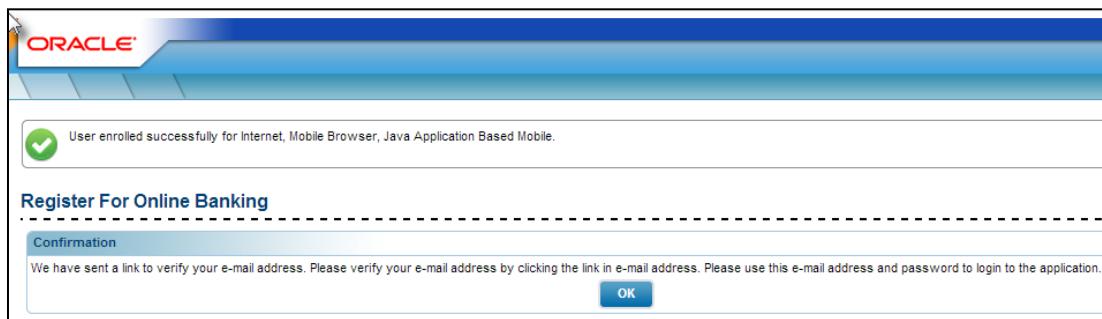
#### Relationship Type – Saving Account Customer

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

Field Name	Description
<b>Debit Card Pin</b>	[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
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[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.

- Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.

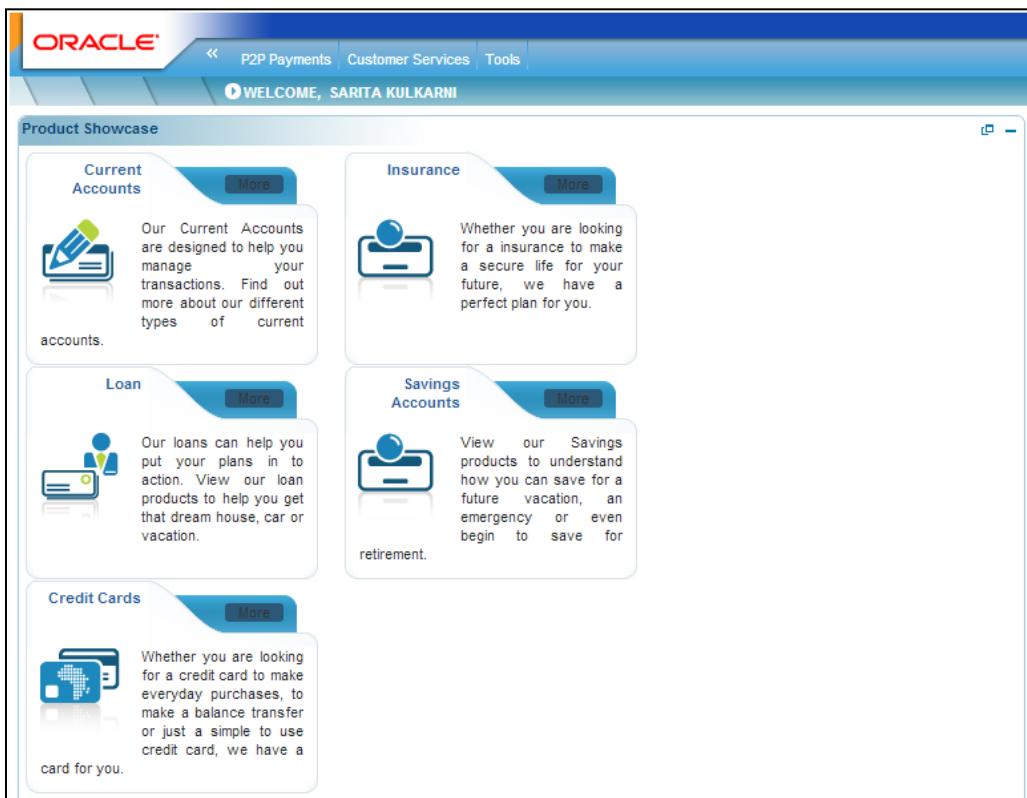
**OR**

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



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

## Personal Accident and Health

- 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:

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

## Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

[Virtual Keyboard](#) [Standard Keyboard](#)

Password [Forgot Password](#)

Keyboard layout: & . # \$ % \* ( = @ + ? ) ! 3 8 4  
c a p s r f e j x t 5 7 6  
w v o u y g b l k 1 9 2  
m i n d z h q 0

Buttons: Upper, Delete, Clear All, Not Mixed

[Sign In](#)

[Click here to view our latest offers](#)

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

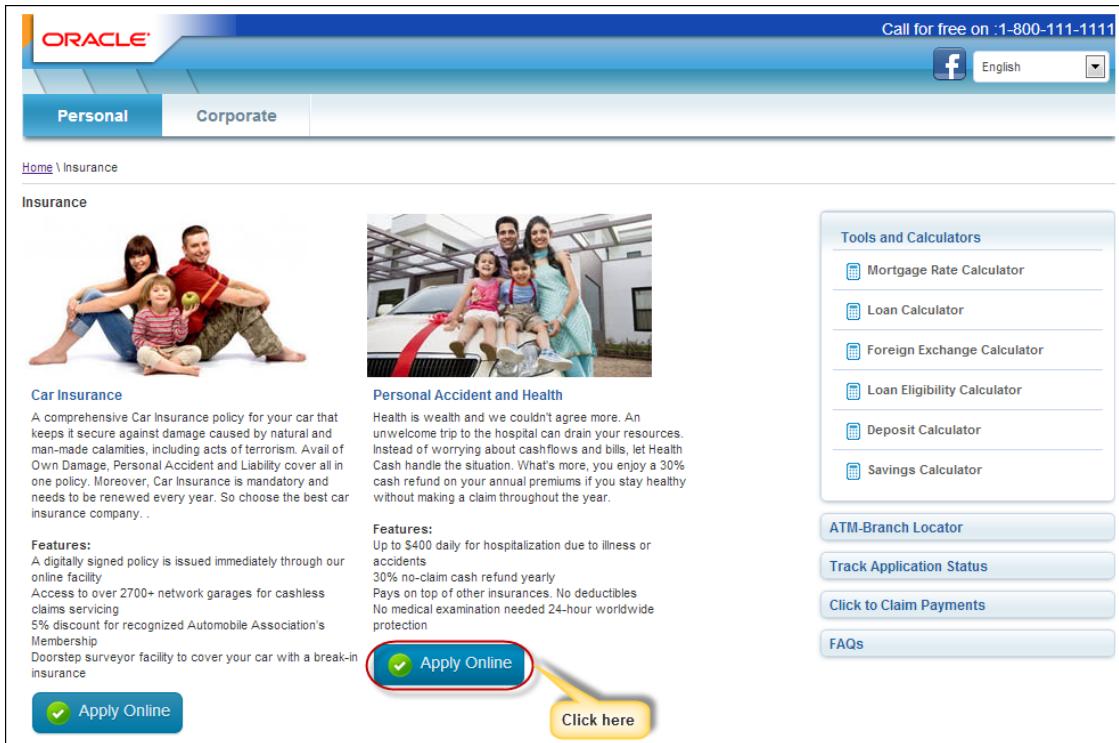
**Insurance** [More](#)  
Whether you are looking for an insurance to make a secure life for your future, we have a perfect plan for you.

**Loan** [More](#)  
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.

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

## Product Group - Insurance



The screenshot shows the Oracle Personal Insurance website. At the top, there are tabs for 'Personal' and 'Corporate'. The 'Personal' tab is selected. In the top right corner, there is a 'Call for free on :1-800-111-1111' link, a Facebook icon, and an 'English' language selection. The main content area has a 'Home \ Insurance' breadcrumb. The 'Insurance' section is selected. It features two images: one of a family (Car Insurance) and one of a family in front of a car (Personal Accident and Health). The 'Car Insurance' section contains a detailed description of the policy, mentioning coverage for natural and man-made calamities, acts of terrorism, and more. It also lists features like a digitally signed policy, access to over 2700+ network garages, and a 5% discount for AA membership. The 'Personal Accident and Health' section contains a detailed description of the policy, mentioning coverage for hospitalization due to illness or accidents, a 30% no-claim cash refund yearly, and more. It also lists features like up to \$400 daily for hospitalization and no medical examination needed. A red circle highlights the 'Apply Online' button in the 'Car Insurance' section. A yellow arrow points from the 'Click here' button in the 'Personal Accident and Health' section to the 'Apply Online' button in the 'Car Insurance' section. To the right, there is a sidebar with 'Tools and Calculators' (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), an 'ATM-Branch Locator', a 'Track Application Status' button, a 'Click to Claim Payments' button, and a 'FAQs' button.

## Personal Accident and Health

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

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

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

**Application Details**

**Personal Details**

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

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

**Tell us your Requirement**  
**Upload Document**

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

3. Enter the relevant details in the fields.

### Field Description

Field Name	Description
<b>Personal Details</b>	
Select Customer	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p>
<b>Note:</b>	Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.

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

## Application Details

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

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

**Application Details**

▶ Personal Details  
 ▾ Tell us your Requirement

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

## Field Description

Field Name	Description
<b>Personal Details</b>	
<b>Tell us your Requirement</b>	
<b>No of Adults</b>	[Mandatory, Numeric, Input Box, 20] Enter the total number of adults to be insured or nominated.
<b>No of Children</b>	[Mandatory, Numeric, Input Box, 20] Enter the total number of children to be insured or nominated.
<b>Sum Insured</b>	[Mandatory, Numeric, Input Box, 20] Enter the total sum insured.
<b>Promotion Code</b>	[Optional, Alphanumeric, Input Box, 20] Enter the promotion code, if any.

## Upload Document

Upload Document				
SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	<input type="button" value="Browse"/>	Salary_Details.pdf	<input type="button" value="Remove"/>
<input type="button" value="+ Add More"/>				

**Field Description**

Field Name	Description
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file..
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.

## Terms & Conditions

The screenshot shows a page titled 'Terms & Conditions'. It contains the legal agreements for the iTunes Store, Mac App Store, App Store, and iBookstore services. It includes sections on 'PAYMENTS, TAXES, AND REFUND POLICY' and '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.' At the bottom, there are links for 'View Terms & Conditions' and 'Download Terms & Conditions', and a checkbox for accepting the terms.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

The screenshot shows a 'Security Code' input field. It features a CAPTCHA image with the text '2N72A3F' and a text input field next to it containing the same text. Below the input field are 'Submit' and 'Cancel' buttons.

## Field Description

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

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

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



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

## 9. Business Loan

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

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

### 9.1 Already Registered to Online Banking

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

#### For an Already Registered User to Online Banking:

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

## Login Page

## Field Description

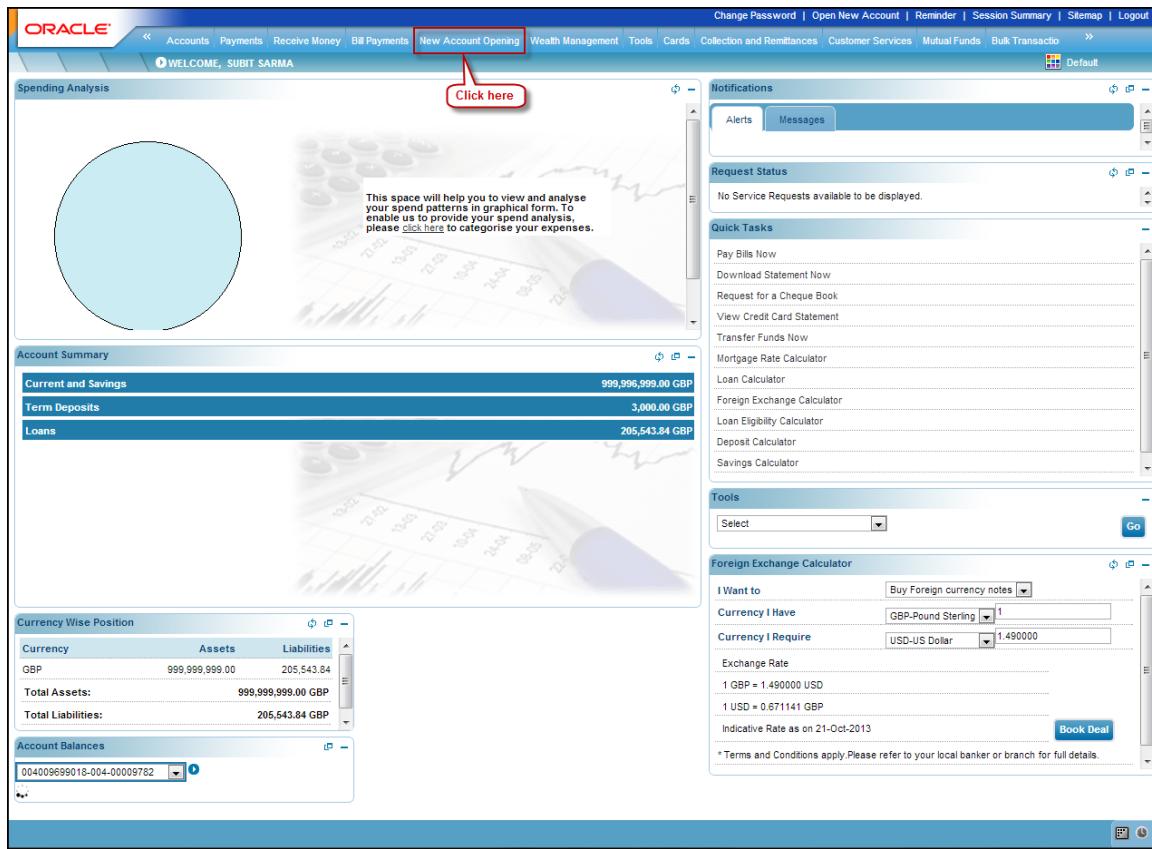
Field Name	Description
------------	-------------

### Login Window

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

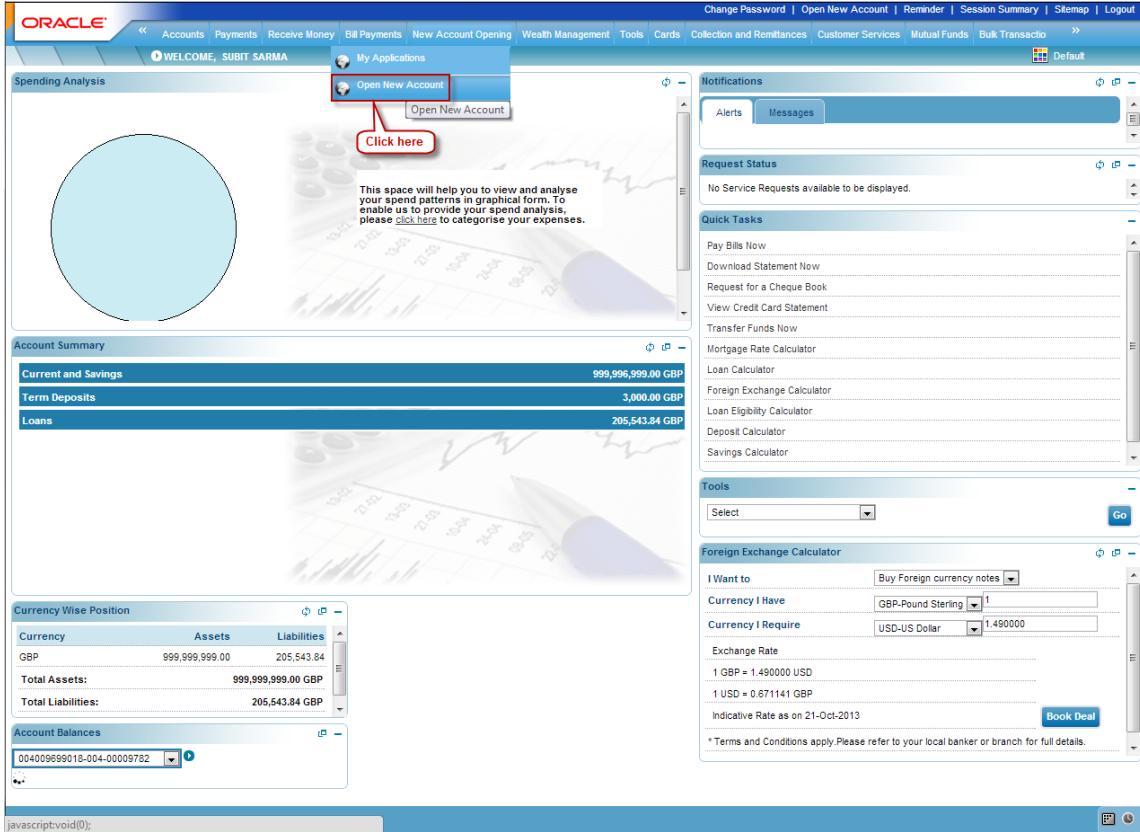
2. Click **Sign In**.
3. Click **New Account Opening**.

## New Account Opening



- Click **Open New Account**.

## Open New Account



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

## Product Group - Loan



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

## Product – Business Loan

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Originations interface. The top navigation bar includes links for Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. A welcome message for 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Product Showcase' and features four loan categories: Business Loan, Home Loan, Personal Loan, and Vehicle Loan. Each category has a thumbnail image, a brief description, a list of features, and an 'Apply Online' button. A yellow callout box points to the 'Click here' link under the Business Loan section. The right sidebar contains links for Tools and Calculators (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), ATM-Branch Locator, and FAQs.

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

**Features:**  
 Hassle free processing  
 Speedy loan approval

**Apply Online**

**Click here**

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

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

**Apply Online**

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

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

**Apply Online**

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

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

**Apply Online**

[Open New Account](#) [Open New Account](#)

## Online Application Form – Business Loan

The screenshot shows the Oracle FLEXCUBE Direct Banking application interface. The top navigation bar includes links for Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. A welcome message 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Business Loan' and 'Online Application Form'. It instructs users to fill in details for a business loan application. The 'Application Details' section contains a 'Personal Details' sub-section with fields for Name, City, Mobile Number, Email ID, Preferred day of contact, and Preferred time of contact. A note states that the facility is available only to citizens of FLEXCUBE Direct Banking 12 B1. Below this are buttons for 'Tell us your Requirement' and 'Upload Document'. The 'Terms & Conditions' section contains legal text and links to view or download the terms. It also includes a checkbox for accepting the terms and conditions. The sidebar on the right provides security information (a lock icon), a phone number (1.866.362.4536) with 'Call' and 'Chat' buttons, help links for features and terms and conditions, and a feedback section.

7. Enter the appropriate details in the respective sections.

### Field Description

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

Field Name	Description
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Column Heading, Mandatory] Provides <b>Browse</b> button for selecting required file.
<b>Browse</b>	[Action Button, Mandatory] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Action Button, Optional] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Action Button, Optional] Click <b>Add More</b> to upload more documents to the list.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.

Field Name	Description
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard [Click here](#)

Password [Forgot Password](#)

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.

Sign In

## Register for Online Banking

### Relationship Type – Saving Account Customer

1. Click here

2. Enter the appropriate information in the respective fields.

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

4. Click here

### Field Description

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

#### Register for Online Banking

**Are you an existing customer of Bank of Oracle**

[Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

#### Online Registration

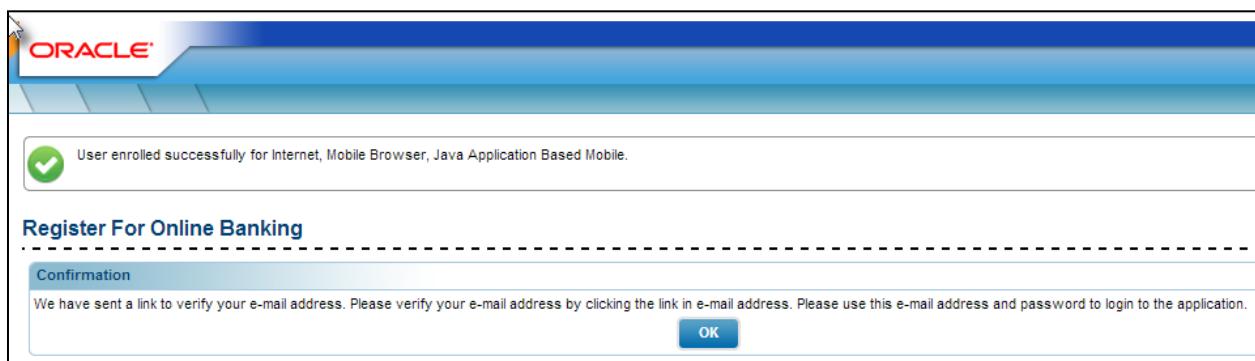
### Relationship Type – Saving Account Customer

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

Field Name	Description
<b>Debit Card Pin</b>	[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

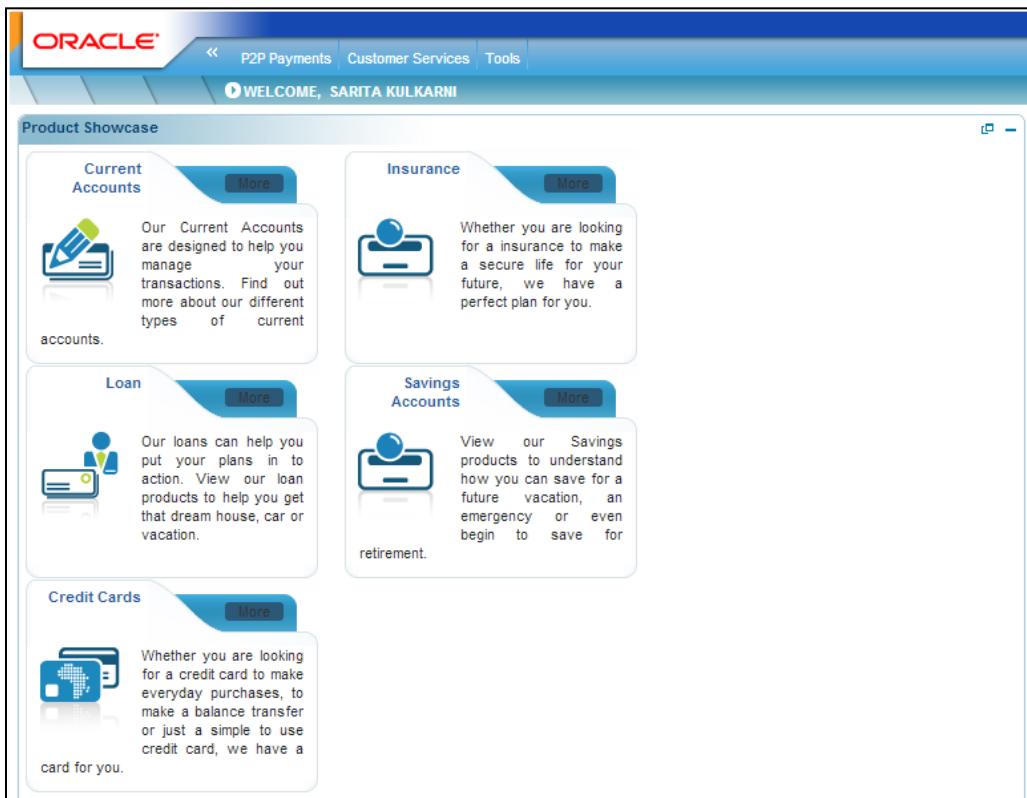
Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the valid User/Email ID.
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password for the User ID entered.

## 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.

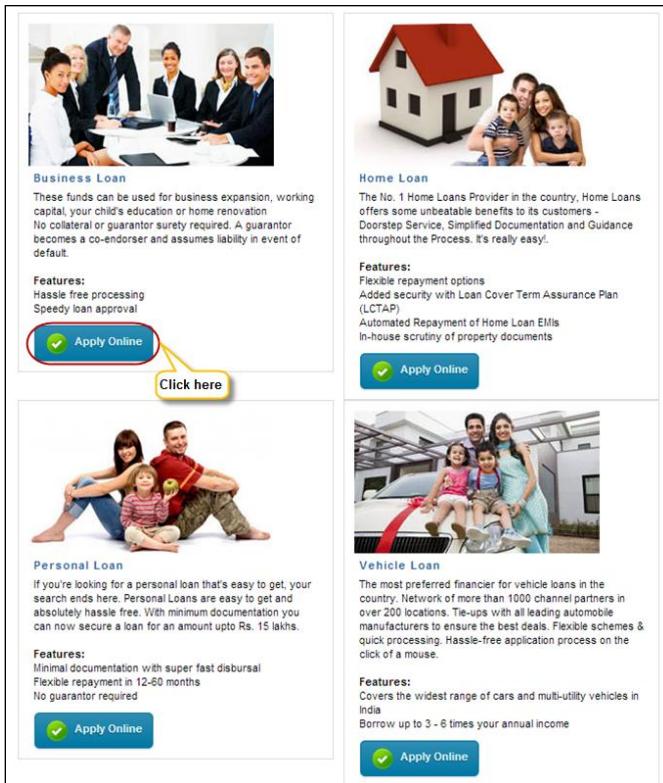
7. Check your email to verify the Email ID entered. If no mail is received for the Email ID verification, then click **Resend Email**.  
**OR**  
 If the Email ID verification is done, then click **Email Address Verified**.  
**OR**  
 Click **Will Do it Later**, to continue with the process without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

## Product Showcase



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

## Business Loan



- 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:

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

## Product Showcase

The screenshot displays the Oracle FLEXCUBE Direct Banking Cross Channel Originations product showcase page. The top navigation bar includes 'Personal' and 'Corporate' tabs. The main content area features a login section with fields for 'User Id' and 'Email Id/ User Id', a 'Choose Theme' dropdown set to 'Contemporary', and a 'Virtual Keyboard' section. The keyboard is a standard QWERTY layout with additional buttons for '%', '&', '?', '!', 'Space', '=', '+', '6', '4', '9', '5', '8', '3', '1', '0', '2', '7', 'Upper', 'Delete', 'Clear All', and 'Not Mixed'. Below the keyboard is a 'Sign In' button. To the right of the login area is a sidebar titled 'Tools and Calculators' containing links to Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, and Savings Calculator. Further down the sidebar are links for ATM-Branch Locator, Track Application Status, Click to Claim Payments, and FAQs. The main content area also includes a 'Products & Offers' section with five categories: Current Accounts, Insurance, Credit Cards, Loan, and Savings Accounts. Each category has a 'More' link and a brief description. The 'Loan' category is highlighted with a yellow 'Click here' callout and a red circle around the 'More' link. The 'Credit Cards' category is also highlighted with a yellow 'More' callout.

## Product Group – Loans

**Business Loan**

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

**Features:**

- Hassle free processing
- Speedy loan approval

**Apply Online**

**Home Loan**

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

**Features:**

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

**Apply Online**

**Personal Loan**

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

**Features:**

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

**Apply Online**

**Vehicle Loan**

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

**Features:**

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

**Apply Online**

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

## Business Loan

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

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

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

**Application Details**

**Personal Details**

First Name\*: [Input Field]  
Last Name\*: [Input Field]  
Date Of Birth\*: [Input Field]  
City\*: [Select] Select  
Mobile Number\*: [Input Field]  
Email Id\*: [Input Field]  
Preferred day of contact\*: [Input Field]  
Preferred time of contact\*: [Select] Select

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

**Tell us your Requirement**  
**Upload Document**

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

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
<b>Are you an existing customer of the bank?</b>	<p>[Mandatory, radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes. I am an existing customer of <i>Bank of Oracle</i></li> <li>• Not yet. I am new to <i>Bank of Oracle</i></li> </ul>

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

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

4. Enter the required details in the remaining fields.

#### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
<b>Select Customer</b>	<p>[Conditional]  Select the required account number from the list.</p>
<b>First Name</b>	<p>[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.</p>

Field Name	Description
<b>Last Name</b>	[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.
<b>Name</b>	[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.
<b>Date of Birth</b>	[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.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[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.
<b>Preferred Time of Contact</b>	Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Tell us your Requirement

The form is titled 'Tell us your Requirement'. It contains the following fields:

- Purpose\*: Business
- Type of Business\*: Services
- Loan Amount\*: Indian Rupee 500000
- Total Annual Income\*: Indian Rupee 1200000
- Promotion code: [empty field]

## Field Description

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

## Upload Document

The interface is titled 'Upload Document'. It features a table with the following columns:

SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	<input type="button" value="Browse"/>	Salary_Details.pdf	<input type="button" value="- Remove"/> <input type="button" value="+ Add More"/>

**Field Description**

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

## Terms & Conditions

The screenshot shows a 'Terms & Conditions' page. At the top, there is a large text block containing the legal agreement. Below the text are two links: 'View Terms & Conditions' and 'Download Terms & Conditions'. At the bottom, there is a checkbox followed by a statement: 'I have read, and am aware agreeable to the conditions mentioned. I also certify the accuracy of the information provided in the subsequent sections. I declare myself with the provisions of the data protection agreements.'

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

The screenshot shows a 'Security Code' input page. On the left, there is a CAPTCHA image with the text '2N72A3F'. On the right, there is a text input field labeled 'Security Code' containing the text '2N72A3F'. Below the input field are 'Submit' and 'Cancel' buttons.

## Field Description

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

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

5. Click **Submit**.

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

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

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

## 10. Home Loan

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

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

### 10.1 Already Registered to Online Banking

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

---

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

---

Only the following field is specific to the Home Loan.

Type of purchase

The following screenshot and field description explains the same.

#### Tell us your Requirement

#### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Tell us your Requirement</b>	
<b>Type of Purchase</b>	[Conditional, Dropdown]
Enter the purchase type from the following options:	
<ul style="list-style-type: none"> <li>• Construction</li> <li>• Purchase a Flat</li> <li>• Purchase Land</li> <li>• Other</li> <li>• Transfer an existing loan</li> </ul>	
<b>Loan Amount</b>	[Mandatory, Numeric, Input Box, 20]
Enter the required loan amount.	

Enter the purchase type from the following options:

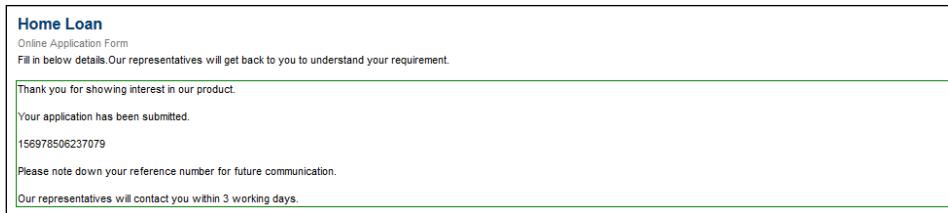
- Construction
- Purchase a Flat
- Purchase Land
- Other
- Transfer an existing loan

Enter the required loan amount.

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

**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.



The screenshot shows a success message for a Home Loan application. The message reads: "Thank you for showing interest in our product. Your application has been submitted. 156978506237079. Please note down your reference number for future communication. Our representatives will contact you within 3 working days." The background of the form is white, and the message is enclosed in a green border.

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.

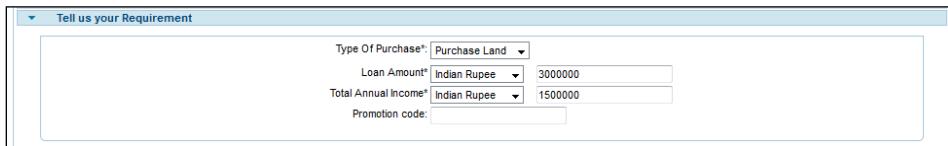
**Note:** For the **New User to Online Banking**, the entire application process for the *Home Loan* is similar to the process for **New User to Online Banking** of *Business Loan*. Please refer to the section - *Business Loan*.

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



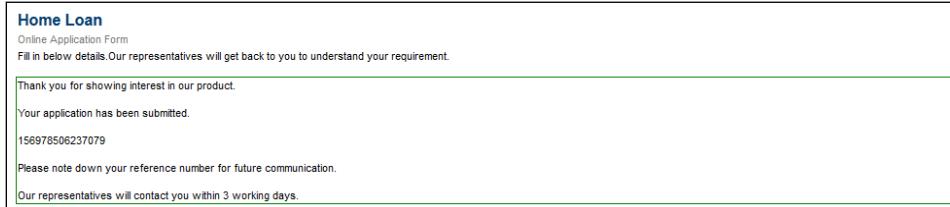
The screenshot shows a form titled "Tell us your Requirement". It includes fields for "Type Of Purchase" (set to "Purchase Land"), "Loan Amount" (set to "Indian Rupee" and "3000000"), "Total Annual Income" (set to "Indian Rupee" and "1500000"), and a "Promotion code" field. The background is white, and the form has a light blue header.

### Field Description

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

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

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



The screenshot shows a confirmation message for a Home Loan application. The message is as follows:

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

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

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

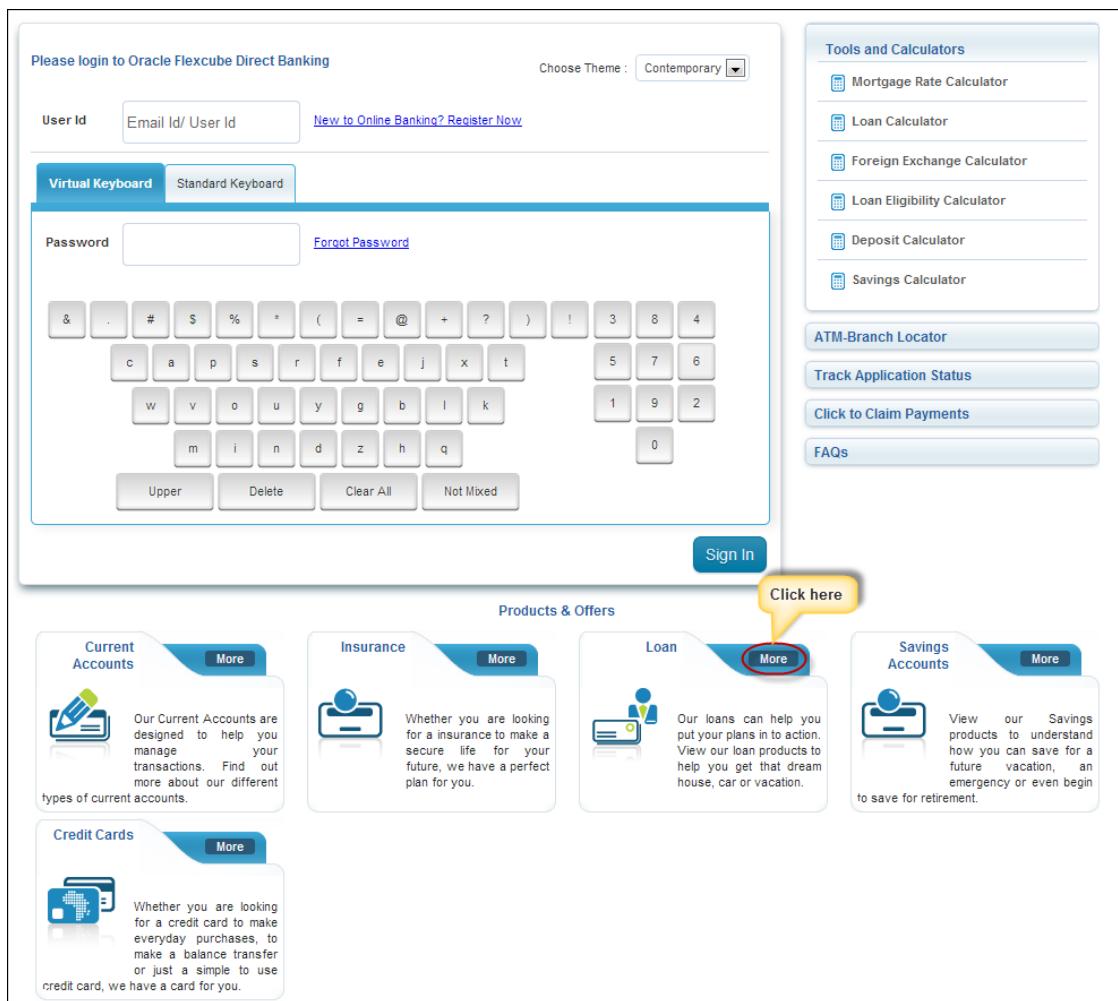
### 10.3 Prospective Customer

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

#### For the Prospective Customer:

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

## Login Page



Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

**Virtual Keyboard** **Standard Keyboard**

Password [Forgot Password](#)

**Products & Offers**

**Click here** (points to the 'More' button in the Loan section)

- Current Accounts** [More](#)
- Insurance** [More](#)
- Loan** [More](#) (highlighted with a red circle)
- Credit Cards** [More](#)
- Savings Accounts** [More](#)

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

## Product Group - Loan

Personal   Corporate

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

**Loan**



**Business Loan**

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

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)

**Home Loan**



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

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

[Apply Online](#)

**Personal Loan**



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

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

[Apply Online](#)

**Vehicle Loan**



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

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

[Apply Online](#)

**Tools and Calculators**

- [!\[\]\(b5111d5a49612ca7d9b6f190b92eb06a\_img.jpg\) Mortgage Rate Calculator](#)
- [!\[\]\(7f9c1637c5813f586f275171c66c11b4\_img.jpg\) Loan Calculator](#)
- [!\[\]\(fa837c8fcf3e6b38d14e6ea219550fc8\_img.jpg\) Foreign Exchange Calculator](#)
- [!\[\]\(1e67fc0c2a3398a59ee2ecc49163ac99\_img.jpg\) Loan Eligibility Calculator](#)
- [!\[\]\(22713a682310e863564d433f00fe1465\_img.jpg\) Deposit Calculator](#)
- [!\[\]\(66c74684cb02ad1b53a5264819a9d40a\_img.jpg\) Savings Calculator](#)

**ATM-Branch Locator**

**Track Application Status**

**Click to Claim Payments**

**FAQs**

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

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

Type of purchase

The following screenshot and field description explains the same.

### Tell us your Requirement

**Tell us your Requirement**

Type Of Purchase*	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Land"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase House"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Car"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Gold"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Other"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Business"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Purchase Other"/>
Loan Amount*	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Indian Rupee"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="3000000"/>					
Total Annual Income*	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="Indian Rupee"/>	<input style="border: 1px solid #ccc; padding: 2px 5px; border-radius: 5px;" type="button" value="1500000"/>					
Promotion code:							

**Field Description**

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

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

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

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

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

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

## 11. Personal Loan

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

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

---

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

---

### 11.1 Already Registered to Online Banking

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

---

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

---

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

Type of purchase

The following screenshot and field description explains the same.

#### Tell us your Requirement

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

#### Field Description

##### Field Name      Description

---

##### Application Details

##### Tell us your Requirement

Type of Purchase [Conditional]

Enter the purchase type from the following options:

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

Field Name	Description
<b>Loan Amount</b>	[Mandatory, Numeric, Input Box, 20] Enter the required loan amount.
<b>Total Annual Income</b>	[Mandatory, Numeric] Enter total annual income of the debtor.
<b>Promotion Code</b>	[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.

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

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

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

## 11.2 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:

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

#### Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

Virtual Keyboard Standard Keyboard

Forgot Password

Sign In

Products & Offers

Click here

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.

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

## Product Group - Loan

[Personal](#)

[Corporate](#)

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



**Business Loan**

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

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)



**Home Loan**

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

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

[Apply Online](#)



**Personal Loan**

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

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

[Apply Online](#)



**Vehicle Loan**

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

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

[Apply Online](#)

[Tools and Calculators](#)

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

[ATM-Branch Locator](#)

[Track Application Status](#)

[Click to Claim Payments](#)

[FAQs](#)

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.

<b>Select Customer</b>	[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
<b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank.</b> Further section explains the registration process only for the <b>Prospect</b> user.	
<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Name</b>	[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.
<b>Date of Birth</b>	[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.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[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	<p>Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day.</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

### Tell us your Requirement

The screenshot shows a web form with a green header bar labeled 'Tell Us Your Requirement'. Below the header, there are four input fields: 'Purpose\*' (input box), 'Loan Amount\*' (dropdown menu with 'Select' option), 'Total Annual Income\*' (dropdown menu with 'Select' option), and 'Promotion code' (input box). The form is contained within a light gray box.

### Field Description

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

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

### Upload Document

Upload Documents

Sl No	Document Type	Attach Document	Uploaded Document	
1				- Remove

+ Add More

### Field Description

Field Name	Description
<b>Upload Document</b>	
<b>Mandatory Documents</b>	
<b>Sl No</b>	[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.
<b>Document Type</b>	[Mandatory, Dropdown] Select the desired document type from the following values.
<b>Browse</b>	[Mandatory, Action Button] Click <b>Browse</b> to select the required document as per the document type selected.
<b>Uploaded Document</b>	[Display] Displays the list of documents uploaded.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the selected document from the uploaded document list.
<b>+ Add More</b>	[Optional, Action Button] Click <b>Add More</b> to upload more documents to the list.

### Terms & Conditions

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

I /We have read, and 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.

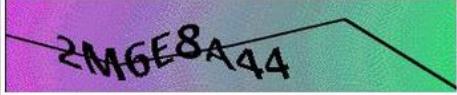
## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View Terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Optional, Hyperlink] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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

**Security Code**

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



Security Code

## Field Description

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

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

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

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

Thank you for showing interest in our product.  
Your application has been submitted.  
103066674237300  
Please note down your reference number for future communication.  
Our representatives will contact you within 3 working days.

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

## 12. Vehicle Loan

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

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

### 12.1 Already Registered to Online Banking

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

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

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

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

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

## 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

The screenshot shows a form titled 'Tell us your Requirement'. It contains the following fields:

- Purchase type\*: Select dropdown (options: Select, New, Used)
- Vehicle type\*: Select dropdown (options: Select, Four Wheeler, Two Wheeler)
- Loan Amount\*: Select dropdown (options: Select, 100000, 200000, 300000, 400000, 500000, 600000, 700000, 800000, 900000, 1000000, 1100000, 1200000, 1300000, 1400000, 1500000, 1600000, 1700000, 1800000, 1900000, 2000000, 2100000, 2200000, 2300000, 2400000, 2500000, 2600000, 2700000, 2800000, 2900000, 3000000, 3100000, 3200000, 3300000, 3400000, 3500000, 3600000, 3700000, 3800000, 3900000, 4000000, 4100000, 4200000, 4300000, 4400000, 4500000, 4600000, 4700000, 4800000, 4900000, 5000000, 5100000, 5200000, 5300000, 5400000, 5500000, 5600000, 5700000, 5800000, 5900000, 6000000, 6100000, 6200000, 6300000, 6400000, 6500000, 6600000, 6700000, 6800000, 6900000, 7000000, 7100000, 7200000, 7300000, 7400000, 7500000, 7600000, 7700000, 7800000, 7900000, 8000000, 8100000, 8200000, 8300000, 8400000, 8500000, 8600000, 8700000, 8800000, 8900000, 9000000, 9100000, 9200000, 9300000, 9400000, 9500000, 9600000, 9700000, 9800000, 9900000, 10000000, 10100000, 10200000, 10300000, 10400000, 10500000, 10600000, 10700000, 10800000, 10900000, 11000000, 11100000, 11200000, 11300000, 11400000, 11500000, 11600000, 11700000, 11800000, 11900000, 12000000, 12100000, 12200000, 12300000, 12400000, 12500000, 12600000, 12700000, 12800000, 12900000, 13000000, 13100000, 13200000, 13300000, 13400000, 13500000, 13600000, 13700000, 13800000, 13900000, 14000000, 14100000, 14200000, 14300000, 14400000, 14500000, 14600000, 14700000, 14800000, 14900000, 15000000, 15100000, 15200000, 15300000, 15400000, 15500000, 15600000, 15700000, 15800000, 15900000, 16000000, 16100000, 16200000, 16300000, 16400000, 16500000, 16600000, 16700000, 16800000, 16900000, 17000000, 17100000, 17200000, 17300000, 17400000, 17500000, 17600000, 17700000, 17800000, 17900000, 18000000, 18100000, 18200000, 18300000, 18400000, 18500000, 18600000, 18700000, 18800000, 18900000, 19000000, 19100000, 19200000, 19300000, 19400000, 19500000, 19600000, 19700000, 19800000, 19900000, 20000000, 20100000, 20200000, 20300000, 20400000, 20500000, 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60600000, 60700000, 60800000, 60900000, 61000000, 61100000, 61200000, 61300000, 61400000, 61500000, 61600000, 61700000, 61800000, 61900000, 62000000, 62100000, 62200000, 62300000, 62400000, 62500000, 62600000, 62700000, 62800000, 62900000, 63000000, 63100000, 63200000, 63300000, 63400000, 63500000, 63600000, 63700000, 63800000, 63900000, 64000000, 64100000, 64200000, 64300000, 64400000, 64500000, 64600000, 64700000, 64800000, 64900000, 65000000, 65100000, 65200000, 65300000, 65400000, 65500000, 65600000, 65700000, 65800000, 65900000, 66000000, 66100000, 66200000, 66300000, 66400000, 66500000, 66600000, 66700000, 66800000, 66900000, 67000000, 67100000, 67200000, 67300000, 67400000, 67500000, 67600000, 67700000, 67800000, 67900000, 68000000, 68100000, 68200000, 68300000, 68400000, 68500000, 68600000, 68700000, 68800000, 68900000, 69000000, 69100000, 69200000, 69300000, 69400000, 69500000, 69600000, 69700000, 69800000, 69900000, 70000000, 70100000, 70200000, 70300000, 70400000, 70500000, 70600000, 70700000, 70800000, 70900000, 71000000, 71100000, 71200000, 71300000, 71400000, 71500000, 71600000, 71700000, 71800000, 71900000, 72000000, 72100000, 72200000, 72300000, 72400000, 72500000, 72600000, 72700000, 72800000, 72900000, 73000000, 73100000, 73200000, 73300000, 73400000, 73500000, 73600000, 73700000, 73800000, 73900000, 74000000, 74100000, 74200000, 74300000, 74400000, 74500000, 74600000, 74700000, 74800000, 74900000, 75000000, 75100000, 75200000, 75300000, 75400000, 75500000, 75600000, 75700000, 75800000, 75900000, 76000000, 76100000, 76200000, 76300000, 76400000, 76500000, 76600000, 76700000, 76800000, 76900000, 77000000, 77100000, 77200000, 77300000, 77400000, 77500000, 77600000, 77700000, 77800000, 77900000, 78000000, 78100000, 78200000, 78300000, 78400000, 78500000, 78600000, 78700000, 78800000, 78900000, 79000000, 79100000, 79200000, 79300000, 79400000, 79500000, 79600000, 79700000, 79800000, 79900000, 80000000, 80100000, 80200000, 80300000, 80400000, 80500000, 80600000, 80700000, 80800000, 80900000, 81000000, 81100000, 81200000, 81300000, 81400000, 81500000, 81600000, 81700000, 81800000, 81900000, 82000000, 82100000, 82200000, 82300000, 82400000, 82500000, 82600000, 82700000, 82800000, 82900000, 83000000, 83100000, 83200000, 83300000, 83400000, 83500000, 83600000, 83700000, 83800000, 83900000, 84000000, 84100000, 84200000, 84300000, 84400000, 84500000, 84600000, 84700000, 84800000, 84900000, 85000000, 85100000, 85200000, 85300000, 85400000, 85500000, 85600000, 85700000, 85800000, 85900000, 86000000, 86100000, 86200000, 86300000, 86400000, 86500000, 86600000, 86700000, 86800000, 86900000, 87000000, 87100000, 87200000, 87300000, 87400000, 87500000, 87600000, 87700000, 87800000, 87900000, 88000000, 88100000, 88200000, 88300000, 88400000, 88500000, 88600000, 88700000, 88800000, 88900000, 89000000, 89100000, 89200000, 89300000, 89400000, 89500000, 89600000, 89700000, 89800000, 89900000, 90000000, 90100000, 90200000, 90300000, 90400000, 90500000, 90600000, 90700000, 90800000, 90900000, 91000000, 91100000, 91200000, 91300000, 91400000, 91500000, 91600000, 91700000, 91800000, 91900000, 92000000, 92100000, 92200000, 92300000, 92400000, 92500000, 92600000, 92700000, 92800000, 92900000, 93000000, 93100000, 93200000, 93300000, 93400000, 93500000, 93600000, 93700000, 93800000, 93900000, 94000000, 94100000, 94200000, 94300000, 94400000, 94500000, 94600000, 94700000, 94800000, 94900000, 95000000, 95100000, 95200000, 95300000, 95400000, 95500000, 95600000, 95700000, 95800000, 95900000, 96000000, 96100000, 96200000, 96300000, 96400000, 96500000, 96600000, 96700000, 96800000, 96900000, 97000000, 97100000, 97200000, 97300000, 97400000, 97500000, 97600000, 97700000, 97800000, 97900000, 98000000, 98100000, 98200000, 98300000, 98400000, 98500000, 98600000, 98700000, 98800000, 98900000, 99000000, 99100000, 99200000, 99300000, 99400000, 99500000, 99600000, 99700000, 99800000, 99900000, 100000000, 100100000, 100200000, 100300000, 100400000, 100500000, 100600000, 100700000, 100800000, 100900000, 101000000, 101100000, 101200000, 101300000, 101400000, 101500000, 101600000, 101700000, 101800000, 101900000, 102000000, 102100000, 102200000, 102300000, 102400000, 102500000, 102600000, 102700000, 102800000, 102900000, 103000000, 103100000, 103200000, 103300000, 103400000, 103500000, 103600000, 103700000, 103800000, 103900000, 104000000, 104100000, 104200000, 104300000, 104400000, 104500000, 104600000, 104700000, 104800000, 104900000, 105000000, 105100000, 105200000, 105300000, 105400000, 105500000, 105600000, 105700000, 105800000, 105900000, 106000000, 106100000, 106200000, 106300000, 106400000, 106500000, 106600000, 106700000, 106800000, 106900000, 107000000, 107100000, 107200000, 107300000, 107400000, 107500000, 107600000, 107700000, 107800000, 107900000, 108000000, 108100000, 108200000, 108300000, 108400000, 10

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

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

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

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

### 12.3 Prospective Customer

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

#### For the Prospective Customer:

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

## Login Page

Please login to Oracle Flexcube Direct Banking

Choose Theme : Contemporary

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

**Virtual Keyboard** Standard Keyboard

Forgot Password

Sign In

**Products & Offers**

**Click here**

**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 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.

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

## Product Group - Loan

**Personal**

[Home \ Loan](#)



**Business Loan**

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

**Features:**  
Hassle free processing  
Speedy loan approval

[Apply Online](#)



**Home Loan**

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

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

[Apply Online](#)



**Personal Loan**

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

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

[Apply Online](#)



**Vehicle Loan**

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

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

[Apply Online](#)

[Click here](#)

**Tools and Calculators**

[Mortgage Rate Calculator](#)

[Loan Calculator](#)

[Foreign Exchange Calculator](#)

[Loan Eligibility Calculator](#)

[Deposit Calculator](#)

[Savings Calculator](#)

**ATM-Branch Locator**

[Track Application Status](#)

[Click to Claim Payments](#)

**FAQs**

The following page is displayed.

## Vehicle Loan

The screenshot shows the Oracle Vehicle Loan application form. The main content area is divided into several sections: 'Application Details' (Personal Details, Address, Employment, Income, Assets, Liabilities), 'Terms & Conditions' (with a link to view or download the terms), and a 'Security Code' section. A sidebar on the right provides links for 'Need Help' (including a 'Call' and 'Chat' button), 'Review details of product you are applying', and 'Feedback'.

3. Enter the required details in the following fields.

### Field Description

Field Name	Description
<b>Application Details</b>	
<b>Personal Details</b>	
Select Customer	<p>This field is available only when customer is an existing user.</p> <p>If the user is an existing customer of the <i>Bank of Oracle</i>, then multiple accounts may be available for the same user / owned by the same user.</p> <p>The selected account number is used as a reference for further online application processing.</p> <p><b>Note:</b> Since the user is not an existing customer of the bank, select <b>Not yet. I am new to bank</b>. Further section explains the registration process only for the <b>Prospective Customer</b>.</p>

Field Name	Description
<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Name</b>	[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.
<b>Date of Birth</b>	[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.
<b>City</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the valid mobile number.
<b>Email ID</b>	[Optional, Alphanumeric, Input Box, 255] Enter the valid Email ID.
<b>Preferred Day of Contact</b>	[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.
<b>Preferred Time of Contact</b>	Enter the preferable time of contact. The applicant should be available for the telephonic verification process at the time entered on the mentioned day. <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Tell us your Requirement

The form is titled 'Tell us your Requirement'. It contains the following fields:

- Purchase type: New
- Vehicle type: Four Wheeler
- Loan Amount: Indian Rupee, 1500000
- Total Annual Income: Indian Rupee, 800000
- Promotion code: (empty)

## Field Description

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

## Upload Document

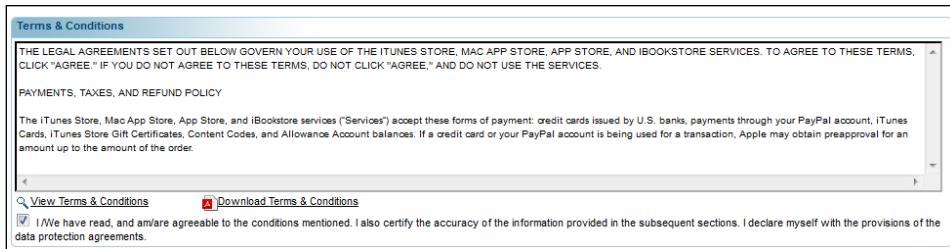
The form is titled 'Upload Document'. It contains the following fields:

SI No	Document Type	Attach Document	Uploaded Document	
1	Salary Details	Browse	Salary_Details.pdf	<span>- Remove</span> <span>+ Add More</span>

**Field Description**

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

## Terms & Conditions



The screenshot shows a 'Terms & Conditions' page. At the top, there is a heading and a detailed legal agreement text. Below the text, there is a section for 'PAYMENTS, TAXES, AND REFUND POLICY' with a detailed description. At the bottom, there are two buttons: 'View Terms & Conditions' and 'Download Terms & Conditions'. Below these buttons is a checkbox with the following text: '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.' The checkbox is checked.

## Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Optional , Hyperlink] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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



The screenshot shows a 'Security Code' page. On the left, there is a CAPTCHA image with the text '7P3CV6U76'. On the right, there is a text input field with the placeholder 'Security Code' and the value '7P3CV6U76'. Below the input field are two buttons: 'Submit' and 'Cancel'.

## Field Description

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

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

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

### Vehicle Loan

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

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

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

## 13. Savings Accounts

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

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

### 13.1 Already Registered to Online Banking

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

#### For an Already Registered User to Online Banking:

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

#### Login Page

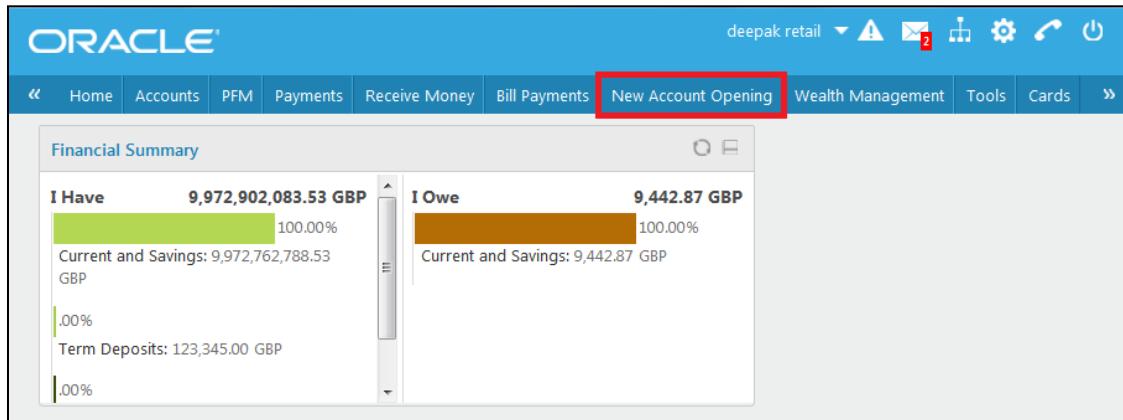
#### Field Description

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

2. Click **Sign In**.

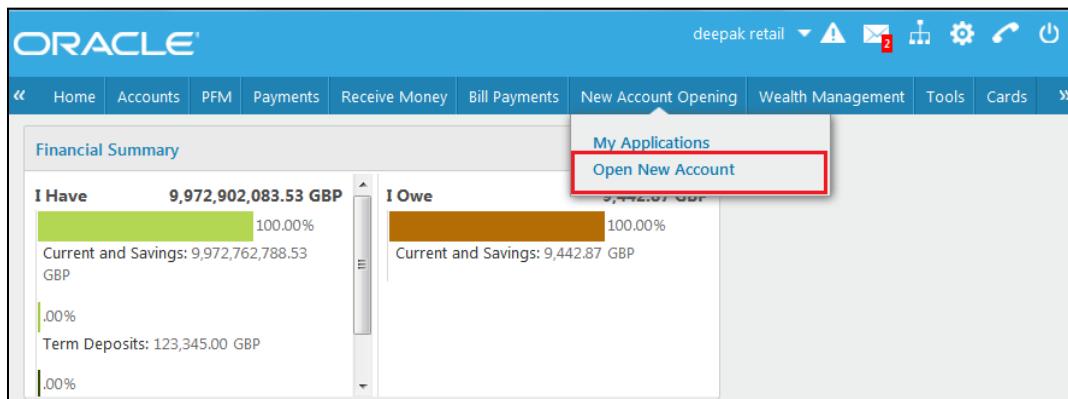
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



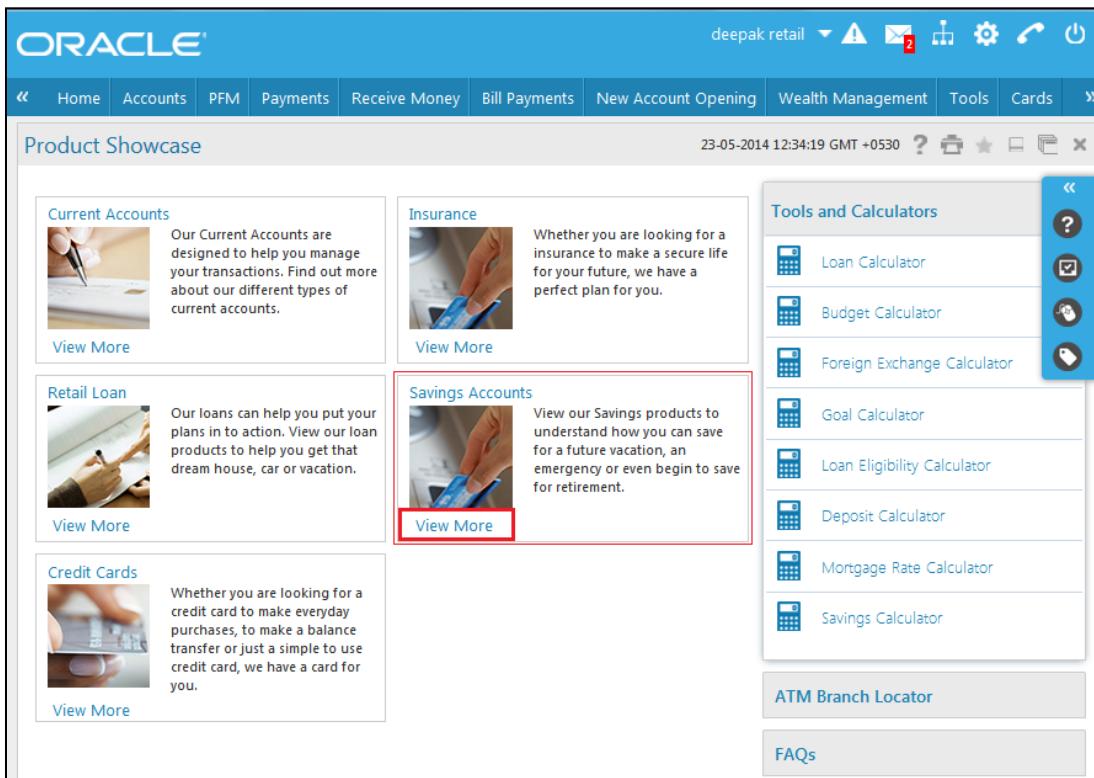
4. The following pop-up is displayed. Click **Open New Account**.

### Open New Account



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

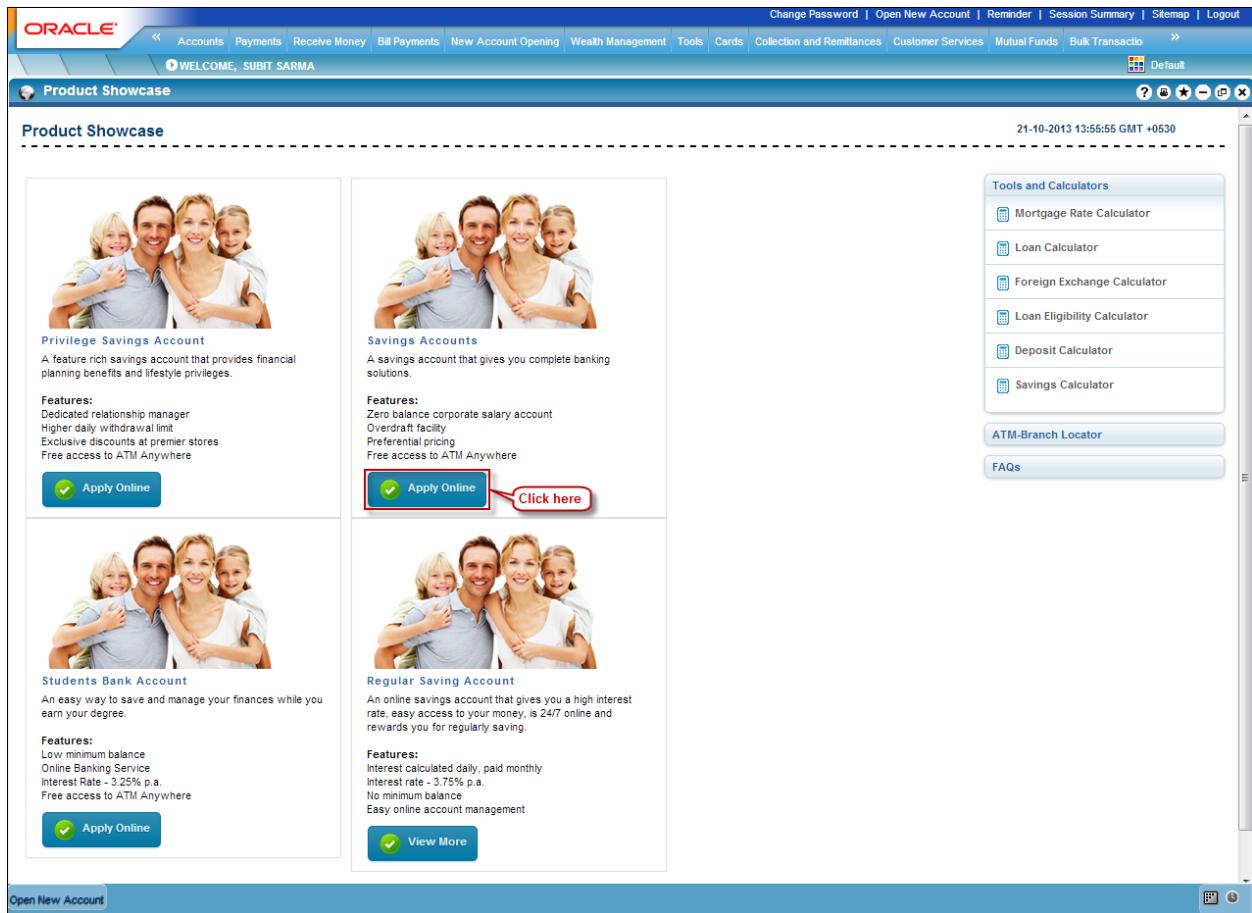
## Product Group - Savings Accounts



The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Originations interface. The top navigation bar includes links for Home, Accounts, PFM, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, and a right-pointing arrow. The top right corner shows the user 'deepak retail', a notification icon with '2', and various system icons. The main content area is titled 'Product Showcase' and displays several product categories: 'Current Accounts', 'Insurance', 'Retail Loan', 'Savings Accounts' (which is highlighted with a red box), and 'Credit Cards'. Each category has a small image, a brief description, and a 'View More' link. To the right, a sidebar titled 'Tools and Calculators' lists various calculators with corresponding icons: Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Goal Calculator, Loan Eligibility Calculator, Deposit Calculator, Mortgage Rate Calculator, and Savings Calculator. Below the calculators are links for 'ATM Branch Locator' and 'FAQs'.

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

## Product - Savings Accounts



The screenshot shows the 'Product Showcase' section of the Oracle FLEXCUBE Direct Banking Cross Channel Originations. The top navigation bar includes links for Change Password, Open New Account, Reminder, Session Summary, Sitemap, and Logout. The main content area displays four account options: Privilege Savings Account, Savings Accounts, Students Bank Account, and Regular Saving Account. Each option features a family photo, a brief description, a list of features, and an 'Apply Online' button. A red arrow points to the 'Click here' link next to the 'Apply Online' button for the Savings Accounts section. The right sidebar contains links for Tools and Calculators (Mortgage Rate Calculator, Loan Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator, Savings Calculator), ATM-Branch Locator, and FAQs.

The following page is displayed:

## Field Description

Field Name	Description
<b>Online Application Form</b>	
<b>Savings Accounts</b>	
<b>Account Ownership</b>	
<b>Please specify your preference regarding Account Ownership</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Open Account for me</li> <li>• I have one Co-Applicant</li> <li>• I have two Co-Applicants</li> <li>• I have three Co-Applicants</li> </ul>
<b>Is the Co-Applicant Existing Customer of the bank?</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Customer Identification Code</b>	<p>[Conditional, Input Box]</p> <p>This field appears only when the Co-Applicant is an existing customer of the bank.</p> <p>Enter the appropriate Customer Identification Code.</p>

Field Name	Description
<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Date of Birth</b>	[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.
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Mandatory, Check Box] Select the checkbox to agree with the mentioned Terms & Conditions.
<b>View Terms &amp; Conditions</b>	[Optional, Hyperlink] Click the link to view the Terms & Conditions.
<b>Download Terms &amp; Conditions</b>	[Optional, Hyperlink] Click the link to download the PDF of Terms & Conditions.

## Online Application Form – Saving Accounts

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

Co-Applicant 1 Information

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

Customer Identification Code\* 00009789

First Name Subit  
Last Name Sarma  
Date of Birth\* 25-06-1981

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

Co-Applicant 2 Information

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

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

**Continue**

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

## Online Application Form – Savings Accounts

Online Application Form

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

Savings Accounts

Application Reference Number 139502731092670

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

Personal Information

Contact Details

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

Download Print

Next

Security Information

This is secure site

- How can I be sure

Need Help

1.866.362.4536

Call Chat Mail

Review details of product you are applying

- Features
- Terms and Conditions

View Previous Interactions

- View

Feedback

- Post your Feedback

Track Your Application

- Track Your Application

## Applicant Details 1

Change Password | Open New Account | R

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Online Application Form Application Reference Number : 139502731092670

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

Personal Information

Contact Details

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

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

Preferred mode of contact: Please Select, Please Select, Email, Mobile

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

## Field Description

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

### Online Application Form - Savings Accounts

#### Personal Information

#### Contact Details

**Preferred mode of contact** [Optional, Dropdown]

Select the desired option from the following:

- Email
- Mobile

## Preferred Mode of Contact – Email

ORACLE Change Password | Open New Account | R

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : 139502731092670

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

Personal Information

Contact Details

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

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

Preferred mode of contact Email

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

Download Print

Next

## Preferred Mode of Contact – Mobile

ORACLE Change Password | Open New Account | R

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : 139502731092670

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

Personal Information

Contact Details

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

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

Preferred mode of contact Mobile

Preferred date of contact\*\* 25-10-2013

Preferred time of contact\*\* Any Time

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

Download Print

Next

## Field Description

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

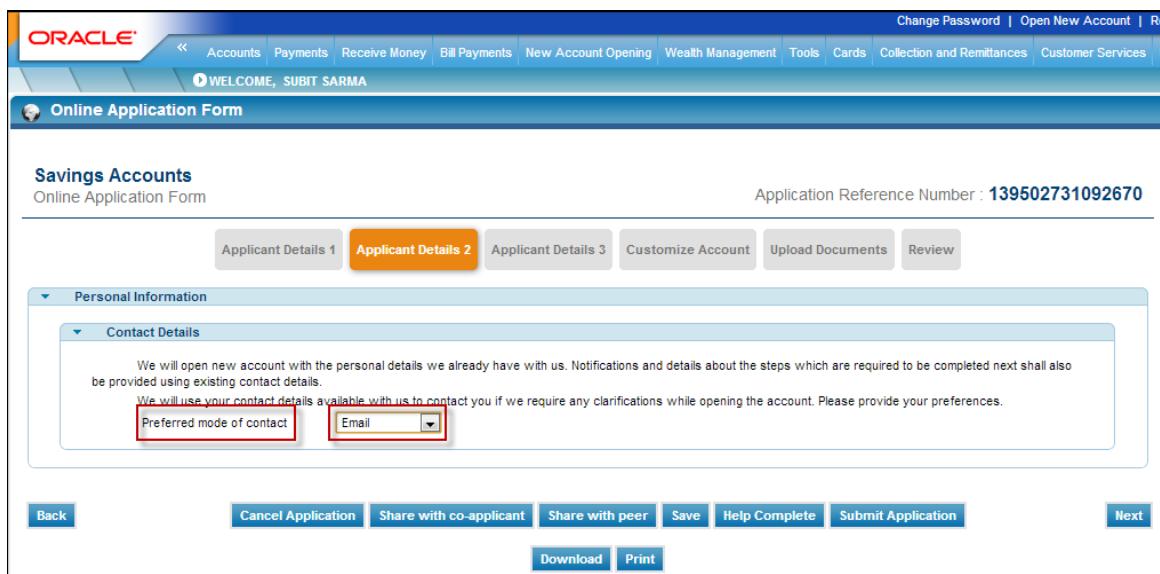
### Online Application Form - Savings Accounts – Applicant Details 1

#### Personal Information

#### Contact Details

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

### Applicant Details 2 - Preferred Mode of Contact – Email



The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination application form. The user is on the 'Applicant Details 2' step. The 'Preferred mode of contact' dropdown is highlighted with a red box and set to 'Email'. The application reference number is 139502731092670.

## Applicant Details 2 - Preferred Mode of Contact – Mobile

ORACLE

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : 139502731092670

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

Personal Information

Contact Details

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

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

Preferred mode of contact: Mobile

Preferred date of contact: 23-10-2013

Preferred time of contact: Any Time

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

Download   Print

### Field Description

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

#### Online Application Form - Savings Accounts – Applicant Details 2

##### Personal Information

##### Contact Details

**Preferred mode of contact** [Optional, Dropdown]

Select the desired option from the following:

- Email
- Mobile

**Preferred date of contact** [Mandatory, Date-Picker]

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

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

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

### Applicant Details 3 – Personal Information – Personal Details

Change Password | Open New Account | [Logout](#)

WELCOME, SUBIT SARMA

Online Application Form

Savings Accounts

Application Reference Number : **139502731092670**

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

**Personal Information**

**Personal Details**

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

Salutation\*

First Name\*

Middle Name

Last Name\*

Date of Birth\*

Place Of Birth

Birth Country\*

Gender\*  Male  Female

Marital Status

Mother's Maiden Name\*

**Contact Details**

**Identification Details**

**Address Details**

**Employment Details**

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

Download | Print

**Field Description**

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Personal Information</b>	
<b>Personal Details</b>	
<b>Salutation</b>	<p>[Dropdown, Mandatory]</p> <p>Enter the appropriate salutation term for applicant from the dropdown list.</p> <ul style="list-style-type: none"> <li>• Col</li> <li>• Dr</li> <li>• Mr</li> <li>• Mrs</li> <li>• Ms</li> <li>• Others (Please Specify)</li> </ul>
<b>If Others, please specify</b>	<p>[Conditional, Input Box, 50]</p> <p>This field is available and Mandatory only when Salutation selected is "Others".</p>
<b>First Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>Enter the first name of the applicant.</p>
<b>Last Name</b>	<p>[Mandatory, Input Box, 35]</p> <p>Enter the last name of the applicant.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]</p> <p>Select the appropriate birth date from the date picker.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Place of Birth</b>	<p>[Optional, Input Box, 35]</p> <p>Enter the appropriate place of birth.</p>
<b>Birth Country</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate country from the dropdown.</p>
<b>Gender</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate gender of the applicant.</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>

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

### Applicant Details 3 – Personal Information – Contact Details

### Field Description

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

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

### Applicant Details 3 – Personal Information – Identification Details

ORACLE Change Password | Open New Account | R  
Accounts Payments Receive Money Bill Payments New Account Opening Wealth Management Tools Cards Collection and Remittances Customer Services  
WELCOME, SUBIT SARMA  
Online Application Form

Savings Accounts Online Application Form Application Reference Number : 139502731092670

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

Personal Information

Identification Details

PAN: AIPQ23456K  
ID Number: AIPQ23456K  
Citizenship: INDIA  
Permanent US Resident Status: US Resident  
Visited US in last 3 Years?: Yes

Address Details  
Employment Details

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

**Field Description**

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Personal Information</b>	
<b>Identification Details</b>	
<b>Identification</b>	[Mandatory, Dropdown]  Select the appropriate value from the following: <ul style="list-style-type: none"><li>• Driving License</li><li>• PAN</li><li>• Passport Number</li><li>• SSN</li></ul>
<b>ID Number</b>	[Mandatory, Alphanumeric, Input Box, 20]  Enter the appropriate ID Number for Phone Number.
<b>Citizenship</b>	[Mandatory, Dropdown]  Select the appropriate country for the Citizenship.
<b>Permanent US Resident Status?</b>	[Optional, Radio Button]  Select the appropriate option from the following: <ul style="list-style-type: none"><li>• US Resident</li><li>• Not a US Resident</li></ul>
<b>Visited US in last 3 Years</b>	[Optional, Radio Button]  Select the appropriate option from the following: <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>

### Applicant Details 3 – Personal Information – Residential Address Details

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination 'Online Application Form' for Savings Accounts. The page displays the 'Residential Address' section of 'Applicant Details 3'. The 'Residential Address same as that of Initial Applicants' radio button is selected. The address is Hub Mall, Gurgaon East, Mumbai, INDIA, Postal Code 400001, Accommodation Type Company Provided. Navigation buttons include Back, Next, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

#### 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
<b>State</b>	[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.
<b>Country of Residence</b>	[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.
<b>Postal Code</b>	[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.
<b>Accommodation Type</b>	[Mandatory, Dropdown]
	Select the appropriate Accommodation Type from the following:
	<ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Applicant Details 3 – Personal Information – Mailing Address Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The top navigation bar includes links for Accounts, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, Collection and Remittances, and Customer Services. A welcome message for 'SUBIT SARMA' is displayed. The main title is 'Savings Accounts' with a sub-section 'Online Application Form'. The application reference number is 139502731092670. The form is divided into tabs: 'Applicant Details 1', 'Applicant Details 2', 'Applicant Details 3' (which is highlighted in orange), 'Customize Account', 'Upload Documents', and 'Review'. The 'Applicant Details 3' tab is further divided into 'Personal Information' and 'Address Details'. Under 'Address Details', there are sections for 'Residential Address' and 'Mailing Address'. A note states: 'We shall send all the postal communication to you at this address.' Below this are radio buttons for 'Same as that of Initial Applicant', 'Same as Residential Address', and 'Other'. The mailing address fields include 'Address\*' (Hub Mall), 'City\*' (Mumbai), 'State\*' (INDIA), and 'Country of Residence\*' (INDIA). The bottom of the form includes buttons for Back, Next, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

## Field Description

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

**We shall send all the postal communication to you at this location:**

[Display]

Indicates that the following address is used for the postal communication.

**Mailing Address**

[Mandatory, Radio Buttons]

Select the desired option from the following:

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

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

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

### Applicant Details 3 – Personal Information – Employment Details

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Originations application. The user is on the 'Savings Accounts' section of the 'Applicant Details 3' form. The 'Employment Details' tab is active. The form fields are as follows:

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

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

**Field Description**

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Nature of Employment from the following:</p> <ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>
<b>Current Employer Name</b>	<p>[Conditional, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> <p>Enter the appropriate Current Employer Name.</p>
<b>Designation</b>	<p>[Conditional, Alphanumeric with *,+, Input Box, 35]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> <li>• Enter the appropriate Designation.</li> </ul>
<b>Name of Business</b>	<p>[Conditional, Input Box, ]</p> <p>This field appears only when the Nature of Employment selected is:</p> <ul style="list-style-type: none"> <li>• Self Employed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired type of currency from the configured options.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, Input Box, 15]</p> <p>Enter the appropriate Gross Annual Income.</p>

## Customize Account – Branch Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The 'Branch Details' section is active, showing the following data:

- City\*: BANGALORE
- Branch\*: Bank Futura-E06 BRANCH
- Address: IFLEXPARK
- City: BAGHMANE
- Country: BANGALORE

Below the form, there are three expandable sections: Account Features, Debit Card Option, and Nomination Details. At the bottom, there are navigation buttons: Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Branch Details</b>	
<b>Please mention the branch where you wish to open the Account</b>	[Display] Indicates that the branch details are required to open the account.
<b>City</b>	[Mandatory, Dropdown] Select the desired City from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Select the desired Branch from the dropdown.
<b>Address</b>	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
<b>City</b>	[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
<b>Country</b>	[Optional, Input Box, 35] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Country.

### Customize Account – Account Features

The screenshot shows the Oracle Online Application Form for Savings Accounts. The 'Customize Account' section is active. Key fields include 'Account Operation' (dropdown: By any one of us, Yes/No), 'Frequency of statement generation' (dropdown: Quarterly, January, Yes/No), and 'Type of Cheque Book' (dropdown: Pre-Printed - 25 Leaves). Navigation buttons at the bottom include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Account Features</b>	
<b>Account Operation</b>	[Mandatory, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• By me</li> <li>• By only first applicant</li> <li>• By any one of us</li> <li>• By all of us jointly</li> </ul>
<b>Register for Online Account Statement</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Frequency of statement generation</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	<p>[Optional, Dropdown]</p> <p>Select the desired month. The statement will start getting generated from the selected month.</p>
<b>Cheque Book Required</b>	<p>[Mandatory, Radio Buttons]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Type of Cheque Book</b>	<p>[Conditional, Dropdown]</p> <p>This field appears only when the option selected for Cheque Book Required is Yes.</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>

## Customize Account – Debit Card Option

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Originations interface. The top navigation bar includes links for Accounts, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, Collection and Remittances, and Customer Services. A welcome message for 'SUBIT SARMA' is displayed. The main content area is titled 'Savings Accounts' and 'Online Application Form'. The application reference number is 139502731092670. The 'Customize Account' tab is selected. The 'Debit Card Option' section is expanded, showing the applicant's name as 'Subit Sarma' and the 'Debit Card Required' field with 'Yes' selected. The 'Embossing Name' field contains 'Subit Sarma'. Navigation buttons include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Next, Download, and Print.

### Field Description

Field Name	Description
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#### Online Application Form - Savings Accounts – Customize Account

##### Debit Card Option

Applicant	[Display]
-----------	-----------

Displays the name of the applicant.

Debit Card Required	[Mandatory, Radio Button]
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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

Application Reference Number : 139502731092670

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

Branch Details   Account Features   Debit Card Option   **Nomination Details**

Nominee Required\*    Yes  No  
 Name of Nominee\*\*   Amit Sarma  
 Relationship with Nominee\*\*   Other  
 Other\*\*   Sibling  
 Nominee Date of Birth\*\*   15-04-1979  
 Nominee Address  
 Address\*\*   Hub Mall  
 Gorgaon East  
 City\*\*   Mumbai  
 State\*\*  
 Country\*\*   INDIA  
 Postal Code\*\*

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

Download   Print

9. Click **Next**.

## Upload Documents

Applicant Details   Linked Account Details   Customize Account   **Upload Documents**   Review

Upload Documents

Mandatory Documents   Identification Proof   Address Proof

SI No	Document Type	Attach Document	Uploaded Document	
1	Electricity Bill	Browse   Existing Documents	Electricity_Bill.pdf	- Remove
2	PAN Card	Browse   Existing Documents	PAN_Card.pdf	- Remove
+ Add More				

Back   Cancel   Share with peer   Save   Help Complete   **Submit Application**

**Field Description**

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>Sl No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.

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

The screenshot shows a 'Share Application with Co-Applicant' dialog box. Inside the dialog, there is a text input field labeled 'To' with the value 'kul.sarita@gmail.com'. Below the input field are two buttons: 'Share' and 'Cancel'. The background of the dialog is white, and the text is in a standard black font.

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

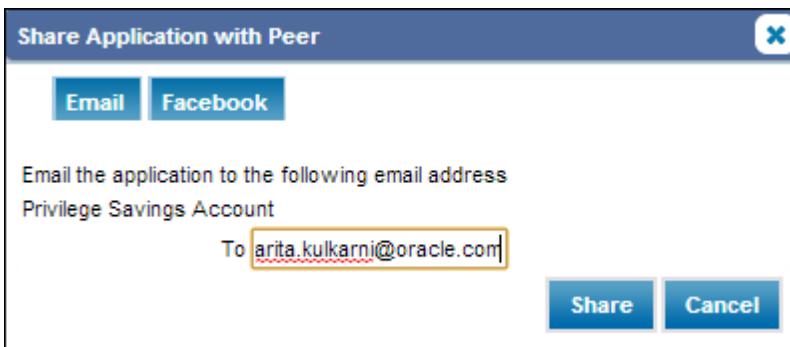
### Share Application with Co-Applicant

The screenshot shows a 'Share Application with Co-Applicant' dialog box. Inside the dialog, there is a message: 'Your application has been shared with kul.sarita@gmail.com'. Below the message, there is a note: 'To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.' At the bottom of the dialog, there is a reference number: 'Please note the reference number 872865121097070 of the application.' and a 'Code:' field with the value 'InfawP'. At the bottom right of the dialog is an 'OK' button.

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

### Share with peer

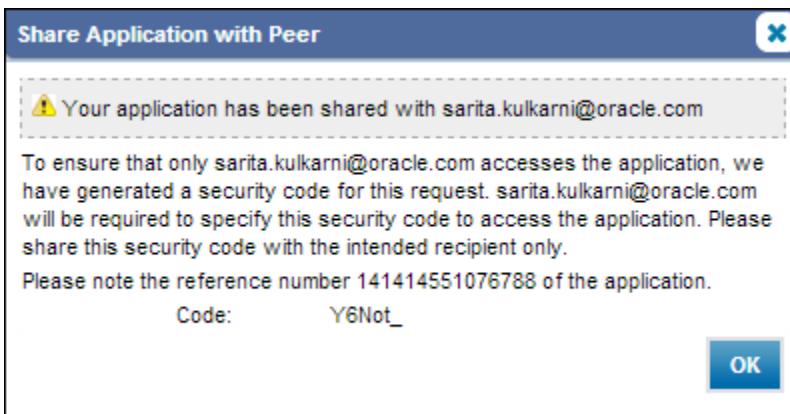
18. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



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

Are you an existing customer of the bank?

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

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

Not yet. I am new to Bank of Oracle.

Online Registration

Relationship Type*	Saving Account Customer
Customer Id*	
Account Number*	
First Name*	
Last Name*	
Email ID*	
Date of Birth*	
Debit Card Number*	
Debit Card Pin*	

Security Code

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

9R4GH3WZ2

Security Code

Cancel Register

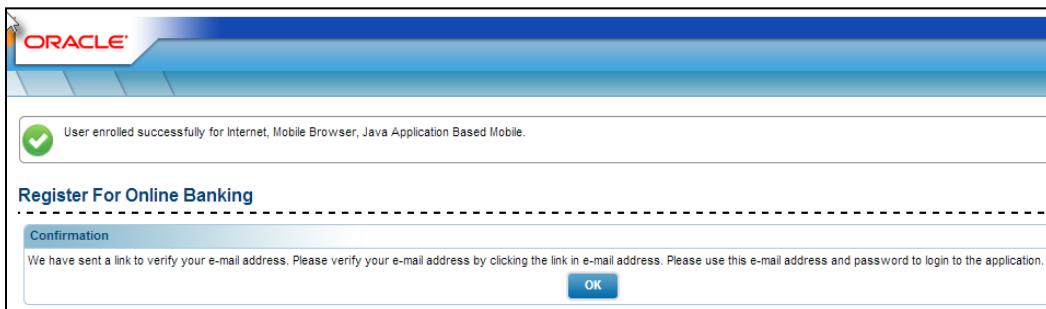
#### Field Description

Field Name	Description
<b>Register for Online Banking</b>	
Are you an existing customer of Bank of Oracle	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of Bank of Oracle.</li> <li>• Not yet. I am new to Bank of Oracle.</li> </ul> <p><b>Note:</b> Since the user is an existing customer of the bank, select Yes. I am an existing customer of the Bank of Oracle.</p>
<b>Online Registration</b>	
<b>Relationship Type – Saving Account Customer</b>	

Field Name	Description
<b>Customer ID</b>	[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.
<b>Account Number</b>	[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.
<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
<b>Debit Card Number</b>	[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.
<b>Debit Card Pin</b>	[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.

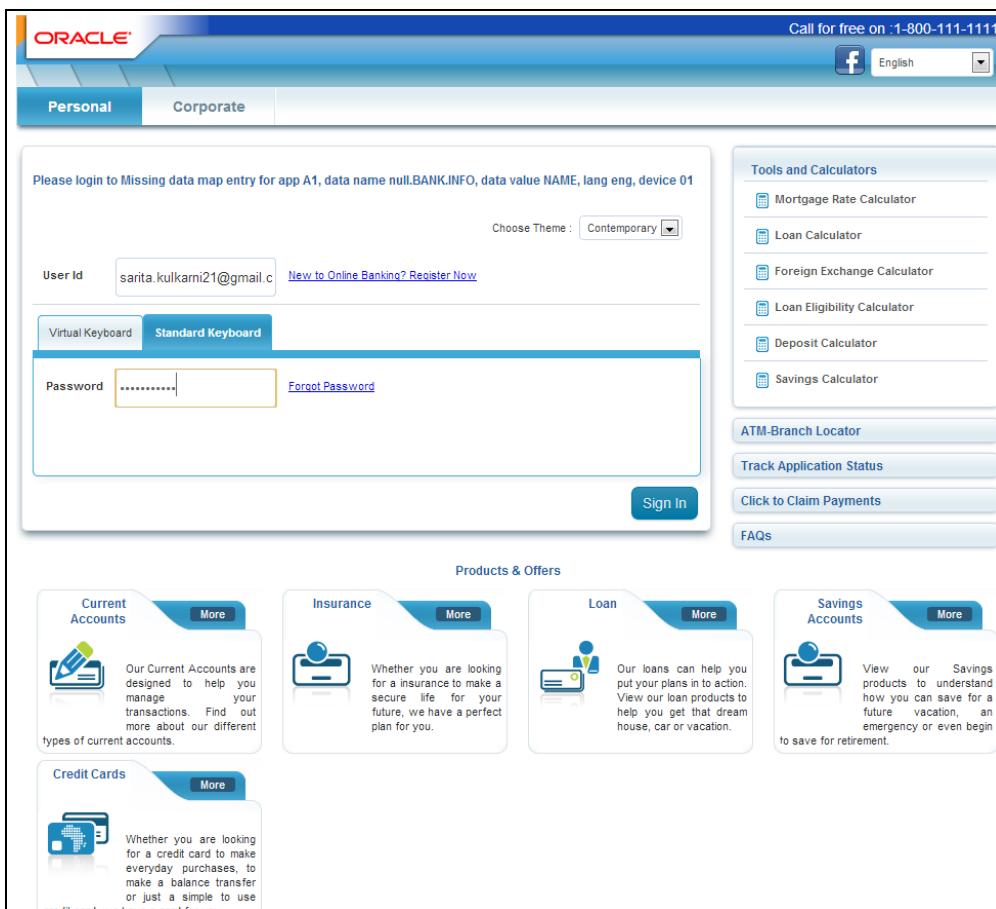
2. Select the checkbox for **Terms & Conditions**.
3. Enter the appropriate **Captcha Code** as shown in the **Security Code** image.
4. Click **Register**. The following page is displayed.

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

The following page is displayed.

### Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on "Resend Email" button below, if you want us to send the link again.

[Resend Email](#) [Email Address Verified](#) [Will Do It Later](#)

**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**.

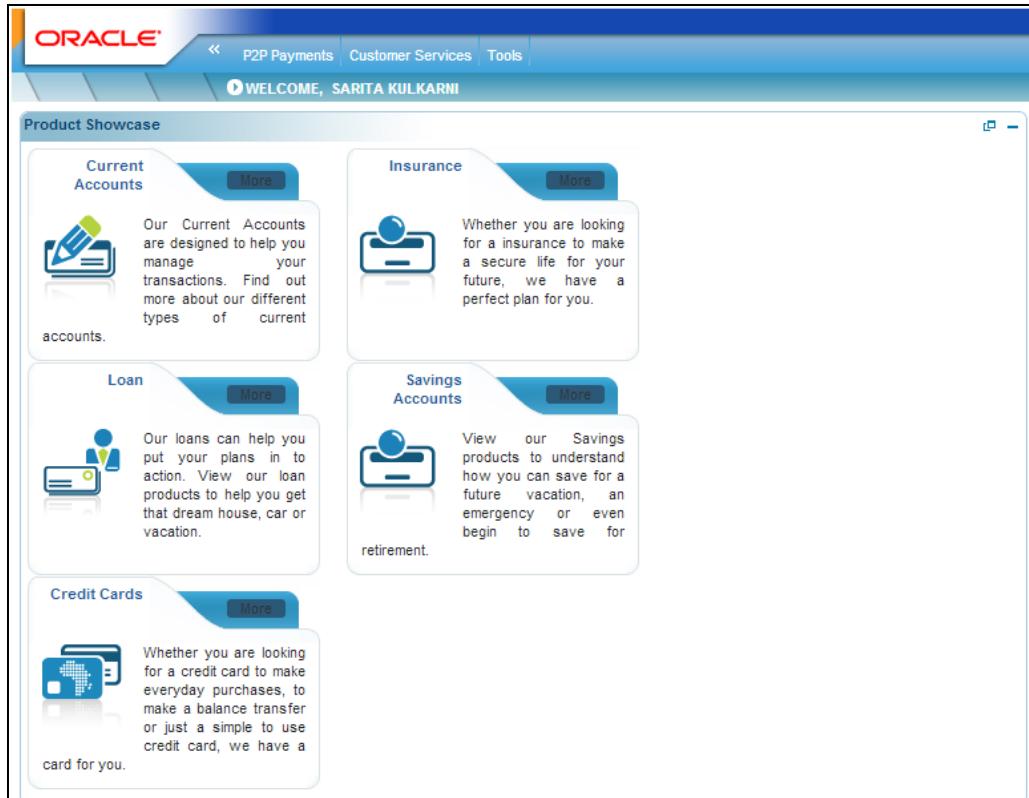
**OR**

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



The screenshot shows the Oracle Product Showcase interface. At the top, there is a navigation bar with the Oracle logo, P2P Payments, Customer Services, Tools, and a welcome message for SARITA KULKARNI. The main area is titled "Product Showcase" and contains five product categories:

- Current Accounts**: Features a pencil icon and text about managing transactions. A "More" button is present.
- Insurance**: Features a briefcase icon and text about secure life plans. A "More" button is present.
- Loan**: Features a person and computer icon and text about getting loans for a dream house, car, or vacation. A "More" button is present.
- Savings Accounts**: Features a piggy bank icon and text about saving for a future vacation, emergency, or retirement. A "More" button is present.
- Credit Cards**: Features a credit card icon and text about everyday purchases, balance transfers, or simple credit cards. A "More" button is present.

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

## Product Showcase

**Product Showcase**

**Privilege Savings Account**  
A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**  
Dedicated relationship manager  
Higher daily withdrawal limit  
Exclusive discounts at premier stores  
Free access to ATM Anywhere

**Apply Online**

**Savings Accounts**  
A savings account that gives you complete banking solutions.

**Features:**  
Zero balance corporate salary account  
Overdraft facility  
Preferential pricing  
Free access to ATM Anywhere

**Apply Online**

**Students Bank Account**  
An easy way to save and manage your finances while you earn your degree.

**Features:**  
Low minimum balance  
Online Banking Service  
Interest Rate - 3.25% p.a.  
Free access to ATM Anywhere

**Apply Online**

**Regular Saving Account**  
An online savings account that gives you a high interest rate, easy access to your money, is 24/7 online and rewards you for regularly saving.

**Features:**  
Interest calculated daily, paid monthly  
Interest rate - 3.75% p.a.  
No minimum balance  
Easy online account management

**View More**

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

## Savings Accounts - Online Application Form

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

**Continue**

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

Online Application Form

Savings Accounts

Account Ownership

Please Specify your preference regarding Account Ownership

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

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

Terms & Conditions

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

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

**Continue**

**Field Description**

Field Name	Description
<b>Online Application Form – Saving Accounts</b>	
<b>Account Ownership</b>	[Mandatory, Radio Buttons] Select the desired Account Ownership from the following: <ul style="list-style-type: none"> <li>• Open Account for me</li> <li>• I have One Co-Applicant</li> <li>• I have Two Co-Applicant</li> <li>• I have Three Co-Applicant</li> </ul>
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Mandatory, Check Box] Select the checkbox to agree with the mentioned Terms & Conditions.
<b>View Terms &amp; Conditions</b>	[Optional, Hyperlink] Click the link to view the Terms & Conditions.
<b>Download Terms &amp; Conditions</b>	[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

<b>Salutation</b>	[Dropdown, Mandatory]
Enter the appropriate salutation term for applicant from the dropdown list.	
• Col	
• Dr	
• Mr	
• Mrs	
• Ms	
• Others (Please Specify)	

Field Name	Description
<b>If Others, please specify</b>	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
<b>First Name</b>	[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.
<b>Middle Name</b>	[Optional, Input Box, 35] Enter the middle name of the applicant.
<b>Last Name</b>	[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.
<b>Date of Birth</b>	[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.
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[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

<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
<b>Phone Number</b>	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
<b>Preferred Mode of Contact</b>	[Optional, Dropdown]
	Select the desired mode of contact from the following values:
	Mobile
	Email
<b>Preferred Date of Contact</b>	[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.
<b>Preferred Time of Contact</b>	[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:
	<ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 1

### Personal Information – Identification Details

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination Online Application Form for Savings Accounts. The page title is 'Savings Accounts' and the sub-section is 'Applicant Details 1'. The 'Identification Details' section is active, showing a dropdown for 'Identification' (selected: PAN), an input field for 'ID Number' (AIQ15951K), and dropdowns for 'Citizenship' (INDIA) and 'Permanent US Resident Status' (radio buttons for 'US Resident' and 'Not a US Resident'). Below these are checkboxes for 'Visited US in last 3 Years?' (Yes/No). The right sidebar includes links for Security Information, Need Help (with a 1.866.362.4536 number and call/chat/mail buttons), Review details of product you are applying, View Previous Interactions, Feedback, and Track Your Application.

### 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	<p>[Optional, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

## Savings Accounts – Applicant Details 1

### Address Details – Residential Address

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 1</b>	
<b>Address Details</b>	
<b>Residential Address</b>	
Residential Address same as that of Initial Applicants	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Address	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>

Field Name	Description
<b>City</b>	[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.
<b>State</b>	[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.
<b>Country of Residence</b>	[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.
<b>Postal Code</b>	[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.
<b>Accommodation Type</b>	[Mandatory, Dropdown]  Select the appropriate Accommodation Type from the following: <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 1

### Address Details – Mailing Address

### Field Description

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

##### Address Details

##### Mailing Address

**We shall send all the postal communication to you at this location:**

[Display]

Indicates that the following address is used for the postal communication.

##### Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

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

Field Name	Description
<b>Address</b>	[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:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate address
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate City.
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate State.
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else select the appropriate Country of Residence.
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate Postal Code.

## Savings Accounts – Applicant Details 1

### Employment Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area displays the 'Employment Details' section, which includes fields for Nature of Employment (dropdown menu showing 'Full Time permanent'), Current Employer Name (input box containing 'Aequor'), Designation (input box containing 'Technical Writer'), Currency (dropdown menu showing 'Indian Rupee'), and Gross Annual income (input box containing '250000'). Below these fields are buttons for 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', and 'Submit Application'. A 'Next' button is located to the right of the 'Submit Application' button. The right sidebar contains sections for 'Security Information', 'Need Help' (with a phone number 1.866.362.4536 and links for 'Call', 'Chat', and 'Mail'), 'Review details of product you are applying' (with links for 'Features' and 'Terms and Conditions'), 'View Previous Interactions' (with a 'View' link), and 'Feedback' (with a 'Post your Feedback' link). The top of the page shows the Oracle logo and navigation links for 'P2P Payments', 'Customer Services', and 'Tools'. The user is logged in as 'WELCOME, SARITA KULKARNI'.

### Field Description

Field Name	Description
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#### Online Application Form - Savings Accounts – Applicant Details 1

##### Employment Details

<b>Nature of Employment</b>	[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

<b>Current Employer Name</b>	[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
<b>Designation</b>	[Conditional, Alphanumeric with *, +, Input Box, 35]
	This field appears only when the Nature of Employment selected is:
	<ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul>
	Enter the appropriate Designation.
<b>Name of Business</b>	[Conditional, Input Box, ]
	This field appears only when the Nature of Employment selected is:
	<ul style="list-style-type: none"> <li>• Self Employed</li> </ul>
<b>Currency</b>	[Mandatory, Dropdown]
	Select the desired type of currency from the system configured options.
<b>Gross Annual Income</b>	[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
<b>Online Application Form - Savings Accounts – Applicant Details 2</b>	
<b>Personal Information</b>	
<b>Personal Details</b>	
<b>Salutation</b>	[Dropdown, Mandatory]
	Enter the appropriate salutation term for applicant from the dropdown list.
	<ul style="list-style-type: none"> <li>• Col</li> <li>• Dr</li> <li>• Mr</li> <li>• Mrs</li> <li>• Ms</li> <li>• Others (Please Specify)</li> </ul>
<b>If Others, please specify</b>	[Conditional, Input Box, 50]
	This field is available and Mandatory only when Salutation selected is "Others".

Field Name	Description		
<b>First Name</b>	[Mandatory, Input Box, 35] Enter the first name of the applicant.		
<b>Last Name</b>	[Mandatory, Input Box, 35] Enter the last name of the applicant.		
<b>Date of Birth</b>	[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.		
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.		
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.		
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"><li>• Male</li><li>• Female</li></ul>		
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"><li>• Divorced</li><li>• Separated</li><li>• Remarried</li><li>• Married</li><li>• Single</li></ul>		
<b>Mother's Maiden Name</b>	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.		

## Savings Accounts – Applicant Details 2

### Personal Information – Contact Details

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination Online Application Form for Savings Accounts. The main content area displays the 'Personal Information' section, specifically the 'Contact Details' tab. It includes fields for ISD Code (91), Email (sarita.kulkarni@oracle.com), and Phone Number (9874563210). The right sidebar provides security information, help options, and links for feedback and tracking.

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 2</b>	
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Mobile Number.
<b>ISD Code</b>	[Mandatory, Numeric, Input Box, 3] Enter the appropriate ISD Code for Phone Number.
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 15] Enter the appropriate Mobile Number.
<b>Phone Number</b>	[Optional, Numeric, Input Box, 20] Enter the valid Phone Number.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.

Field Name	Description
<b>Preferred Mode of Contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred Date of Contact</b>	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 2

### Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The current step is 'Applicant Details 2'. The form displays identification details such as PAN (BHY951456A), ID Number (BHY951456A), Citizenship (INDIA), and Resident Status (US Resident). The right sidebar includes a 'Security Information' section with a lock icon, help links for 'Call', 'Chat', and 'Mail', and a 'View Previous Interactions' section.

### 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	<p>[Optional, Radio Button]</p> <p>Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

## Savings Accounts – Applicant Details 2

### Address Details – Residential Address

Savings Accounts

Online Application Form

Application Reference Number: 185539021097617

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

Personal Information   Address Details

Residential Address

Residential Address same as that of Initial Applicants\*  Yes  No

Address\*  
1 Vatika  
Yogi Road  
Mumbai  
Maharashtra

City\*  
State\*  
Country of Residence\*  
Postal Code  
Accommodation Type\*

Mailing Address

Employment Details

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

Download   Print

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

Need Help  
1.866.362.4536  
Call   Chat   Mail

Review details of product you are applying  
• Features  
• Terms and Conditions

View Previous Interactions  
• View

Feedback  
• Post your Feedback

Track Your Application  
• Track Your Application

**Field Description**

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Address</b>	<p>[Mandatory, Alphanumeric, Input Box, 35*2]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate Address.</p>
<b>City</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate City.</p>
<b>State</b>	<p>[Mandatory, Input Box, 35]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else, enter the appropriate State.</p>
<b>Country of Residence</b>	<p>[Optional, Dropdown]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Country of Residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, Input Box, 20]</p> <p>This field is disabled if the option selected for Residential Address is same as that of Initial Applicant's is Yes.</p> <p>Else select the appropriate Postal Code.</p>
<b>Accommodation Type</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate Accommodation Type from the following:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 2

### Address Details – Mailing Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area is titled 'Address Details' and specifically 'Mailing Address'. It contains fields for 'Address\*', 'City\*', 'State\*', 'Country of Residence\*', and 'Postal Code'. There are radio buttons for 'Same as that of Initial Applicant', 'Same as Residential Address', and 'Other'. The right side of the screen has a sidebar with various links and information boxes.

### 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
<b>Address</b>	[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:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate address.
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate City.
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate State.
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else select the appropriate Country of Residence.
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate Postal Code.

## Savings Accounts – Applicant Details 2

### Employment Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	[Mandatory, Dropdown] Select the appropriate Nature of Employment from the following:
	<ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>
<b>Current Employer Name</b>	[Conditional, Input Box, 35] This field appears only when the Nature of Employment selected is:
	<ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul>
Enter the appropriate Current Employer Name.	

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

## Savings Accounts – Applicant Details 3

### Personal Information – Personal Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area is titled 'Personal Information' and contains a 'Personal Details' section. The section includes fields for Salutation (dropdown, mandatory), First Name (Aastha), Middle Name, Last Name (Kirloskar), Date of Birth (23-02-1984), Place of Birth (Mumbai), Birth Country (INDIA), Gender (Male selected), Marital Status (Single), and Mother's Maiden Name (Kalindi). Below this, there are collapsed sections for 'Contact Details', 'Identification Details', 'Address Details', and 'Employment Details'. At the bottom of the form are buttons for 'Back', 'Cancel Application', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'. A sidebar on the right provides security information (secure site, how to be sure), help links (Call, Chat, Mail), review details of product applying, view previous interactions, post feedback, and track application status.

### Field Description

Field Name	Description
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#### 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
<b>If Others, please specify</b>	[Conditional, Input Box, 50] This field is available and Mandatory only when Salutation selected is "Others".
<b>First Name</b>	[Mandatory, Input Box, 35] Enter the first name of the applicant.
<b>Middle Name</b>	[Optional, Input Box, 35] Enter the middle name of the applicant.
<b>Last Name</b>	[Mandatory, Input Box, 35] Enter the last name of the applicant.
<b>Date of Birth</b>	[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.
<b>Place of Birth</b>	[Optional, Input Box, 35] Enter the appropriate place of birth.
<b>Birth Country</b>	[Mandatory, Dropdown] Select the appropriate country from the dropdown.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant. <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	[Optional, Dropdown] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Input Box, 20] Enter the applicant's mother's maiden name.

## Savings Accounts – Applicant Details 3

### Personal Information – Contact Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area is titled 'Personal Information' and contains sections for 'Personal Details' and 'Contact Details'. The 'Contact Details' section includes fields for ISD Code (91), Email (sarita.kulkarni@oracle.com), and Phone Number (9632147850). A note below these fields states: 'We will use these details to contact you if we require any clarifications while opening the account. Notifications and details about the steps which are required to be completed next shall be provided using these contact details. These contact details will also be used after opening the account successfully.' The sidebar on the right includes sections for 'Security Information', 'Need Help' (with a phone number 1.866.362.4536 and links to Call, Chat, and Mail), 'Review details of product you are applying', 'View Previous Interactions', 'Feedback' (with a link to Post your Feedback), and 'Track Your Application' (with a link to Track Your Application). Navigation buttons at the bottom include Back, Cancel Application, Share with co-applicant, Share with peer, Save, Help Complete, Submit Application, Download, and Print.

### 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
<b>Preferred Mode of Contact</b>	<p>[Optional, Dropdown]</p> <p>Select the desired mode of contact from the following values:</p> <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred Date of Contact</b>	<p>[Conditional, Date-Picker]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired date of contact from the Date-Picker.</p>
<b>Preferred Time of Contact</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the selected Preferred Mode of Contact is Mobile.</p> <p>Select the desired time of contact from the following:</p> <ul style="list-style-type: none"> <li>• Anytime</li> <li>• Between 9 AM to 10 AM</li> <li>• Between 10 AM to 11 AM</li> <li>• Between 11 AM to 12 PM</li> <li>• Between 12 PM to 1 PM</li> <li>• Between 1 PM to 2 PM</li> <li>• Between 2 PM to 3 PM</li> <li>• Between 3 PM to 4 PM</li> <li>• Between 4 PM to 5 PM</li> <li>• Between 5 PM to 6 PM</li> <li>• Between 6 PM to 7 PM</li> </ul>

## Savings Accounts – Applicant Details 3

### Personal Information – Identification Details

The screenshot shows the Oracle Online Application Form for Savings Accounts. The page title is "Savings Accounts" and the sub-page title is "Online Application Form". The application reference number is 185539021097617. The current step is "Applicant Details 3". The "Identification Details" section is active, showing fields for Identification (PAN), ID Number (TH1597535J), Citizenship (INDIA), and Resident Status (US Resident). The sidebar includes links for Security Information, Need Help (with a 1.866.362.4536 number and Call/Chat/Mail buttons), Review details of product you are applying, View Previous Interactions, Feedback (with a Post your Feedback link), and Track Your Application.

### 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
<b>Permanent US Resident Status?</b>	<p>[Optional, Radio Button]  Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• US Resident</li> <li>• Not a US Resident</li> </ul>
<b>Visited US in last 3 Years</b>	<p>[Optional, Radio Button]  Select the appropriate option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

### Savings Accounts – Applicant Details 3

#### Address Details – Residential Address

The screenshot shows the Oracle Online Application Form for Savings Accounts. The main content area displays the 'Residential Address' section, which includes fields for address, city, state, country, and accommodation type. The 'Address Details' tab is currently selected. The right sidebar contains various links and information, such as security details, help options, and application tracking links.

#### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Residential Address same as that of Initial Applicants</b>	<p>[Mandatory, Radio Button]  Select the appropriate value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Address</b>	[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.
<b>City</b>	[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.
<b>State</b>	[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.
<b>Country of Residence</b>	[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.
<b>Postal Code</b>	[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.
<b>Accommodation Type</b>	[Mandatory, Dropdown]
	Select the appropriate Accommodation Type from the following:
	<ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Owned by Self</li> <li>• Other</li> </ul>

## Savings Accounts – Applicant Details 3

### Address Details – Mailing Address

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination application form for Savings Accounts. The form is on 'Applicant Details 3' and shows the 'Address Details' section. It includes fields for Mailing Address, Residential Address, and Employment Details. A sidebar on the right provides security information, help options, and application tracking links.

### Field Description

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

##### Address Details

###### Mailing Address

**We shall send all the postal communication to you at this location:**

[Display]

Indicates that the following address is used for the postal communication.

###### Mailing Address

[Mandatory, Radio Buttons]

Select the desired option from the following:

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

Field Name	Description
<b>Address</b>	[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:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate Address.
<b>City</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate City.
<b>State</b>	[Mandatory, Input Box, 35]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else, enter the appropriate State.
<b>Country of Residence</b>	[Optional, Dropdown]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else select the appropriate Country of Residence.
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20]
	This field is disabled and auto-configured if any of the following option is selected for the Mailing Address:
	<ul style="list-style-type: none"> <li>• Same as that of Initial Applicant</li> <li>• Same as Residential Address</li> </ul>
	Else enter the appropriate Postal Code.

## Savings Accounts – Applicant Details 3

### Employment Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Employment Details</b>	
<b>Nature of Employment</b>	[Mandatory, Dropdown] Select the appropriate Nature of Employment from the following:
	<ul style="list-style-type: none"> <li>• Full Time temporary</li> <li>• Unemployed</li> <li>• Full Time permanent</li> <li>• Self Employed</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Other</li> </ul>
<b>Current Employer Name</b>	[Conditional, Input Box, 35] This field appears only when the Nature of Employment selected is: <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Unemployed</li> </ul> Enter the appropriate Current Employer Name.

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

## Linked Account Details

### Customize Account - Branch Details

### Field Description

Field Name	Description
<b>Online Application Form - Savings Accounts – Applicant Details 3</b>	
<b>Branch Details</b>	
<b>Please mention the branch where you wish to open the Account</b>	[Display] Indicates that the branch details are required to open the account.
<b>City</b>	[Mandatory, Dropdown] Select the desired City from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Select the desired Branch from the dropdown.
<b>Address</b>	[Optional, Alphanumeric, Input Box, 35*2] This field is auto-configured as you select the City and the Branch. Else enter the appropriate Address.
<b>City</b>	[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
<b>Country</b>	[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
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Account Features</b>	
<b>Account Operation</b>	[Mandatory, Dropdown] Select the desired option from the following: <ul style="list-style-type: none"> <li>• By me</li> <li>• By only first applicant</li> <li>• By any one of us</li> <li>• By all of us jointly</li> </ul>
<b>Register for Online Account Statement</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
<b>Frequency of statement generation</b>	<p>[Mandatory, Dropdown]  Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	<p>[Optional, Dropdown]  Select the desired month. The statement will start getting generated from the selected month.</p>
<b>Day of the Month</b>	<p>[Conditional, Dropdown]  Select the desired date. The statement will start getting generated from the selected date of the selected month.</p>
<b>Cheque Book Required</b>	<p>[Mandatory, Radio Buttons]  Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Type of Cheque Book</b>	<p>[Conditional, Dropdown]  This field appears only when the option selected for Cheque Book Required is Yes.  Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>

## Customize Account – Debit Card Option

### Field Description

Field Name	Description
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#### Online Application Form - Savings Accounts – Customize Account

##### Debit Card Option

<b>Applicant</b>	[Display] Displays the name of the applicant.
<b>Debit Card Required</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Embossing Name</b>	[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
<b>Online Application Form - Savings Accounts – Customize Account</b>	
<b>Nomination Details</b>	
<b>Nominee Required</b>	[Mandatory, Radio Buttons]
	Select the desired option from the following:
	<ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Name of Nominee</b>	[Conditional, Input Box, 70]
	This field is available only when the option selected for the Nominee Required is Yes.
<b>Relationship with Nominee</b>	[Conditional, Dropdown]
	This field is available only when the option selected for the Nominee Required is Yes.
	Select the appropriate option from the following:
	<ul style="list-style-type: none"> <li>• Parent</li> <li>• Spouse</li> <li>• Child</li> <li>• Other</li> </ul>

Field Name	Description
<b>Other</b>	[Conditional, Input Box, 20]
	This field is available only when the option selected for the Relationship with Nominee is Other.
<b>Nominee Date of Birth</b>	[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.
<b>Nominee Address</b>	[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.
<b>Address</b>	[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.
<b>City</b>	[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.
<b>State</b>	[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.
<b>Country</b>	[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
<b>Postal Code</b>	<p>[Conditional, Input Box, 20]</p> <p>This field is available only when the option selected for the Nominee Required is Yes.</p> <p>This field is auto-configured if the checkbox for the Nominee Address is checked.</p> <p>Else, enter the appropriate Postal Code.</p>

### Upload Documents

Upload Documents				
Mandatory Documents				
SI No	Document Type	Attach Document	Uploaded Document	
1	Passport	Browse Existing Documents	Passport.pdf	- Remove
2	Electricity Bill	Browse Existing Documents	Electricity_Bill.pdf	- Remove
<a href="#">+ Add More</a>				
<a href="#">Back</a> <a href="#">Cancel</a> <a href="#">Share with co-applicant</a> <a href="#">Share with peer</a> <a href="#">Save</a> <a href="#">Help Complete</a> <a href="#">Submit Application</a>				

### Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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
<b>Document Type</b>	<p>[Display, Column Heading, Dropdown]  Select the desired document type from the following values.</p> <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	<p>[Display, Column Heading]  Displays the following action buttons that help locating and attaching the required documents.</p>
<b>Browse</b>	<p>[Conditional, Action Button]  Click <b>Browse</b> to locate the respective document for the selected document type.</p>
<b>Existing Documents</b>	<p>[Conditional, Action Button]  Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.</p>
<b>Uploaded Document</b>	<p>[Display, Column Heading]  Displays the list of uploaded documents.</p>
<b>Remove</b>	<p>[Optional, Action Button]  Click <b>Remove</b> to remove the uploaded document from the list.</p>
<b>+ Add More</b>	<p>[Conditional, Action Button]  Click <b>Add More</b> to upload more documents to the list.</p>

### 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

Your application was submitted successfully!

**Step 1 - Applicant Details**

**Personal Details**

- Salutation\* : Dr
- First Name\* : Nisha
- Middle Name :
- Last Name\* : Mehta
- Date of Birth\* : 30-03-1970
- Gender\* : Female
- Marital Status : Married
- Mother's Maiden Name\* : Yashodaben

**Contact Details**

- Mobile Number\* : 7755334862
- Phone Number :
- Email\* : nisham@yahoo.com
- Preferred mode of contact : Mobile
- Preferred date of contact\*\* : 20-08-2013
- Preferred time of contact\*\* : Between 09.00 AM and 10.00 AM

**Identification Details**

- Identification\* : PAN
- ID Number\* : AS456852D
- Citizenship\* : INDIA

**Residential Address**

- Address\* : A Hiranandani
- Powai
- City\* : Mumbai
- State\* : Maharashtra
- Country of Residence\* : INDIA
- Postal Code : 400062
- Accommodation Type\* : Owned by Self

**Mailing Address**

- Address\* : A Hiranandani
- Powai
- City\* : Mumbai
- State\* : Maharashtra
- Country of Residence\* : INDIA
- Postal Code : 400062

**Employment Details**

- Nature of Employment\* : Unemployed
- Currency\* : Indian Rupee
- Gross Annual income\* : 720000.00

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

## Step 2 – Upload Documents

**Step 2 - Upload Documents**

- Identification Proof : PAN Card
- Address Proof : Passport

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

## Step 3 – Customise your Card

**Step 3 - Customise Your Card**

**Existing Card Details**

- Do you own a credit card\* : No

**Club Membership Details**

- Are you currently a member of the Club program\* : No

**Card Details**

- Do you wish to register for online card statement\* : Yes
- Name embossed as on card : Nisha Mehta
- Do you require Photo on card\* : Yes

**Supplementary Card**

- Relationship with family member\* : Parent
- Name as on add-on card : Yashodaben Patel
- Date of birth : 15-06-1950
- Gender : Female
- Limit on Supplementary Card : 50

**Card Receiving Option**

- How should we deliver the Credit Card to You\* : Courier to Mailing Address

**Protection Plus Insurance Scheme**

- Do you wish to avail the card protection plan\* : No

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**

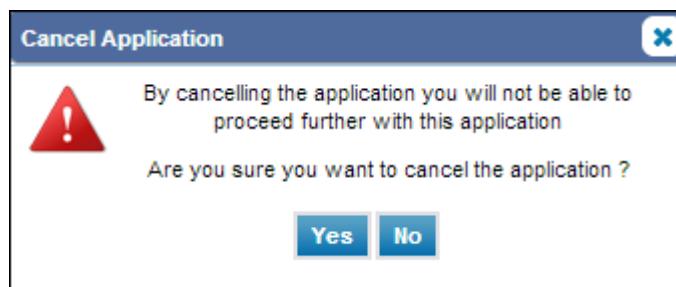
Click **Back** to go back to the previous tab.

#### **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

The screenshot shows a 'Share Application with Co-Applicant' dialog box overlaid on a larger application form. The dialog box contains a text input field 'To' with the value 'kul.sarita@gmail.com' and two buttons: 'Share' and 'Cancel'. The background application form is for 'Savings Accounts' and shows fields for 'First Name' (Swati) and 'Middle Name' (Kanyakar).

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

## Share Application with Co-Applicant

The screenshot shows a 'Share Application with Co-Applicant' dialog box with a message: 'Your application has been shared with kul.sarita@gmail.com'. It also includes a note: 'To ensure that only kul.sarita@gmail.com accesses the application, we have generated a security code for this request. kul.sarita@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.' Below this, it says 'Please note the reference number 872865121097870 of the application.' and a code 'InfawP'. There is an 'OK' button at the bottom.

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.

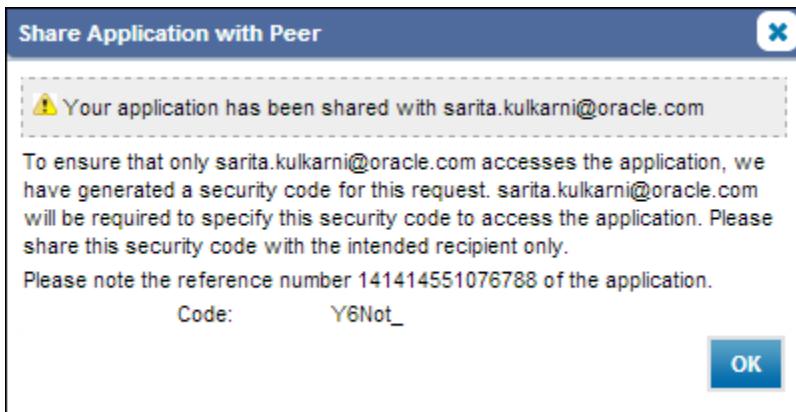
The screenshot shows a 'Share Application with Peer' dialog box with a text input field 'To' containing the value 'arita.kulkarni@oracle.com' and two buttons: 'Share' and 'Cancel'.

22. Click the desired option from the following:

- Email – By default it is selected. Enter the personal Email ID in the respective field.
- Facebook – Click Facebook to share the same application with peer through social media.



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



25. Click **OK**.

#### Submit Application

Click **Submit Application** to submit the application.

### 13.3 Prospective Customer

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

#### For the Prospective Customer:

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

## Product Showcase

The screenshot shows the Oracle Direct Banking Cross Channel Origination Product Showcase page. The top navigation bar includes the Oracle logo, a 'Personal' tab, a 'Corporate' tab, a 'Call for free on : 1-800-111-1111' link, a 'Choose Language' dropdown set to 'English', and a search bar. The main content area is divided into several sections: 'Login to Internet Banking' (with 'Login', 'Register', and 'Forgot Password?' buttons), 'P2P Payment' (with a sub-section for 'Received P2P Payment?' and a 'Claim Now' button), 'Tools & Calculators' (listing 'Loan Calculator', 'Budget Calculator', 'Foreign Exchange Calculator', 'Loan Eligibility Calculator', and 'Deposit Calculator'), 'Products & Offers' (listing 'Current Accounts', 'Insurance', 'Retail Loan', and 'Savings Accounts'), and a sidebar with 'ATM-Branch Locator', 'FAQs', 'Track Application Status', and 'Review Account open Request'. The 'Savings Accounts' section in the 'Products & Offers' grid is highlighted with a red box around the 'View More' button.

The following page is displayed.

## Product Group – Savings Accounts

The screenshot shows the Oracle FLEXCUBE Direct Banking Cross Channel Origination Savings Accounts page. The top navigation bar includes 'ORACLE', 'Personal', 'Corporate', 'Call for free on : 1-800-111-1111', and 'Choose Language English'. The main content area is titled 'Savings Accounts' and lists four account types:

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

The right sidebar contains links for 'Tools & Calculators' (Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, Deposit Calculator), 'ATM-Branch Locator', 'Click to Claim Payments', 'FAQs', and 'Track Application Status'.

- 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

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

Personal Corporate

Home > Savings Accounts

Savings Accounts

Privilege Savings Account

A feature rich savings account that provides financial planning benefits and lifestyle privileges.

Features:

- Dedicated relationship manager
- Higher daily withdrawal limit
- Exclusive discounts at premier stores
- Free access to ATM Anywhere

Apply Now

Salary Account

A savings account that gives you complete banking solutions.

Features:

- Zero balance corporate salary account
- Overdraft facility
- Preferential pricing
- Free access to ATM Anywhere

Apply Now

Tools & Calculators

- Loan Calculator
- Budget Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator

ATM-Branch Locator

Click to Claim Payments

FAQs

Track Application Status

The following page is displayed.

## Online Application Form

**Privilege Savings Account**

Are you an existing customer of the bank ?

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

Yes I am Existing Customer/Registered Customer of the bank.  
 Not yet, I am new to bank.

Not Registered with us ?

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name   
Last Name   
Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password  Very Weak [Login Password Policy](#)  
Confirm Password

Account Ownership

Please Specify your preference regarding Account Ownership

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

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

3. Enter the required details in the following fields.

### Field Description

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

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

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

**Note:** Since the user is not an existing customer of the bank, select **Not yet. I am new to bank.**

Further section explains the registration process only for the **Prospective Customer**.

#### Not Registered with us?

<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Email</b>	[Optional, Alphanumeric, Input Box, 255]
	Enter the valid Email ID.
<b>Password</b>	[Mandatory, Alphanumeric, Input Box, 255]
	Enter the desired password.
<b>Confirm Password</b>	[Mandatory, Alphanumeric, Input Box, 255]
	Repeat the above password to avoid any kind of typographical mistakes.

#### Account Ownership

Field Name	Description
<b>Account Ownership</b>	
<b>Please specify your preferences regarding Account Ownership</b>	<p>[Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Open account for me</li> <li>• I have one Co-Applicant</li> <li>• I have two Co-Applicants</li> </ul>

#### Terms & Conditions

Field Name	Description
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the Terms & Conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[Checkbox, Mandatory] A user has to select the checkbox to accept all the terms and conditions mentioned, only then further online processing takes place.
<b>Security Code</b>	
<b>Security Code in the image</b>	[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.
	[Icon, Optional] A user can hear the security code using this icon.
<b>Security Code</b>	[Text field, Mandatory] A user has to enter the alphanumeric security code shown in the image into the security code text field.

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

## Savings Accounts – Applicant Details 1

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information

Personal Details

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

Salutation*	Select
First Name*	Anjali
Middle Name	
Last Name*	Katti
Date of Birth*	
Gender*	<input type="radio"/> Male <input checked="" type="radio"/> Female
Marital Status	Please Select
Mother's Maiden Name*	

Contact Details

Identification Details

Address Details

Employment Details

Cancel    Share with co-applicant    Continue    Next

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

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information

Personal Details

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

Salutation*	Mrs
First Name*	Anjali
Middle Name	Anil
Last Name*	Katti
Date of Birth*	17-10-1980
Gender*	<input type="radio"/> Male <input checked="" type="radio"/> Female
Marital Status	Married
Mother's Maiden Name*	Vinita

Contact Details

Identification Details

Address Details

Employment Details

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

**Field Description**

Field Name	Description
<b>Personal Information</b>	
<b>Personal Details</b>	
	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.
<b>Salutation</b>	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.
<b>First Name</b>	[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.
<b>Middle Name</b>	[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.
<b>Last Name</b>	[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.
<b>Name</b>	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing user.
<b>Date of Birth</b>	[Mandatory, Date Picker] Select the appropriate birth date from the date picker
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant.
<b>Marital Status</b>	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

## Savings Accounts – Applicant Details 1

### Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>Mobile Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the appropriate mobile number of the applicant.
<b>Phone Number</b>	[Mandatory, Numeric, Input Box, 20] Enter the appropriate phone number of the applicant.
<b>Email</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email address of the applicant.
<b>Preferred mode of contact</b>	[Optional, Dropdown] Enter the desired option from the following: <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred date of contact</b>	[Mandatory, Date Picker] Select the desired date from the date picker.

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

### Savings Accounts – Applicant Details 1

### Field Description

Field Name	Description
<b>Personal Information</b>	
Identification	<p>[Mandatory, Dropdown]</p> <p>Select the desired identification type from the following options.</p> <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> </ul>

Field Name	Description
<b>ID Number</b>	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

## Savings Accounts – Applicant Details 1

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

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

Personal Information    Address Details    Mailing Address    Employment Details

Residential Address

Address\* 2, Tulsi Vihar, Paud road, Near Dashbhu

City\* Pune

State\* Maharashtra

Country of Residence\* INDIA

Postal Code 452102

Accommodation Type\* Company Provided

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

## Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	[Mandatory, Alphanumeric] Enter the appropriate address of the applicant.
<b>City</b>	[Mandatory, Alphanumeric,20] Enter the city of residence.
<b>State</b>	[Mandatory, Alphanumeric, 20] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.

Field Name	Description
<b>Postal Code</b>	[Optional, Numeric] Enter the postal code of the area of residence.
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: • Owned by self

### Savings Accounts – Applicant Details 1

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>Checkbox for same residential address</b>	[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.

<b>City</b>	[Mandatory, Alphanumeric,20] Enter the city of residence.
-------------	--

<b>City</b>	[Mandatory, Alphanumeric,20] Enter the city of residence.
<b>State</b>	[Mandatory, Alphanumeric, 20] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric] Enter the postal code of the area of residence.

### Savings Accounts – Applicant Details 1

### Field Description

Field Name	Description
<b>Employment Details</b>	
<b>Nature of Employment</b>	[Mandatory, Dropdown] Select the appropriate option from the following values: <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Name of Business</b>	[Conditional, Alphanumeric, 20] Enter the name of business.

Field Name	Description
<b>Currency</b>	[Mandatory, Dropdown] Enter the type of currency. The list is displayed as per system configuration.
<b>Gross Annual Income</b>	[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
<b>Personal Information</b>	
<b>Personal Details</b>	
<b>Salutation</b>	[Dropdown, Mandatory] Enter the appropriate salutation term for applicant.

Field Name	Description
<b>First Name</b>	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Middle Name</b>	[Optional, Alphanumeric, 35] Enter the middle name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Last Name</b>	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant. This field is available only when logged in customer is a newly registered user.
<b>Name</b>	[Mandatory, Alphanumeric, 35] Enter the appropriate name of the applicant. This field is available only when the logged in customer is an existing customer.
<b>Date of Birth</b>	[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.
<b>Gender</b>	[Mandatory, Radio Button] Select the appropriate gender of the applicant.
<b>Marital Status</b>	[Dropdown, Optional] Select the appropriate status from the following options: <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	[Mandatory, Alphanumeric, 20] Enter the applicant's mother's maiden name.

## Savings Accounts - Applicant Details 2

### Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>Mobile Number</b>	[Mandatory, Numeric,10] Enter the appropriate mobile number of the applicant.
<b>Phone Number</b>	[Mandatory, Numeric,20] Enter the appropriate phone number of the applicant.
<b>Email</b>	[Mandatory, Alphanumeric, 255] Enter the appropriate Email address of the applicant.
<b>Preferred mode of contact</b>	[Dropdown, Optional] Enter the desired option from the following: <ul style="list-style-type: none"> <li>• Mobile</li> <li>• Email</li> </ul>
<b>Preferred date of contact</b>	[Date Picker, Mandatory] Select the desired date from the date picker.

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

### Savings Accounts – Applicant Details 2

### Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Identification</b>	<p>[Mandatory, Dropdown]</p> <p>Select the desired identification type from the following options.</p> <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> </ul>
<b>ID Number</b>	<p>[Mandatory, Alphanumeric,20]</p> <p>Enter the respective unique number of the selected identification document.</p>

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

### Savings Accounts – Applicant Details 2

The screenshot shows the 'Savings Accounts' application form. At the top, it displays 'Savings Accounts' and 'Online Application Form' on the left, and 'Application Reference Number : 529190481249472' on the right. Below this is a navigation bar with tabs: 'Applicant Details 1' (disabled), 'Applicant Details 2' (highlighted in orange), 'Linked Account Details', 'Customize Account', 'Upload Documents', and 'Review'. Under the 'Address Details' section, there is a 'Residential Address' group containing fields for Address\*, City\*, State\*, Country of Residence\*, Postal Code, and Accommodation Type\*. Below this is a 'Mailing Address' group. At the bottom of the form are buttons for 'Back', 'Cancel', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', and 'Submit Application'.

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	[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
<b>City</b>	[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
<b>State</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the state of residence
	Enter the state of residence or it may appear automatically if you select Mailing Address as Same as Residential Address

Field Name	Description
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence.
<b>Postal Code</b>	[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
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: <ul style="list-style-type: none"> <li>• Owned by self</li> <li>• Owned by Company</li> <li>• Other</li> </ul>

### Savings Accounts – Applicant Details 2

The screenshot shows the 'Savings Accounts' application form. The 'Applicant Details 2' tab is active. The 'Address Details' section is expanded, showing fields for Residential Address and Mailing Address. The Mailing Address section includes a note about postal communication, a radio button for 'Same as that of Initial Applicant', and checkboxes for 'Same as Residential Address' and 'Other'. Other fields in the Mailing Address section include Address\*, City\*, State\*, Country of Residence\*, and Postal Code. The 'Employment Details' section is partially visible below. At the bottom, there are 'Back' and 'Next' buttons, as well as 'Cancel', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', and 'Submit Application' buttons.

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>Checkbox for same residential address</b>	[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
<b>Note:</b> If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.	
<b>Address</b>	[Mandatory, Alphanumeric, Input Box, 20] Enter the address or it may appear automatically if you select Mailing Address as Same as Residential Address
<b>City</b>	[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
<b>State</b>	[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
<b>Country of Residence</b>	[Mandatory, Dropdown] Select the country of residence from the dropdown list.
<b>Postal Code</b>	[Optional, Numeric, Input Box, 20] Enter the postal code of the area of residence or it may appear automatically if you select Mailing Address as Same as Residential Address.

### Savings Account – Applicant Details 2

Savings Accounts  
Online Application Form

Application Reference Number: 529190481249472

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

Personal Information

Address Details

Employment Details

Nature of Employment\*  

Current Employer Name\*  

Designation  

Currency\*  

Gross Annual income\*  

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

**Field Description**

Field Name	Description
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Name of Business</b>	<p>[Conditional, Alphanumeric, 20]</p> <p>Enter the name of business.</p>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Enter the type of currency.</p> <p>The list is displayed as per system configuration.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the gross annual income of the applicant.</p>

9. Click **Next**. The Linked Account Details page is displayed.

**Privilege Savings Account – Linked Account Details**

10. Enter the appropriate information in the following fields.

**Savings Accounts – Linked Account Details**

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

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

Account Number\* PN2589  
 Type of Code\*  Swift  National Clearing Code  
 National Clearing Code Type\*\* CHAPS MAPS Network  
 National Clearing Code\*\*    
 Name of the Bank   
 Bank Address   
 City   
 Country

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

**Field Description**

Field Name	Description
<b>Linked Account Details</b>	
<b>Account Number</b>	[Mandatory, Alphanumeric, 20] Enter the appropriate account number
<b>Type of code</b>	[Radio Button, Mandatory] Select the type of code from the following: <ul style="list-style-type: none"> <li>• Swift</li> <li>• National Clearing Code</li> </ul>
<b>National Clearing code Type</b>	[Mandatory, Dropdown] Select the appropriate value from the following options.
<b>National Clearing Code</b>	[Mandatory, Alphanumeric, 20] Select the appropriate code or select the required code using the lookup icon present next to the input field.
<b>Name of the Bank</b>	[Alphanumeric, Input Box, 20] Enter the appropriate bank name.
<b>Bank Address</b>	[Alphanumeric, Input Box, 20] Enter the appropriate bank address.
<b>City</b>	[Alphanumeric, Input Box, 20] Enter the appropriate city.
<b>Country</b>	[Alphanumeric, Input Box, 20] Enter the appropriate country.

11. Click **Next**. The *Customize Account* page is displayed.

**Savings Account – Customize Account**

12. Enter the appropriate information in the following fields.

## Savings Accounts – Customize Account

Savings Accounts  
Online Application Form

Application Reference Number : 529190481249472

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

Branch Details

City\* BANGALORE  
Branch\* Bank Futura-E06 BRANCH  
Address IFLEXPARK  
City BAGHMANE  
Country BANGALORE

Account Features  
Debit Card Option  
Nomination Details

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

### Field Description

Field Name	Description
<b>Customize Account</b>	
<b>Branch Details</b>	
<b>City</b>	[Mandatory, Dropdown] Enter the appropriate city of the branch from the dropdown.
<b>Branch</b>	[Mandatory, Dropdown] Enter the appropriate branch from the dropdown.
<b>Address</b>	[Alphanumeric, 40] Enter the address of the branch, or it may appear automatically as you select the branch.
<b>City</b>	[Alphanumeric, 20] Enter the appropriate city, or it may appear automatically as you select the branch.
<b>Country</b>	[Alphanumeric, 20] Enter the appropriate country, or it may appear automatically as you select the branch.

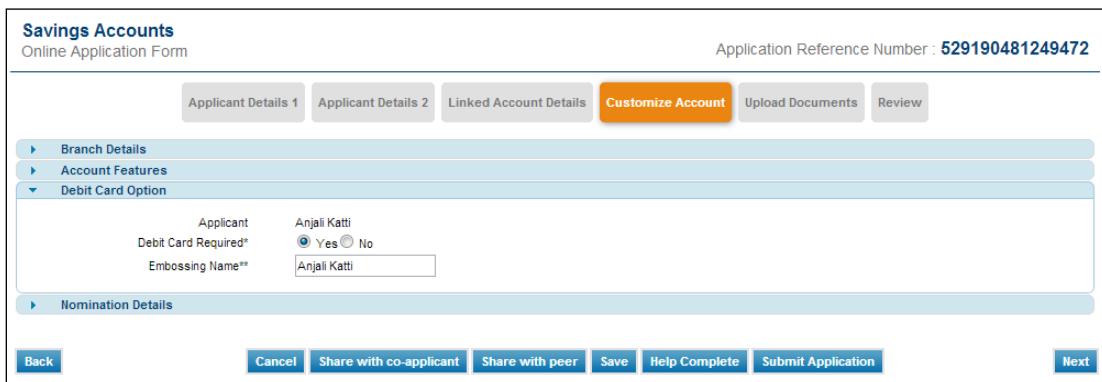
## Savings Accounts – Customize Account

### Field Description

Field Name	Description
<b>Customize Account</b>	
<b>Account Features</b>	
<b>Register for online Account statement</b>	[Mandatory, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Frequency of statement generation</b>	[Mandatory, Dropdown] Select the desired value from the dropdown. <ul style="list-style-type: none"> <li>• Annually</li> <li>• Semi Annually</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>
<b>Month</b>	[Mandatory, Dropdown] Select the desired month from the dropdown. The statement generation cycle will start from the selected month.
<b>Cheque Book Required</b>	[Mandatory, Radio Button] Select the appropriate option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

Field Name	Description
Type of Cheque Book	<p>[Mandatory, Dropdown list]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Multi City – 10 Leaves</li> <li>• Multi City – 25 Leaves</li> <li>• Personal – 25 Leaves</li> <li>• Pre-Printed – 25 Leaves</li> <li>• Personal – 10 Leaves</li> <li>• Pre- Printed – 10 Leaves</li> </ul>

### Savings Accounts – Customize Account



The screenshot shows a web-based application for 'Savings Accounts'. At the top, it says 'Savings Accounts' and 'Online Application Form'. To the right, it shows 'Application Reference Number : 529190481249472'. Below this is a navigation bar with tabs: 'Applicant Details 1', 'Applicant Details 2', 'Linked Account Details', 'Customize Account' (which is highlighted in orange), 'Upload Documents', and 'Review'. Under 'Customize Account', there are sections for 'Branch Details', 'Account Features', and 'Debit Card Option'. The 'Debit Card Option' section contains fields for 'Applicant' (Anjali Katti), 'Debit Card Required\*' (radio buttons for Yes and No, with Yes selected), and 'Embossing Name\*\*' (input field containing Anjali Katti). At the bottom of the form are buttons for 'Back', 'Cancel', 'Share with co-applicant', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'.

### Field Description

Field Name	Description
Customize Account	
Debit Card Option	
Debit Card Required	<p>[Mandatory, Radio Button]</p> <p>Select the desired value from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
Embossing Name	<p>[Mandatory, Alphanumeric, 40]</p> <p>Appears automatically, or enter the desired text.</p>

## Savings Accounts – Customize Account

### Field Description

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

#### Customize Account

#### Nomination Details

<b>Nominee Required?</b>	[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
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>Sl No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• SSN</li> </ul> </li> <li>• Employment Proof <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.

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

<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> 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

Step 1 - Applicant Details

Personal Details

Identification Details

Contact Details

Residential Address

Mailing Address

Employment Details

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

#### Step 2 – Upload Documents

Step 2 - Upload Documents

Identification Proof :PAN Card

Address Proof :Passport

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

### Step 3 – Customise your Card

Step 3 - Customise Your Card

**Existing Card Details**

Do you own a credit card? :No

**Club Membership Details**

Are you currently a member of the Club program? :No

**Card Details**

Do you wish to register for online card statement? :Yes

Name embossed as on card :Nisha Mehta

Do you require Photo on card? :Yes

**Supplementary Card**

Relationship with family member :Parent

Name as on add-on card :Yashodaben Patel

Date of birth :15-06-1950

Gender :Female

Limit on Supplementary Card :50

**Card Receiving Option**

How should We deliver the Credit Card to You? :Courier to Mailing Address

**Protection Plus Insurance Scheme**

Do you wish to avail the card protection plan? :No

**Back** **Open**

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.

**Cancel Application**

By cancelling the application you will not be able to proceed further with this application

Are you sure you want to cancel the application?

**Yes** **No**

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

#### Save

Click **Save** to save the application. In future, the user can access the same application from **My Applications** and **Submit** the same.

#### Download

Click **Download** to download the application.

**Print**

Click **Print** to print the application.

**Help Complete**

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

**Share with co-applicant**

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

**Share Application with Co-Applicant**

The screenshot shows a 'Share Application with Co-Applicant' dialog box overlaid on a larger application form. The dialog box has a blue header and contains the text 'Email the application to the following email address' followed by a text input field containing 'kul.santa@gmail.com'. Below the input field are two buttons: 'Share' and 'Cancel'.

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

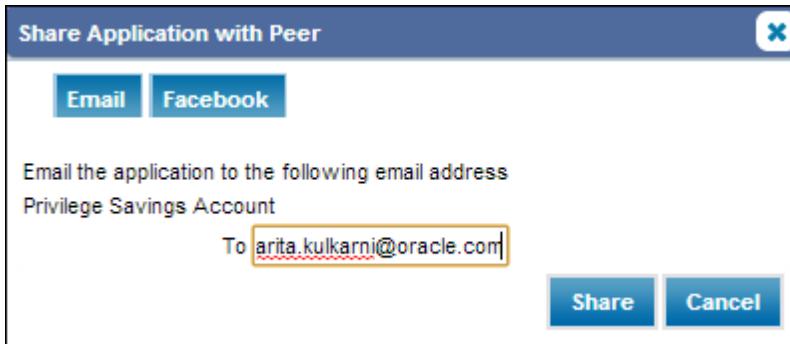
**Share Application with Co-Applicant**

The screenshot shows a 'Share Application with Co-Applicant' dialog box with a blue header. The main content area contains a message: 'Your application has been shared with kul.santa@gmail.com'. Below this message, there is a note: 'To ensure that only kul.santa@gmail.com accesses the application, we have generated a security code for this request. kul.santa@gmail.com will be required to specify this security code to access the application. Please share this security code with the intended recipient only.' At the bottom of the dialog box is an 'OK' button.

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

### Share with peer

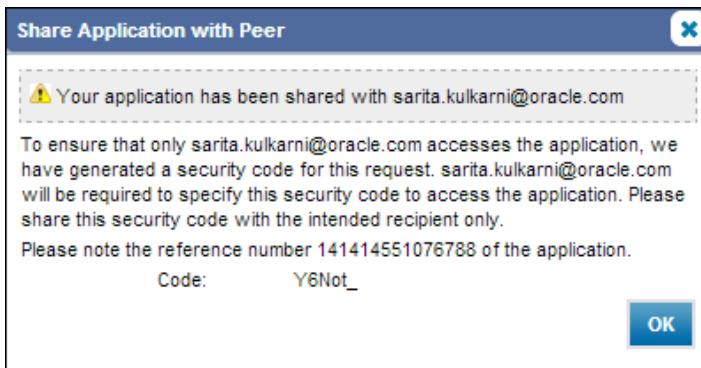
23. Click **Share with peer** to share the same application with the peer. The peer will verify the details and approve the same.



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:

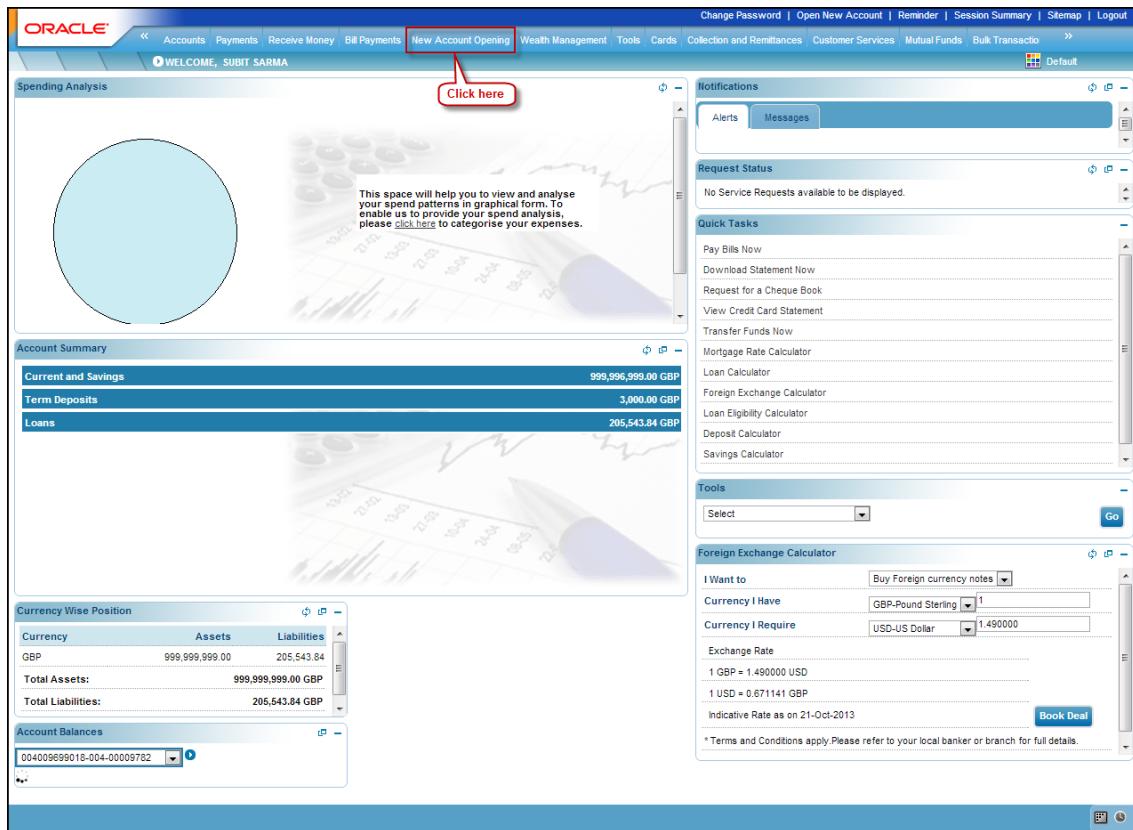
1. Enter the appropriate login credentials, as shown in the following screenshot:

## Login Page

### Field Description

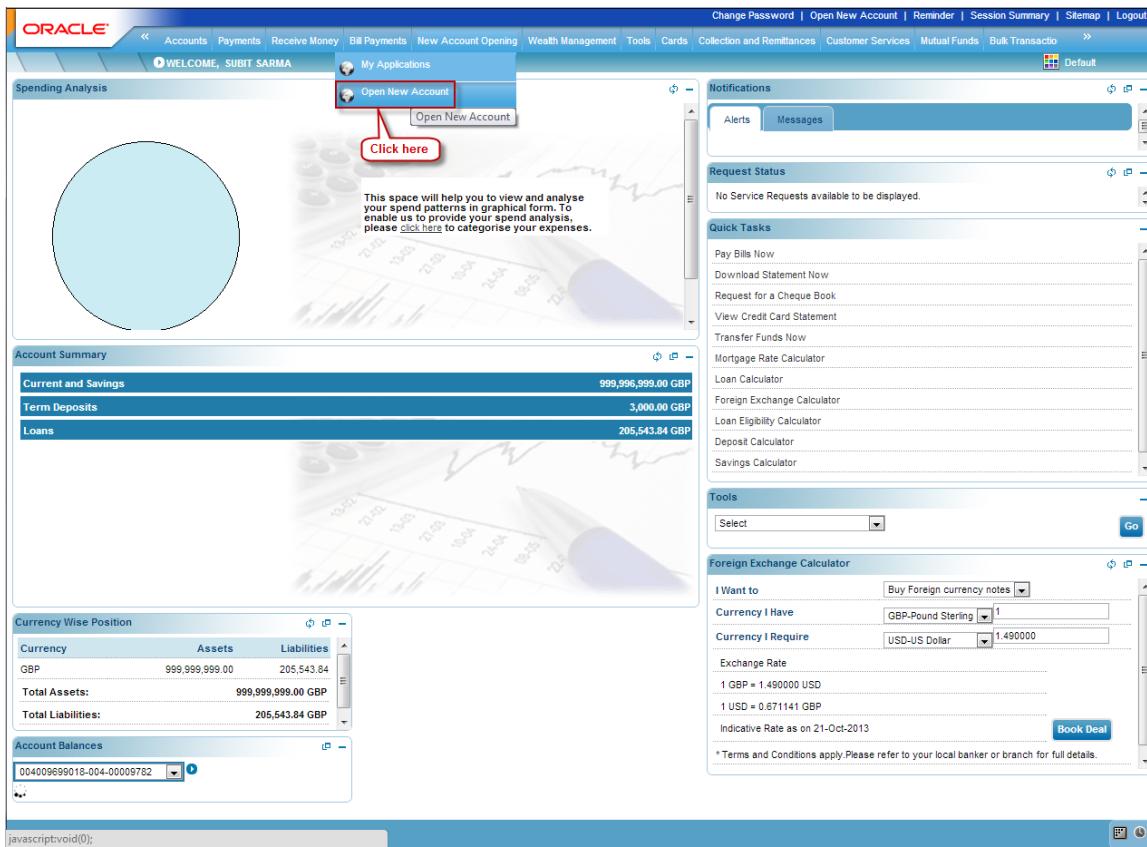
Field Name	Description
<b>Login Window</b>	
<b>User ID</b>	[Mandatory, Alphanumeric, Input Box, 100] Enter the appropriate <b>User ID</b> .
<b>Password</b>	[Mandatory, As per Password Policy, Input Box, 20] Enter the respective password as per <i>Password Policy</i> , for the User ID entered.
2. Click <b>Sign In</b> .	
3. The following page is displayed. Click <b>New Account Opening</b> , as shown in the following screenshot:	

## New Account Opening



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

## Open New Account



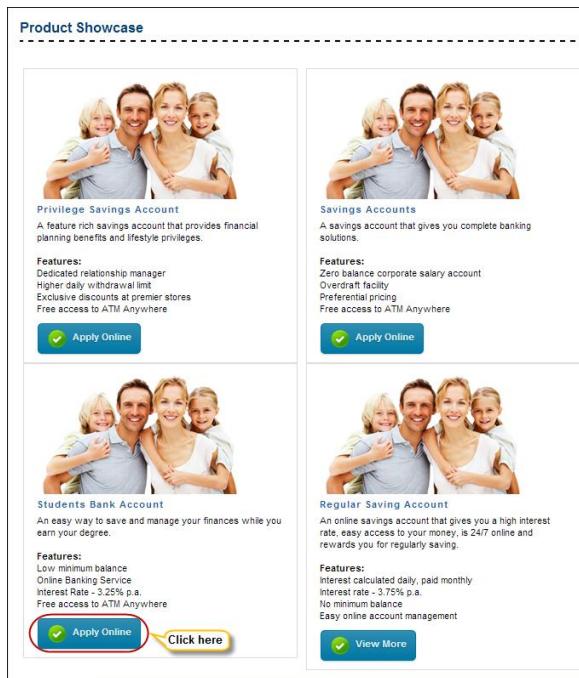
5. Click the link **More** available on any desired **Product Group** from the **Product Showcase**, as shown in the following screenshot:

## 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

- Enter the appropriate details in the respective sections.

## Online application Form – Students Bank Account

01-11-2013 10:23:51 GMT +0530

WELCOME, SUBIT SARMA

Students Bank Account

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

**Application Details**

**Personal Details**

Select Customer: 00009782

Name: Subit Sarma

City: Mumbai

Mobile Number: 9812365201

Email Id: subit51@a.com

Preferred day of contact: 08-11-2013

Preferred time of contact: Any Time

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Upload Document**

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

I have read, and am in agreement 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**

### Field Description

Field Name	Description
<b>Application Details – Personal Details</b>	
<b>Select Customer</b>	[Mandatory, Dropdown] Select the appropriate customer from the dropdown list.
<b>Name</b>	[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.
<b>City</b>	[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.
<b>Mobile Number</b>	[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

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

## Upload Document

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

## Terms & Conditions

**Terms & Conditions**

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

**PAYMENTS, TAXES, AND REFUND POLICY**

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

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

I've 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.

### 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.

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

The screenshot shows a web browser window for 'ORACLE' Direct Banking. The top navigation bar includes links for Accounts, Payments, Receive Money, Bill Payments, New Account Opening, Wealth Management, Tools, Cards, Collection and Remittances, and Customer Services. A welcome message 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Students Bank Account' and contains a message: 'Fill in below details. Our representatives will get back to you to understand your requirement.' Below this, a green box contains the following text: 'Thank you for showing interest in our product. Your application has been submitted. 179453301102894 Please note down your reference number for future communication. Our representatives will contact you within 3 working days.' The timestamp '01-11-2013 10:23:51 GMT +0530' is visible in the top right corner.

## 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**.

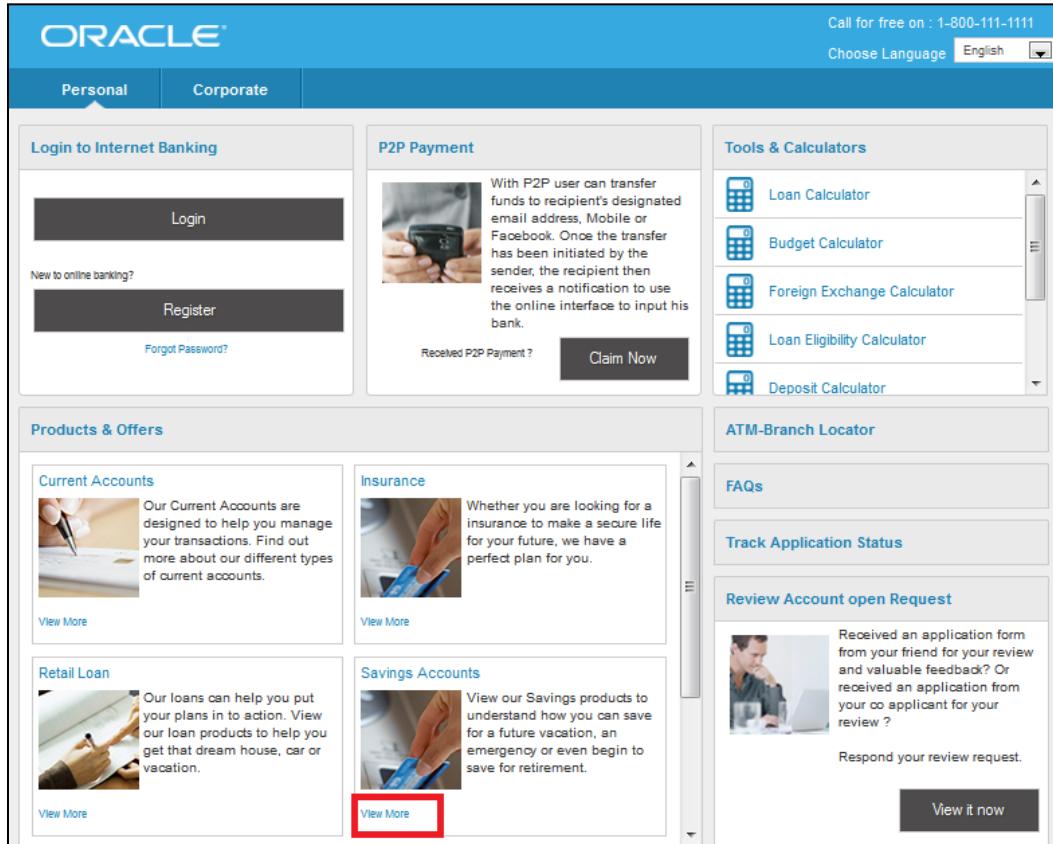
## 16.3 Prospective Customer

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 screenshot shows the Oracle Product Showcase page. At the top, there are tabs for 'Personal' and 'Corporate'. The main content area is titled 'Product Showcase' and contains several sections:

- Login to Internet Banking:** Includes 'Login' and 'Register' buttons.
- P2P Payment:** Shows a person using a smartphone to transfer funds. It includes a 'Received P2P Payment?' button and a 'Claim Now' button.
- Tools & Calculators:** A list of calculators including Loan Calculator, Budget Calculator, Foreign Exchange Calculator, Loan Eligibility Calculator, and Deposit Calculator.
- Products & Offers:**
  - Current Accounts:** Shows a hand writing on a document. It includes a 'View More' button.
  - Insurance:** Shows a hand holding a credit card. It includes a 'View More' button.
  - Retail Loan:** Shows a hand writing on a document. It includes a 'View More' button.
  - Savings Accounts:** Shows a hand holding a credit card. It includes a 'View More' button, which is highlighted with a red box.
- ATM-Branch Locator:**
- FAQs:**
- Track Application Status:**
- Review Account open Request:** Shows a person at a desk. It includes a 'View it now' button.

The following page is displayed.

## Product Group – Savings Accounts

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

**Savings Accounts**

**Privilege Savings Account**



A feature rich savings account that provides financial planning benefits and lifestyle privileges.

**Features:**  
Dedicated relationship manager  
Higher daily withdrawal limit  
Exclusive discounts at premier stores  
Free access to ATM Anywhere

**Apply Now**

**Salary Account**



A savings account that gives you complete banking solutions.

**Features:**  
Zero balance corporate salary account  
Overdraft facility  
Preferential pricing  
Free access to ATM Anywhere

**Apply Now**

**Students Bank Account**



An easy way to save and manage your finances while you earn your degree.

**Features:**  
Low minimum balance  
Online Banking Service  
Interest Rate - 3.25% p.a.  
Free access to ATM Anywhere

**View More**

**Tools & Calculators**

- Loan Calculator
- Budget Calculator
- Foreign Exchange Calculator
- Loan Eligibility Calculator
- Deposit Calculator

**ATM-Branch Locator**

**Click to Claim Payments**

**FAQs**

**Track Application Status**

- Click **Apply Online** button available on the Students Bank Account. The following page is displayed.

## Online Application Form

**Application Details**

**Personal Details**

First Name\*: [Input Field]  
Last Name\*: [Input Field]  
Date Of Birth\*: [Input Field]  
City\*: [Select Box]  
Mobile Number\*: [Input Field]  
Email Id\*: [Input Field]  
Preferred day of contact\*: [Input Field]  
Preferred time of contact\*: [Select Box]

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Upload Document**

**Terms & Conditions**

THE LEGAL AGREEMENTS SET OUT BELOW GOVERN YOUR USE OF THE ITUNES STORE, MAC APP STORE, APP STORE, AND BOOKSTORE 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

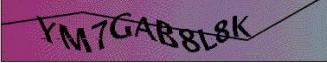
The iTunes Store, Mac App Store, App Store, and Bookstore services ("Services") accept these forms of payment: credit cards issued by U.S. banks, payments through your PayPal account, iTunes Cards, iTunes Store Gift Certificates, Content Codes, and Allowance Account balances. If a credit card or your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

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

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

**Security Code**

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



**Submit** **Cancel** **Click here to call**

### Are you an existing customer of Bank of Oracle?

**Are you an existing customer of the bank?**

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

Yes, I am an existing customer of Bank of Oracle Click here; only then following fields appear.

Not yet, I am new to Bank of Oracle.

Relationship Type:  Customer ID / Account Number:

### Field Description

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

#### Application Details – Personal Details

- |  |   |
|--|---|
| <b>Are you an existing customer of the bank?</b> | [Mandatory, radio Button]   |
|  | Select the appropriate option from the following:   |
|  | <ul style="list-style-type: none"> <li>• Yes, I am an existing customer of <i>Bank of Oracle</i></li> <li>• Not yet, I am new to <i>Bank of Oracle</i></li> </ul> |

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

### Application Details – Personal Details

Application Details

Personal Details

First Name\*: Kshipra

Last Name\*: Gokhale

Date Of Birth\*: 20-07-1987

City\*: Mumbai

Mobile Number\*: 2255881739

Email Id\*: kshipra.g@gmail.com

Preferred day of contact\*: 11-11-2013

Preferred time of contact\*: Any Time

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

Upload Document

### Field Description

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

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

## Application Details – Upload Document

SI No	Document Type	Attach Document	Uploaded Document
1	Passport	<input type="button" value="Browse"/>	Identification_Proof.pdf

**- Remove** **+ Add More**

### Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• PAN Card</li> </ul> </li> <li>• Employment Proof               <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.

Field Name	Description
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.
<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> to upload more documents to the list.

### Security Code

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

8Z28G4V

Security Code 8Z28G4V

### Field Description

Field Name	Description
<b>Security Code</b>	
<b>Security Code in the image</b>	[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.
	[Icon, Optional] A user can hear the security code using this icon.
<b>Security Code</b>	[Text field, Mandatory, 10] A user has to enter the alphanumeric security code shown in the image into the security code text field.

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

## Success Message

### Students Bank Account

Online Application Form

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

Thank you for showing interest in our product.

Your application has been submitted.

756678131102898

Please note down your reference number for future communication.

Our representatives will contact you within 3 working days.

## 17. Credit Cards Gold

The online application process for **Credit Card Gold** enables prospects/existing customer to apply for a **Credit Card Gold** from the Online Banking Channels. This process is initiated once the user chooses to apply for the same product after viewing the product information.

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

---

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

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### 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

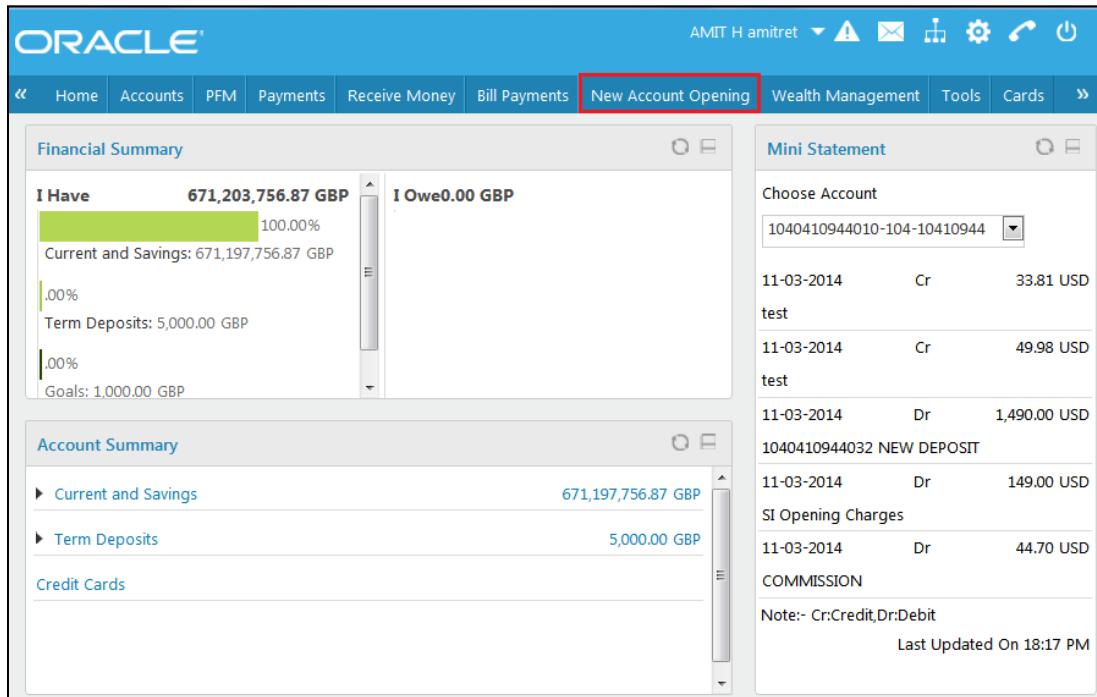
### Field Description

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

2. Click **Sign In**.

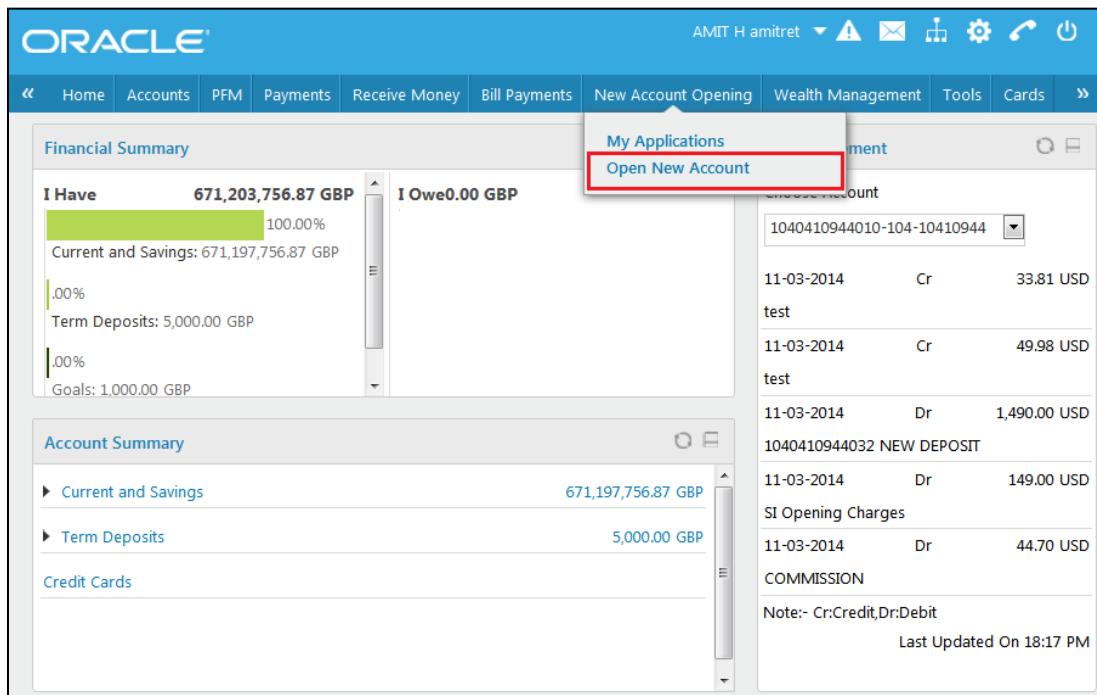
3. The following page is displayed. Click **New Account Opening**, as shown in the following screenshot:

### New Account Opening



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 screenshot shows the Oracle Direct Banking interface. At the top, there is a navigation bar with links like 'Units', 'Payments', 'Receive Money', 'Bill Payments', 'New Account Opening', 'Wealth Management', 'Tools', 'Cards', 'Collection and Remittances', 'Customer Services', 'Mutual Funds', and 'Bulk Transactions'. Below the navigation bar, a welcome message 'WELCOME, SUBIT SARMA' is displayed. The main content area is titled 'Product Showcase' and contains five sections: 'Current Accounts', 'Insurance', 'Loan', 'Savings Accounts', and 'Credit Cards'. Each section has a small icon, a brief description, and a 'More' link. The 'Credit Cards' section is specifically highlighted with a yellow box and a 'Click here' button pointing to the 'More' link, which is circled in red. To the right of the 'Product Showcase' area, there is a sidebar titled 'Tools and Calculators' containing links to various calculators like 'Mortgage Rate Calculator', 'Loan Calculator', 'Foreign Exchange Calculator', 'Loan Eligibility Calculator', 'Deposit Calculator', and 'Savings Calculator'. There are also links for 'ATM-Branch Locator' and 'FAQs'. The date and time '31-10-2013 17:26:06 GMT +0530' are shown at the top right.

The following page is displayed.

## Product Showcase

The screenshot shows the Oracle Direct Banking interface. The top navigation bar includes links for Change Password, Sitemap, Open New Account, Reminder, Session Summary, and Logout. The main content area is titled 'Product Showcase' and displays the 'Credit Card Gold' product. It includes a family photo, a brief description of fees, a list of features (Golf Benefits, Deals on Movie, Airport lounge Access, Wellness Benefits, Accelerated Rewards, Spend & Double, 5X rewards on all other spends, 5X rewards on hotels and fuel, 2.00% Waived off if you spend more than 2.50.000 in the previous year), and an 'Apply Online' button. A yellow callout points to the 'Apply Online' button. To the right, a sidebar titled 'Tools and Calculators' lists various calculators like Mortgage Rate Calculator, Loan Calculator, and Foreign Exchange Calculator. The date and time are shown as 31-10-2013 17:26:06 GMT +0530.

The following page is displayed.

The screenshot shows the 'Online Application Form' page for the 'Credit Card Gold' product. It includes a 'Terms & Conditions' section with legal text and checkboxes for viewing and accepting terms. A yellow callout points to the checkbox. Another yellow callout points to the 'Continue' button. The date and time are shown as 31-10-2013 17:31:25 GMT +0530.

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
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Existing Card Details</b>	
<b>Do you own a card?</b>	[Mandatory, Radio Button] Select the desired option from the following: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Credit Card Number</b>	[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
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Club Membership Details</b>	
<b>Are you currently a member of the Club program</b>	<p>[Mandatory, Radio Button]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Credit Card Number</b>	<p>[Conditional, Numeric, Input Box, 20*n]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Enter the appropriate Credit Card Number.</p>
<b>Club Names</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for Do you own a card is Yes.</p> <p>Select the appropriate Club Name.</p>
<b>Specify Club Name</b>	<p>[Conditional, Dropdown]</p> <p>This field is available only when the option selected for Club Names is Other (Please Specify).</p> <p>Enter the appropriate Club Name.</p>
<b>My Club Membership Number is</b>	<p>[Conditional, Input Box, 20]</p> <p>Enter the appropriate Club Membership Number.</p>

## Customize Your Card – Card Details

The screenshot shows a web-based application form for a 'Credit Card Gold'. The top navigation bar includes a logo, the title 'Online Application Form', and the sub-section 'Credit Card Gold'. An application reference number '616865421102906' is displayed. The main content area is titled 'Customise Your Card' and contains several sections: 'Existing Card Details', 'Club Membership Details', and 'Card Details'. Under 'Card Details', there are three fields: 'Do you wish to register for online card statement?' (radio buttons 'Yes' and 'No', 'Yes' is selected), 'Name embossed as on card' (input box containing 'Subit Sarma'), and 'Do you require Photo on card?' (radio buttons 'Yes' and 'No', 'Yes' is selected). Below these fields are three expandable sections: 'Supplementary Card', 'Card Receiving Option', and 'Protection Plus Insurance Scheme'. At the bottom of the form are buttons for 'Back', 'Cancel Application', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', 'Download', and 'Print'.

### Field Description

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

#### Online Application Form – Credit Card Gold – Customise Your Card

##### Card Details

**Do you wish to register for Online Card Statement?**

[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

Online Application Form

Credit Card Gold  
Online Application Form

Application Reference Number : 616865421102906

Applicant Details **Customise Your Card** Upload Documents Review

Existing Card Details  
Club Membership Details  
Card Details  
Supplementary Card

Please issue additional card to my following family member

**Supplementary Card 1**

Relationship with family member:

Name as on add-on card:

Date of birth:

Gender:  Male  Female

Limit on Supplementary Card:

1. Enter the appropriate details

3. You can remove supplementary card

Remove Card

Add More Card

2. You can add more cards

Card Receiving Option  
Protection Plus Insurance Scheme

Back Cancel Application Share with peer Save Help Complete Submit Application Next

Download Print

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Supplementary Card 1</b>	
<b>Relationship with family member</b>	<p>[Optional, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Sibling</li> <li>• Child</li> <li>• Other</li> <li>• Parent</li> <li>• Spouse</li> </ul>
<b>Specify Relationship</b>	<p>[Optional, Input Box, 20]</p> <p>This field is available only when the option selected for Relationship with family Member is Other.</p> <p>Enter the desired relationship.</p>
<b>Name as on add-on card</b>	<p>[Optional, Input Box, 20]</p> <p>Enter the desired name to be embossed on the add-on card.</p>
<b>Date of birth</b>	<p>[Optional, Date-Picker]</p> <p>Enter the birth-date of the family member.</p>

Field Name	Description
<b>Gender</b>	<p>[Optional, Radio Buttons]</p> <p>Select the appropriate option from the following:</p> <p>Male</p> <p>Female</p>
<b>Limit on Supplementary Card</b>	<p>[Optional, Input Box, 2]</p> <p>Enter the desired limit on Supplementary Card.</p>

### Customize Your Card – Card Receiving Option

Applicant Details   Upload Documents   **Customise Your Card**   Review

Existing Card Details  
Club Membership Details  
Card Details  
Supplementary Card  
Card Receiving Option

How should We deliver the Credit Card to You? Courier to Mailing Address

Protection Plus Insurance Scheme

Back   Cancel   Share with peer   Save   Help Complete   Submit Application   Next

### Field Description

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Card Receiving Option</b>	
<b>How should we deliver the Credit Card to you?</b>	<p>[Optional, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Courier to Mailing Address</li> <li>• Personally collect from Branch</li> </ul>

### Customize Your Card – Protection Plus Insurance Scheme

Applicant Details   Upload Documents   **Customise Your Card**   Review

Existing Card Details  
Club Membership Details  
Card Details  
Supplementary Card  
Card Receiving Option  
Protection Plus Insurance Scheme

Do you wish to avail the card protection plan?  Yes  No

Back   Cancel   Share with peer   Save   Help Complete   Submit Application   Next

**Field Description**

Field Name	Description
<b>Online Application Form – Credit Card Gold – Customise Your Card</b>	
<b>Protection Plus Insurance Scheme</b>	
<b>Do you wish to avail the card protection plan?</b>	<p>[Optional, Dropdown]</p> <p>Select the desired option from the following:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

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

Your application was submitted successfully!

**Step 1 - Applicant Details**

**Personal Details**

- Salutation\* Dr
- First Name\* Nisha
- Middle Name :
- Last Name\* Mehta
- Date of Birth\* 30-03-1970
- Gender\* Female
- Marital Status\* Married
- Mother's Maiden Name\* Yashodaben

**Contact Details**

- Mobile Number\* 7755334862
- Phone Number :
- Email\* nisham@yahoo.com
- Preferred mode of contact\* Mobile
- Preferred date of contact\*\* 20-08-2013
- Preferred time of contact\*\* Between 09.00 AM and 10.00 AM

**Identification Details**

- Identification\* PAN
- ID Number\* AS456852D
- Citizenship\* INDIA

**Residential Address**

- Address\* A Hiranandani
- Powai
- City\* Mumbai
- State\* Maharashtra
- Country of Residence\* INDIA
- Postal Code\* 400062
- Accommodation Type\* Owned by Self

**Mailing Address**

- Address\* A Hiranandani
- Powai
- City\* Mumbai
- State\* Maharashtra
- Country of Residence\* INDIA
- Postal Code\* 400062

**Employment Details**

- Nature of Employment\* Unemployed
- Currency\* Indian Rupee
- Gross Annual income\* 720000.00

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

## Step 2 – Review - Upload Documents

**Step 2 - Upload Documents**

Identification Proof: PAN Card  
Address Proof: Passport

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

### Step 3 – Review - Customise your Card

Step 3 - Customise Your Card

**Existing Card Details**  
Do you own a credit card\*: **No**

**Club Membership Details**  
Are you currently a member of the Club program\*: **No**

**Card Details**  
Do you wish to register for online card statement\*: **Yes**  
Name embossed as on card: **Nisha Mehta**  
Do you require Photo on card: **Yes**

**Supplementary Card**  
Relationship with family member: **Parent**  
Name as on add-on card: **Yashodaben Patel**  
Date of birth: **15-06-1950**  
Gender: **Female**  
Limit on Supplementary Card: **50**

**Card Receiving Option**  
How should We deliver the Credit Card to You\*: **Courier to Mailing Address**

**Protection Plus Insurance Scheme**  
Do you wish to avail the card protection plan: **No**

**Back** **Open**

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

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

**Note:** Once the user clicks **Open**, no changes can be made to the application information.

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

### Online Application Form - Review

**WELCOME, NISHA MEHTA**

**Online Application Form**

**Citizenship:** **INDIA**

**Mailing Address**  
Address\*: **A Hiranandani Powai Mumbai Maharashtra**  
Country of Residence\*: **INDIA**  
Postal Code: **400062**

**Employment Details**  
Nature of Employment\*: **Unemployed**  
Currency\*: **Indian Rupee**  
Gross Annual income\*: **720000.00**

**Step 2 - Upload Documents**  
Identification Proof: **PAN Card**  
Address Proof: **Passport**

**Step 3 - Customise Your Card**

**Existing Card Details**  
Do you own a credit card\*: **No**

**Club Membership Details**  
Are you currently a member of the Club program\*: **No**

**Card Details**  
Do you wish to register for online card statement\*: **Yes**  
Name embossed as on card: **Nisha Mehta**  
Do you require Photo on card: **Yes**

**Supplementary Card**  
Relationship with family member: **Parent**  
Name as on add-on card: **Yashodaben Patel**  
Date of birth: **15-06-1950**  
Gender: **Female**  
Limit on Supplementary Card: **50**

**Card Receiving Option**  
How should We deliver the Credit Card to You\*: **Courier to Mailing Address**

**Protection Plus Insurance Scheme**  
Do you wish to avail the card protection plan: **No**

**Download** **Print**

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

12. Click **Print** to print the application.
13. Click **Logout** to logout from the application.

## 17.2 New to Online Banking

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

### For the New User to Online Banking:

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

#### Login Page

The screenshot shows the Oracle FLEXCUBE Direct Banking login page. At the top, there is a blue header with the Oracle logo, a phone number 'Call for free on : 1-800-111-1111', a 'Choose Language' dropdown set to 'English', and a 'Choose Theme' dropdown set to 'Default'. The main content area has a light blue background. It displays a message 'Please login to Oracle FLEXCUBE Direct Banking' and a 'Sign In' button at the bottom. In the center, there is a login form with fields for 'User ID' and 'Email Id/ User Id'. Below the form is a 'Virtual Keyboard' section. The keyboard grid includes punctuation and numbers. At the bottom of the page, there is a link 'New to Online Banking? Register Now' which is highlighted with a red box.

The following page is displayed.

## Register for Online Banking

### Relationship Type – Saving Account Customer

Are you an existing customer of the bank?

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

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

Not yet, I am new to Bank of Oracle.

Online Registration

Relationship Type\* Saving Account Customer

Customer Id\*

Account Number\*

First Name\*

Last Name\*

Email ID\*

Date of Birth\*

Debit Card Number\*

Debit Card Pin\*

Security Code

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

9R4GH3WZ2

Security Code

Cancel Register

### Field Description

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

#### Register for Online Banking

**Are you an existing customer of Bank of Oracle** [Mandatory, Radio Button]

Select the appropriate value from the following:

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

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

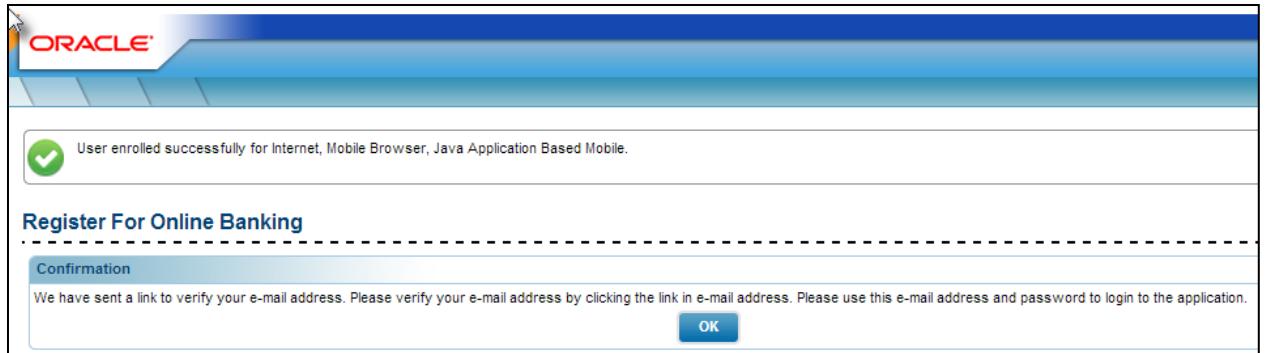
#### Online Registration

Field Name	Description
<b>Relationship Type – Saving Account Customer</b>	
<b>Customer ID</b>	[Conditional, Alphanumeric, Input Box, 20] This field is available only when the <b>Relationship Type</b> selected is Saving Account Customer or Deposits/Loans Customer. Enter the appropriate Customer ID.
<b>Account Number</b>	[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.
<b>Credit Card Number</b>	[Conditional, Numeric, Input Box, 20*n] This field is available only when the Relationship Type selected is Credit Card Customer.
<b>First Name</b>	[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.
<b>Last Name</b>	[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.
<b>Email ID</b>	[Mandatory, Alphanumeric, Input Box, 255] Enter the appropriate Email ID.
<b>Date of Birth</b>	[Mandatory, Date-Picker] Select the appropriate Date of Birth from the Date-Picker.
<b>Debit Card Number</b>	[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.
<b>Debit Card Pin</b>	[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**.

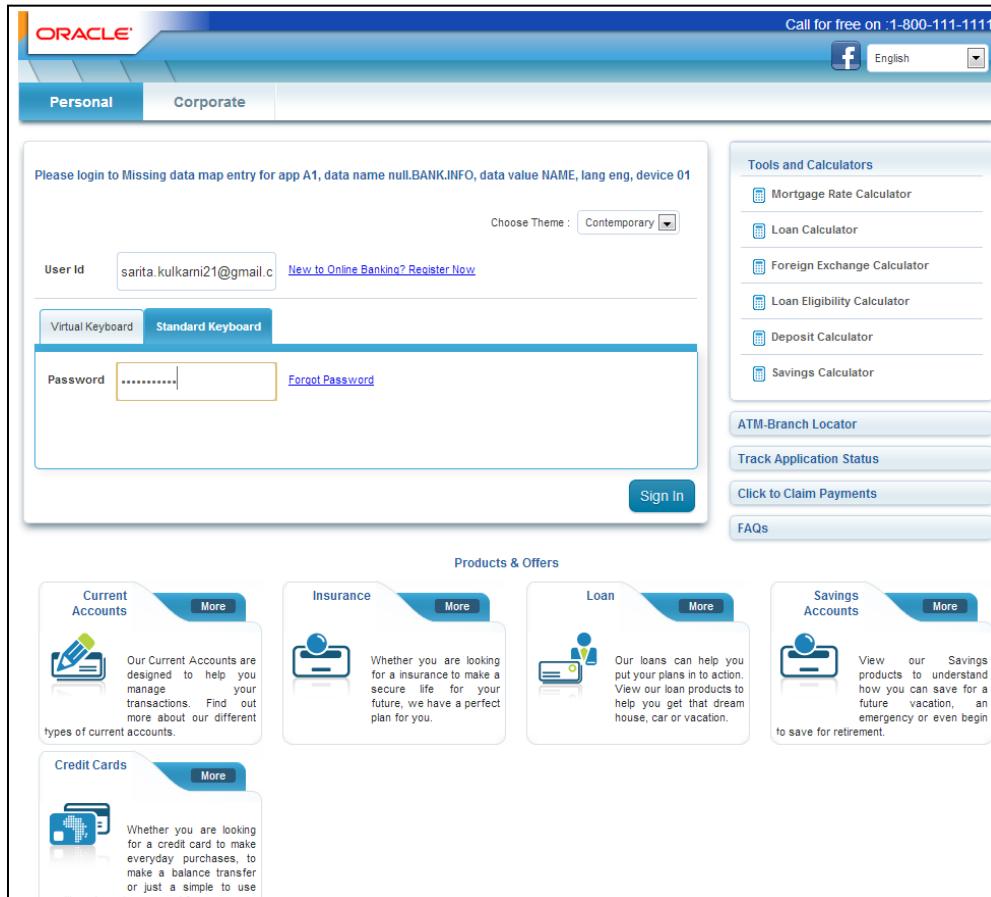
The following page is displayed.

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

The following page is displayed.

### Email Address Verification Pending

**Email Address Verification Pending** 25-10-2013 12:22:24 GMT +0530

Your email address is not yet verified. Please verify your email address using the link which was sent to your email address.

Click on 'Resend Email' button below, if you want us to send the link again.

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

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

## Product Showcase

The screenshot shows the Oracle Product Showcase page. At the top, there are links for P2P Payments, Customer Services, and Tools, and a welcome message for 'WELCOME, SARITA KULKARNI'. The main content area is titled 'Product Showcase' and features five product categories with icons and brief descriptions:

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

- Click the **More** button, available on the Product Group – **Credit Cards**. The following page is displayed.

## Credit Cards

The screenshot shows the Oracle Credit Card Gold product page. At the top, there are links for P2P Payments, New Account Openin, and a welcome message for 'WELCOME, DIPTI KELKAR'. The main content area is titled 'Product Showcase' and features a large image of a family. Below the image, the product is identified as 'Credit Card Gold' with the following details:

Fees And charges - 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).

**Features:**

- Golf Benefits
- Deals on Movie
- Airport lounge Access
- Wellness Benefits
- Accelerated Rewards
- 5% Savings on Dining
- 5% rewards on all other spends
- 5% rewards on hotels and fuel
- 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

At the bottom, there are two buttons: a blue 'Apply Online' button with a checkmark icon, and a yellow 'Click here' button.

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*.

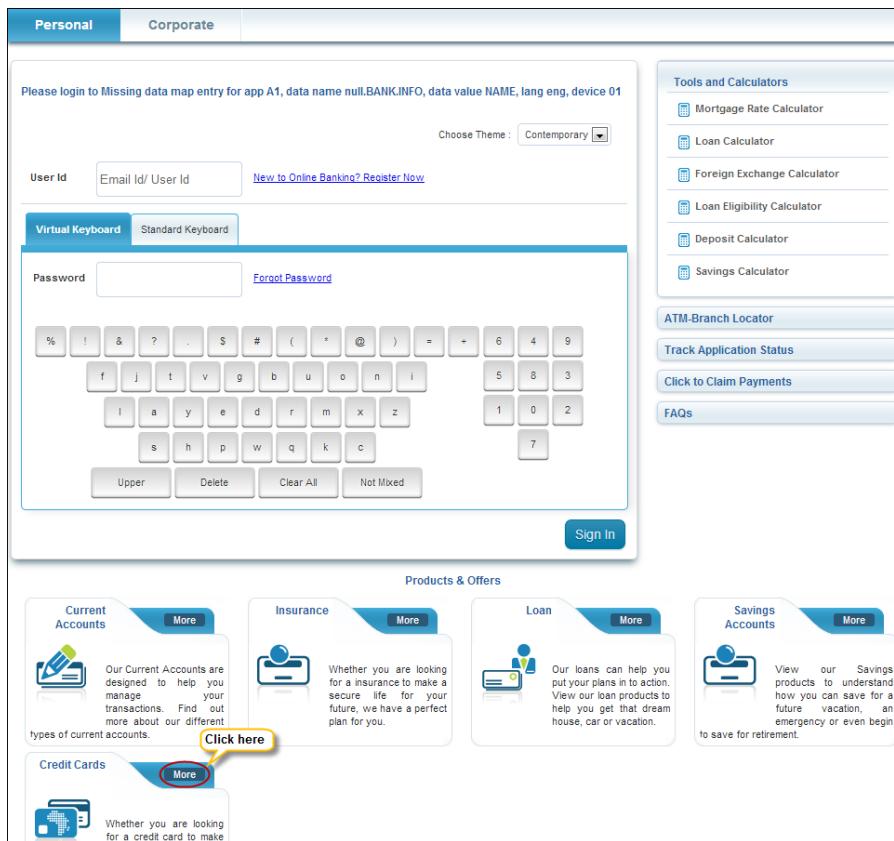
## 17.3 Prospective Customer

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

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

ORACLE

Personal Corporate

Home \ Credit Cards

Credit Cards

**Credit Card Gold**

Fees And charges - 3,500 (NIL when card spends are greater than 5,00,000 in the previous year).

**Features:**

- Golf Benefits
- Deals on Movie
- Airport lounge Access
- Wellness Benefits
- Accelerated Rewards
- 5% Savings on Dining
- 5X rewards on all other spends
- 5X rewards on hotels and fuel
- 2,000 (Waived off if you spend more than 2,50,000 in the previous year)

[Click here](#)

[Apply Online](#)

Tools and Calculators

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

ATM-Branch Locator

Track Application Status

[Click to Claim Payments](#)

FAQs

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About | Privacy | Sitemap | Careers | ShareHolders

1. Click **Apply Online** button, available on any desired product. For example, click **Apply Online** button available on the Credit Cards. The following page is displayed.

## Online Application Form

### Credit Card Gold

Online Application Form

Credit Card Gold

Are you an existing customer of the bank ?

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

Yes I am Existing Customer/Registered Customer of the bank.  
 Not yet, I am new to bank.

Not Registered with us ?

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and same as they appear in the documents submitted by you for verification.

First Name   
Last Name   
Email

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password  Very Weak [Login Password Policy](#)

Confirm Password

Terms & Conditions

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

Security Code

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

  Security Code

[Continue](#)

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

Click the desired option from the following:

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

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

3. Click Not yet. I am new to bank.
4. Enter the required details in the following sections:

## Not registered with us?

**Not Registered with us ?**

Please provide your Name & Valid Email ID. We will open your account with these details. Please ensure that the details mentioned are accurate and are same as they appear in the documents submitted by you for verification.

First Name	Nisha
Last Name	Mehta
Email	nisham@gmail.com

We shall send the progress of your application at this email-id. You will also be able to track the status/Complete the application later using this email-id. Please set a password to retrieve the application later.

Password	*****	<a href="#">Login Password Policy</a>
Confirm Password	*****	Better

## Field Description

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

### Not Registered with us?

<b>First Name</b>	[Mandatory, Alphanumeric, 35] Enter the first name of the applicant.
<b>Last Name</b>	[Mandatory, Alphanumeric, 35] Enter the last name of the applicant.
<b>Email</b>	[Optional, Alphanumeric, 255] Enter the valid Email ID.
<b>Password</b>	[Input Box, Mandatory, 20] Enter the desired password.
<b>Confirm Password</b>	[Input Box, Mandatory, 20] Repeat the above password to avoid any kind of typographical mistakes.

## Account Ownership

**Account Ownership**

Please Specify your preference regarding Account Ownership

Open Account for me

## Terms & Conditions

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

View Terms & Conditions  Download Terms & Conditions

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

### Field Description

Field Name	Description
<b>Terms &amp; Conditions</b>	
<b>Terms &amp; Conditions</b>	[Display] Displays all the terms and conditions applicable for online processing.
<b>View Terms &amp; Conditions</b>	[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.
<b>Download Terms &amp; Conditions</b>	[Hyperlink, Optional] A user can download the terms and conditions using this hyperlink.
<b>Checkbox for accepting Terms &amp; Conditions</b>	[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
<b>Security Code</b>	
<b>Security Code in the image</b>	[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.
	[Icon, Optional] A user can hear the security code using this icon.

Field Name	Description
<b>Security Code</b>	[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**

<b>Field Name</b>	<b>Description</b>
<b>Personal Information</b>	
<b>Personal Details</b>	
	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.
<b>Salutation</b>	<p>[Dropdown, Mandatory]</p> <p>Enter the appropriate salutation term for applicant from the dropdown list.</p> <ul style="list-style-type: none"> <li>• Col</li> <li>• Dr</li> <li>• Mr</li> <li>• Mrs</li> <li>• Ms</li> <li>• Others (Please Specify)</li> </ul>
<b>If Others, please specify</b>	<p>[Conditional, Input Box, Input Box, 50]</p> <p>This field is available and Mandatory only when Salutation selected is "Others".</p>
<b>First Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the first name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Middle Name</b>	<p>[Optional, Alphanumeric, 35]</p> <p>Enter the middle name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Last Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the last name of the applicant.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>
<b>Name</b>	<p>[Mandatory, Alphanumeric, 35]</p> <p>Enter the appropriate name of the applicant.</p> <p>This field is available only when the logged in customer is an existing customer.</p>
<b>Date of Birth</b>	<p>[Mandatory, Date picker]</p> <p>Select the appropriate birth date from the date picker.</p> <p>This field is available only when the logged in customer is a newly registered user.</p>

Field Name	Description
<b>Gender</b>	<p>[Mandatory, Radio Button]</p> <p>Select the appropriate gender of the applicant.</p> <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> </ul>
<b>Marital Status</b>	<p>[Dropdown, Optional]</p> <p>Select the appropriate status from the following options:</p> <ul style="list-style-type: none"> <li>• Divorced</li> <li>• Separated</li> <li>• Remarried</li> <li>• Married</li> <li>• Single</li> </ul>
<b>Mother's Maiden Name</b>	<p>[Mandatory, Alphanumeric, 20]</p> <p>Enter the applicant's mother's maiden name.</p>

### Applicant Details

### Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Contact Details</b>	
<b>Mobile Number</b>	<p>[Mandatory, Numeric,10]</p> <p>Enter the appropriate mobile number of the applicant.</p>
<b>Phone Number</b>	<p>[Mandatory, Numeric,20]</p> <p>Enter the appropriate phone number of the applicant.</p>
<b>Email</b>	<p>[Mandatory, Alphanumeric, 255]</p> <p>Enter the appropriate Email address of the applicant.</p>

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

## Applicant Details

The screenshot shows a user interface for an application form. At the top, there are four buttons: 'Applicant Details' (highlighted in orange), 'Upload Documents', 'Customise Your Card', and 'Review'. Below these are three expandable sections: 'Personal Information', 'Address Details', and 'Employment Details'. The 'Personal Information' section is currently expanded, displaying three dropdown menus: 'Identification' (set to 'PAN'), 'ID Number' (set to 'AS456852D'), and 'Citizenship' (set to 'INDIA'). At the bottom of the form are several action buttons: 'Cancel', 'Share with peer', 'Save', 'Help Complete', 'Submit Application', and 'Next'.

## Field Description

Field Name	Description
<b>Personal Information</b>	
<b>Identification Details</b>	
<b>Identification</b>	[Mandatory, Dropdown] Select the desired identification type from the following options. <ul style="list-style-type: none"> <li>• PAN</li> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> </ul>
<b>ID Number</b>	[Mandatory, Alphanumeric,20] Enter the respective unique number of the selected identification document.
<b>Citizenship</b>	[Mandatory, Dropdown] Select the appropriate citizenship from the country options available in the dropdown.

## Applicant Details

## Field Description

Field Name	Description
<b>Address Details</b>	
<b>Residential Address</b>	
<b>Address</b>	[Mandatory, Alphanumeric, 35*2] Enter the appropriate address of the applicant.
<b>City</b>	[Mandatory, Alphanumeric,35] Enter the city of residence.

Field Name	Description
<b>State</b>	[Mandatory, Alphanumeric, 35] Enter the state of residence.
<b>Country of Residence</b>	[Mandatory, Dropdown List] Select the country of residence.
<b>Postal Code</b>	[Optional, Numeric, 20] Enter the postal code of the area of residence.
<b>Accommodation Type</b>	Select the appropriate residence type from the following options: <ul style="list-style-type: none"><li>• Owned by self</li><li>• Company provided</li><li>• Other</li></ul>

## Applicant Details

### Field Description

Field Name	Description
<b>Address Details</b>	
<b>Mailing Address</b>	
<b>Checkbox for same residential address</b>	<p>[Optional, Checkbox]  Select the checkbox if mailing address is same as residential address of the applicant.</p> <p>If the user selects this checkbox, mailing address fields become disabled and are automatically updated with the respective values of residential address.</p>
<p><b>Note:</b> If the user does not select the above checkbox, then the user has to appropriate details in the following fields for mailing address.</p>	
<b>City</b>	<p>[Mandatory, Alphanumeric,35]  Enter the city of residence.</p>
<b>State</b>	<p>[Mandatory, Alphanumeric, 35]  Enter the state of residence.</p>
<b>Country of Residence</b>	<p>[Mandatory, Dropdown]  Select the country of residence.</p>
<b>Postal Code</b>	<p>[Optional, Numeric, 20]  Enter the postal code of the area of residence.</p>

## Applicant Details

### Field Description

Field Name	Description
<b>Employment Details</b>	
<b>Nature of Employment</b>	<p>[Mandatory, Dropdown]</p> <p>Select the appropriate option from the following values:</p> <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Retired Non Pensioned</li> <li>• Other</li> <li>• Part Time</li> <li>• Retired Pensioned</li> <li>• Self Employed</li> <li>• Full Time Temporary</li> <li>• Unemployed</li> </ul>
<b>Currency</b>	<p>[Mandatory, Dropdown]</p> <p>Currency types vary as per the bank requirement and are system configured.</p> <p>Enter the desired type of currency.</p>
<b>Gross Annual Income</b>	<p>[Mandatory, Numeric, 20]</p> <p>Enter the gross annual income of the applicant.</p>

## Upload Documents

8. Enter the appropriate information in the respective fields.

### Field Description

Field Name	Description
<b>Upload Documents</b>	
<b>Mandatory Documents</b>	
<b>SI No</b>	[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.
<b>Document Type</b>	[Display, Column Heading, Dropdown] Select the desired document type from the following values. <ul style="list-style-type: none"> <li>• Identification Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• Phone Bill</li> </ul> </li> <li>• Address Proof               <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Electricity Bill</li> <li>• Passport</li> <li>• PAN Card</li> </ul> </li> <li>• Employment Proof               <ul style="list-style-type: none"> <li>• Employment Letter</li> <li>• Salary Details</li> </ul> </li> <li>• Linked Account Details</li> </ul>
<b>Attach Document</b>	[Display, Column Heading] Displays the following action buttons that help locating and attaching the required documents.

Field Name	Description
<b>Browse</b>	[Conditional, Action Button] Click <b>Browse</b> to locate the respective document for the selected document type.
<b>Existing Documents</b>	[Conditional, Action Button] Click <b>Existing Documents</b> to select the respective document for the selected document type from the existing documents available, used for the same application.
<b>Uploaded Document</b>	[Display, Column Heading] Displays the list of uploaded documents.
<b>Remove</b>	[Optional, Action Button] Click <b>Remove</b> to remove the uploaded document from the list.
<b>+ Add More</b>	[Conditional, Action Button] Click <b>Add More</b> 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

Step 1 - Applicant Details

**Personal Details**

- Salutation\*: Dr
- First Name\*: Nisha
- Middle Name :
- Last Name\*: Mehta
- Date of Birth\*: 30-03-1970
- Gender\*: Female
- Marital Status\*: Married
- Mother's Maiden Name\*: Yashodaben

**Contact Details**

- Mobile Number\*: 7755334862
- Phone Number :
- Email\*: nisham@yahoo.com
- Preferred mode of contact\*: Mobile
- Preferred date of contact\*\*: 20-08-2013
- Preferred time of contact\*\*: Between 09.00 AM & 10.00 AM

**Identification Details**

- Identification\*: PAN
- ID Number\*: AS456852D
- Citizenship\*: INDIA

**Residential Address**

- Address\*: A Hiranandani
- Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062
- Accommodation Type\*: Owned by Self

**Mailing Address**

- Address\*: A Hiranandani
- Powai
- City\*: Mumbai
- State\*: Maharashtra
- Country of Residence\*: INDIA
- Postal Code: 400062

**Employment Details**

- Nature of Employment\*: Unemployed
- Currency\*: Indian Rupee
- Gross Annual income\*: 720000.00

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

### Step 2 – Upload Documents

Step 2 - Upload Documents

- Identification Proof - PAN Card
- Address Proof - Passport

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

### Step 3 – Customise your Card

The screenshot shows the 'Step 3 - Customise Your Card' page. It contains several sections for inputting details:

- Existing Card Details:** Do you own a credit card? : No
- Club Membership Details:** Are you currently a member of the Club program? : No
- Card Details:** Do you wish to register for online card statement? : Yes; Name embossed as on card : Nisha Mehta; Do you require Photo on card? : Yes
- Supplementary Card:** Relationship with family member : Parent; Name as on add-on card : Yashodaben Patel; Date of birth : 15-06-1950; Gender : Female; Limit on Supplementary Card : 50
- Card Receiving Option:** How should we deliver the Credit Card to You? : Courier to Mailing Address
- Protection Plus Insurance Scheme:** Do you wish to avail the card protection plan? : No

At the bottom, there are 'Back' and 'Open' buttons.

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

The screenshot shows the 'Online Application Form - Review' page. It displays the following information:

- Personal Details:** Citizenship : INDIA; City : Mumbai; State : Maharashtra; Country of Residence : INDIA; Postal Code : 400062; Accommodation Type : Owned by Self
- Mailing Address:** Address : A Hiranandani Powai, Mumbai, Maharashtra; Country of Residence : INDIA; Postal Code : 400062
- Employment Details:** Nature of Employment : Unemployed; Currency : Indian Rupee; Gross Annual Income : 720000.00
- Step 2 - Upload Documents:** Identification Proof : PAN Card; Address Proof : Passport
- Step 3 - Customise Your Card:** Existing Card Details: Do you own a credit card? : No; Club Membership Details: Are you currently a member of the Club program? : No
- Card Details:** Do you wish to register for online card statement? : Yes; Name embossed as on card : Nisha Mehta; Do you require Photo on card? : Yes
- Supplementary Card:** Relationship with family member : Parent; Name as on add-on card : Yashodaben Patel; Date of birth : 15-06-1950; Gender : Female; Limit on Supplementary Card : 50
- Card Receiving Option:** How should we deliver the Credit Card to You? : Courier to Mailing Address
- Protection Plus Insurance Scheme:** Do you wish to avail the card protection plan? : No

At the bottom, there are 'Download' and 'Print' buttons.

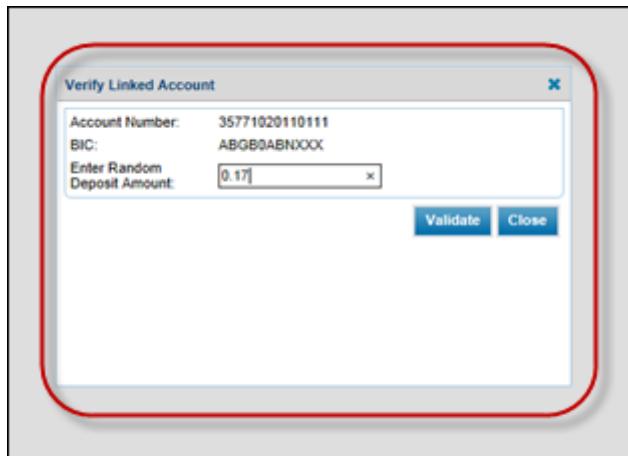
26. Click **Download** to download the application.

27. Click **Print** to print the application.
28. Click **Logout** to logout from the application.

## 18. Validate Penny Credit

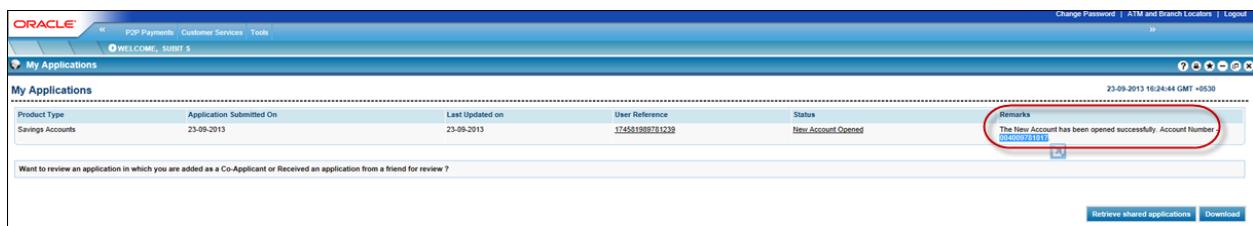
1. Click New Account Opening.
2. Click **My Applications**. The list of applications to be validated is displayed.
3. On submitting the form, the status of the above application becomes **Verify Linked Account**.
4. Click **Verify Linked Account** status link. The following pop-up is displayed.

### 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

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

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

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

**Application Details**

**Personal Details**

First Name\*: [Input Field]  
Last Name\*: [Input Field]  
Date Of Birth\*: [Input Field]  
City\*: [Select Box]  
Mobile Number\*: [Input Field]  
Email Id\*: [Input Field]  
Preferred day of contact\*: [Input Field]  
Preferred time of contact\*: [Select Box]

Facility to apply for Students Bank Account is available only to the citizens of FLEXCUBE Direct Banking 12 B1

**Upload Document**

**Terms & Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

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

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

**Security Code**

**Click here to call**

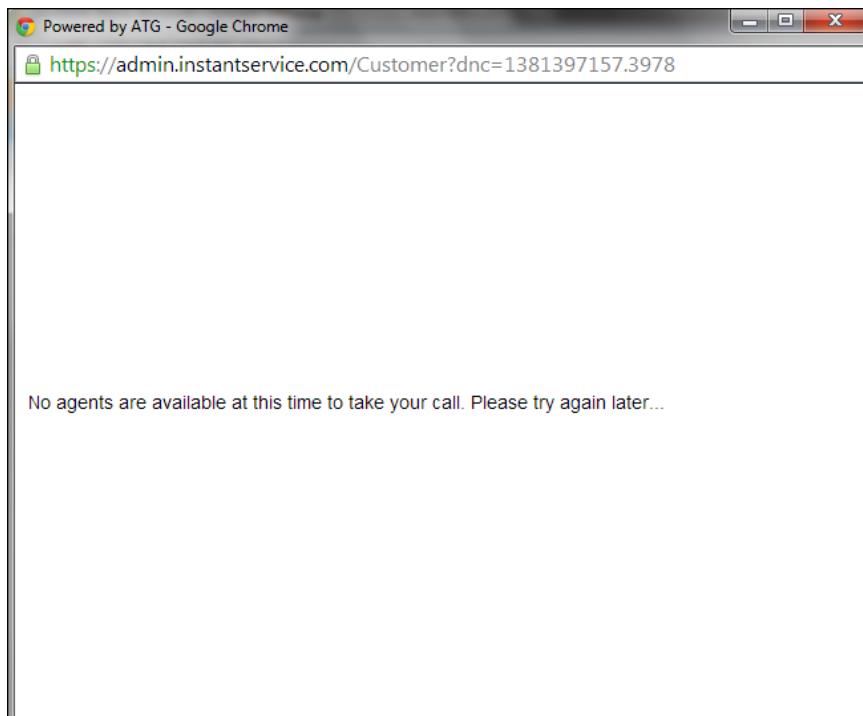
- Security Information
- Need Help

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

- Call



- Chat



- Review details of product you are applying

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

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

## Features

**Features**



**Students Bank Account**

An easy way to save and manage your finances while you earn your degree.

**Features:**

- Low minimum balance
- Online Banking Service
- Interest Rate - 3.25% p.a.
- Free access to ATM Anywhere

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

## Terms and Conditions

**Terms and Conditions**

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

PAYMENTS, TAXES, AND REFUND POLICY

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

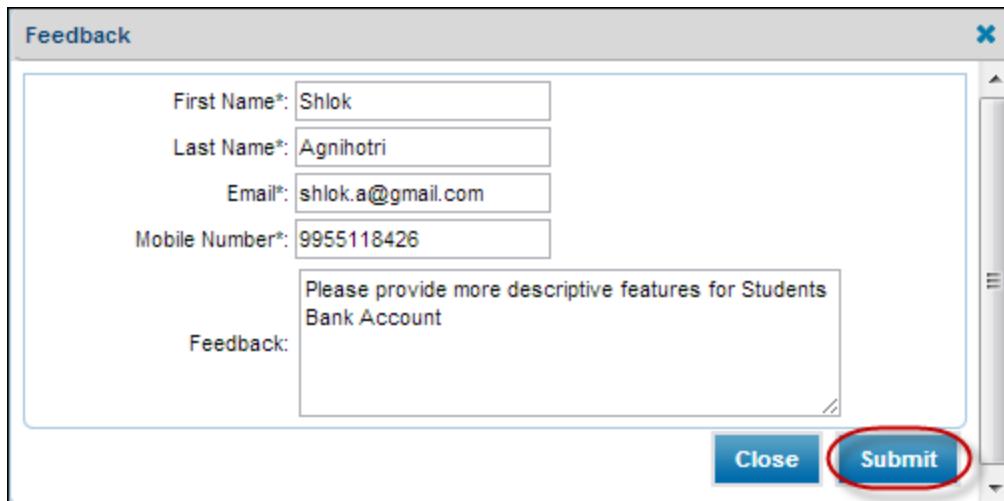
- Feedback

The Feedback provides you the following option:

**Put Your Feedback** – This link allows you to enter the feedback or suggestions for the future enhancement of the selected product.



## Feedback



A screenshot of a 'Feedback' window. It contains four text input fields: 'First Name\*' with value 'Shlok', 'Last Name\*' with value 'Agnihotri', 'Email\*' with value 'shlok.a@gmail.com', and 'Mobile Number\*' with value '9955118426'. Below these is a text area labeled 'Feedback' containing the text 'Please provide more descriptive features for Students Bank Account'. At the bottom are two buttons: 'Close' and 'Submit', with 'Submit' being circled in red.

- 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](#)

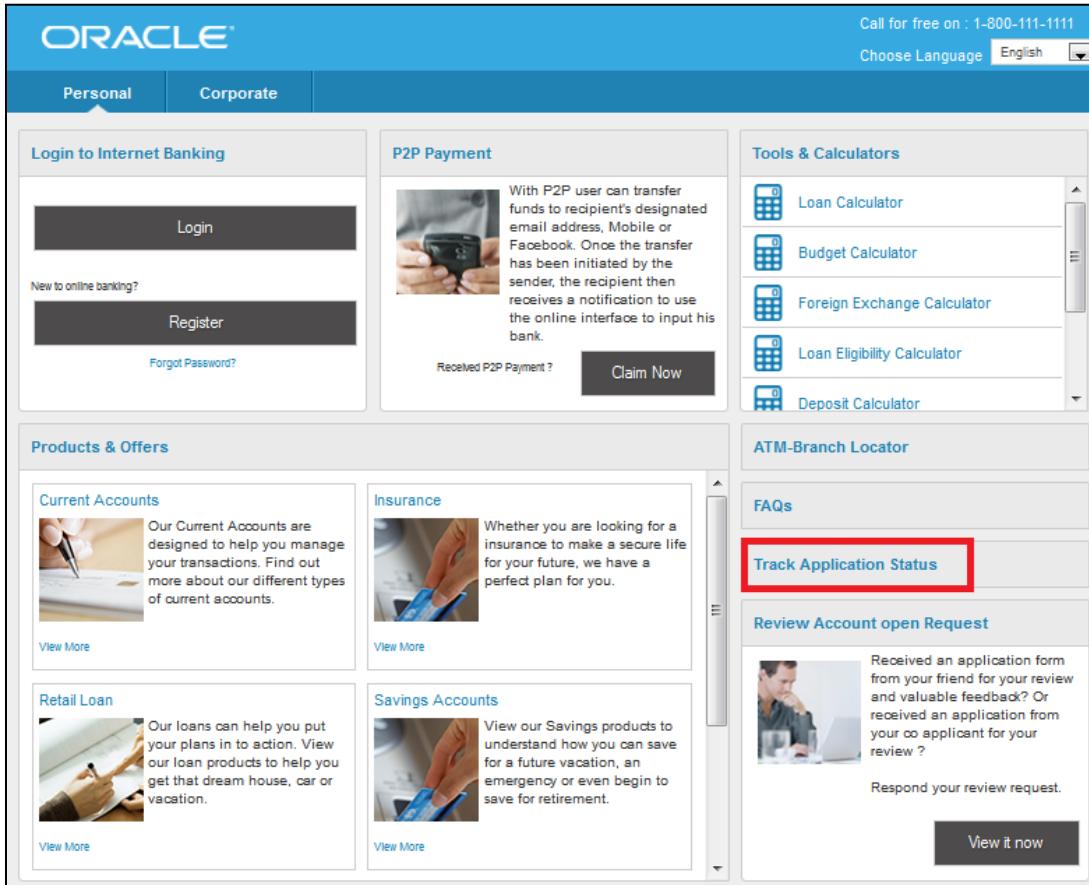


2. Click the link **CALL ME** to speak with the assistant.

## 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**.

The screenshot shows the 'Track Application Status' page. At the top, it says 'Track Application Status' and '14-10-2013 11:54:14'. Below that is a note: 'Please mention below required details to know your application status.' There are two input fields: 'Reference Number\*' (containing '141414551076788') and 'Email ID\*' (containing 'aastha.K@gmail.com'). At the bottom right are 'Submit' and 'Close' buttons. A note at the bottom left says: '\* Indicates mandatory fields. \*\* Indicates mandatory if particular option is enabled.'

4. Click **Submit**.

## 21. Calculators

Using calculators you can calculate the maturity amount for deposits made, amount invested in savings plan etc. You can also search the foreign exchange rates and calculate their eligibility for loans.

Calculators are available to existing logged in customers & prospects for the bank.

**Note:** Non logged in users can use calculators from login page. To use calculators Go to Tools and Calculators Panel in login page.

### 21.1 Mortgage Rate Calculators

This option allows you to inquire the installment amount for the mortgage, on the basis of Rate of interest you are willing to pay for the loan amount and the period for which you want the mortgage loan.

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

A repayment schedule shall also be generated on the basis of the details provided by you and a repayment schedule shall display the interest and principal component and the due date of each installment.

#### To User Mortgage Calculator:

1. Navigate through **Tools > Mortgage Calculator**. The system displays the **Mortgage Calculator** screen.

#### Mortgage Calculator

#### Field Description

Field Name	Description
<b>Loan Amount</b>	[Mandatory, Numeric,18,2] Type the principal amount to be taken as Loan.
<b>Term in years</b>	[Mandatory, Dropdown] Select the term for which the mortgage loan is required from the dropdown list.
<b>Rate of Interest</b>	[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

The screenshot shows a 'Mortgage Calculator' application window. At the top, there are input fields for 'Loan Amount' (100000) and 'Rate of Interest' (15). To the right, it shows 'Term in Years: 5'. Below the input fields are buttons for 'Reset' and 'Calculate'. The main area is titled 'Projected Details' and displays the following information: 'Total Interest paid: 42,001.65', 'Total Payment Paid: 142,001.65', and 'Monthly Installment: 2,406.81'. Below this is a table titled 'Loan Schedule' showing monthly payments for 10 months. The table includes columns for Month, Loan Amount, Monthly Payments, Interest, Principal, and Balance Outstanding. At the bottom of the table, it says 'Records 1 to 10 of 59' and 'Page 1 of 6'. A note at the bottom of the page states: '\* Indicates mandatory fields. This information is provided for illustration purposes only. It does not constitute a quote. The figures are estimates and do not account for amounts being rounded.'

Month	Loan Amount	Monthly Payments	Interest	Principal	Balance Outstanding
1	GBP 98,826.07	GBP 2,406.81	GBP 1,232.88	GBP 1,173.93	GBP 98,826.07
2	GBP 97,678.28	GBP 2,406.81	GBP 1,219.02	GBP 1,147.79	GBP 97,678.28
3	GBP 96,515.86	GBP 2,406.81	GBP 1,244.39	GBP 1,162.42	GBP 96,515.86
4	GBP 95,398.97	GBP 2,406.81	GBP 1,189.92	GBP 1,216.89	GBP 95,398.97
5	GBP 94,106.24	GBP 2,406.81	GBP 1,214.08	GBP 1,192.73	GBP 94,106.24
6	GBP 92,859.64	GBP 2,406.81	GBP 1,160.21	GBP 1,246.60	GBP 92,859.64
7	GBP 91,635.84	GBP 2,406.81	GBP 1,183.01	GBP 1,223.80	GBP 91,635.84
8	GBP 90,396.45	GBP 2,406.81	GBP 1,167.42	GBP 1,239.39	GBP 90,396.45
9	GBP 89,029.82	GBP 2,406.81	GBP 1,040.18	GBP 1,366.63	GBP 89,029.82
10	GBP 87,757.23	GBP 2,406.81	GBP 1,134.22	GBP 1,272.59	GBP 87,757.23

### Column Description

Field Name	Description
<b>Month</b>	[Display] This column displays the month number for installment.
<b>Loan Amount</b>	[Display] This column displays the Loan amount with the currency.
<b>Monthly Payment</b>	[Display] This column displays the amount to be paid for the month and the currency.
<b>Interest</b>	[Display] This column displays the amount of interest to be paid for the month and the currency.
<b>Principal</b>	[Display] This column displays the amount of principal paid in the EMI and the currency.
<b>Balance Outstanding</b>	[Display] This column displays the amount of balance outstanding and the currency.
<b>Total Interest Paid</b>	[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

**Mortgage Rate Calculator** 23-08-2010 03:46:20 GMT-1000

---

Download Type

File Format



>>
<<

Month  
 Loan Amount  
 EMI  
 Interest  
 Principal  
 Balance Outstanding

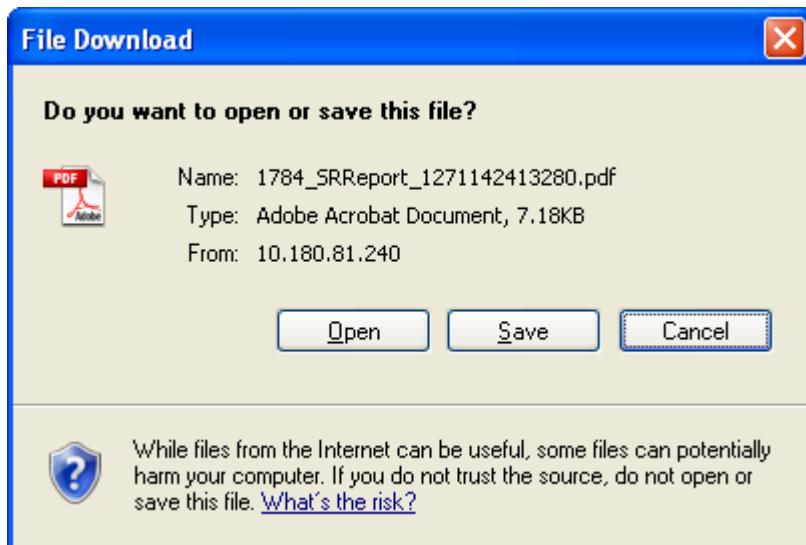
### Field Description

Field Name	Description
<b>Download Type</b>	<p>[Mandatory, Drop-Down]</p> <p>Select the appropriate report type from the drop-down list. The available choices are:</p> <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>

Field Name	Description
<b>File Format</b>	<p>[Conditional, Drop-Down]</p> <p>Select the appropriate type of file format from the drop-down list.</p> <p>The options available are</p> <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>

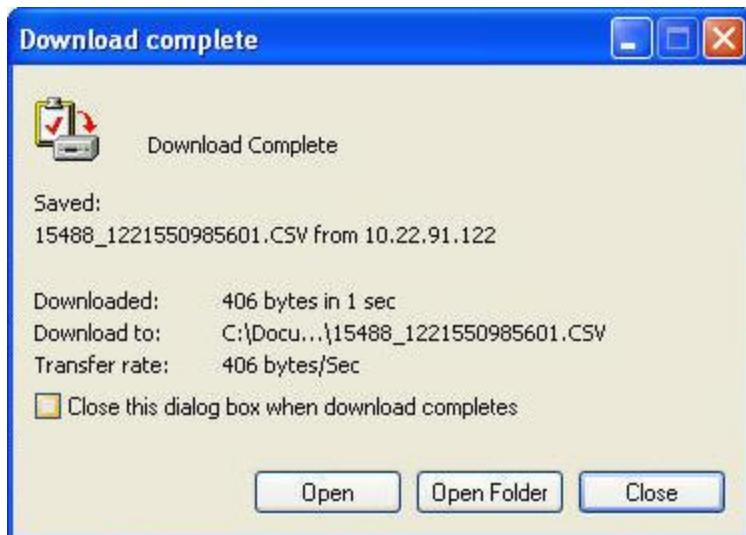
4. Select the download type and file format from the drop-down list.
5. Click the >> button to exclude the options for downloading.
6. Click the << button to include the options for downloading.

#### 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
------------	-------------

<b>Amount I need to borrow</b>	[Mandatory, Numeric, 18, 2] Type the principal amount to be taken as loan.
--------------------------------	---

Field Name	Description
<b>Interest rate</b>	[Mandatory, Numeric,13, 2] Type the interest rate at which the amount will be calculated.
<b>Loan Start Date</b>	[Mandatory, Pick list] Select the date on which the loan disbursement is to be done.
<b>Date of First Instalment Payment</b>	[Mandatory, Pick list] Select the date on which the first loan installment will be paid to the bank
<b>No of installments</b>	[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

Date of Each payment	Amount to be Paid	Interest Paid	Principal Paid	Remaining Principal Amount	Remaining Amount to be Paid
01-07-2013	GBP 7,492.28	GBP 111.23	GBP 7,321.05	GBP 242,678.95	GBP 242,678.95
28-08-2013	GBP 7,492.28	GBP 1,881.65	GBP 5,630.63	GBP 237,048.32	GBP 237,048.32
26-09-2013	GBP 7,492.28	GBP 1,006.64	GBP 6,485.64	GBP 230,562.68	GBP 230,562.68
26-10-2013	GBP 7,492.28	GBP 947.52	GBP 6,544.78	GBP 224,017.92	GBP 224,017.92
26-11-2013	GBP 7,492.28	GBP 951.31	GBP 6,540.97	GBP 217,476.95	GBP 217,476.95
26-12-2013	GBP 7,492.28	GBP 993.74	GBP 6,598.54	GBP 210,878.41	GBP 210,878.41
26-01-2014	GBP 7,492.28	GBP 995.51	GBP 6,598.77	GBP 204,281.64	GBP 204,281.64
26-02-2014	GBP 7,492.28	GBP 867.50	GBP 6,624.78	GBP 197,656.86	GBP 197,656.86
26-03-2014	GBP 7,492.28	GBP 758.14	GBP 6,734.14	GBP 190,922.72	GBP 190,922.72
26-04-2014	GBP 7,492.28	GBP 810.77	GBP 6,681.51	GBP 184,241.21	GBP 184,241.21

### Column Description

Column Name	Description
<b>Total Interest paid by me</b>	[Display] Total amount of interest that will be applicable for the specified principal and period.
<b>Total Amount paid by me</b>	[Display] Total amount that will have to be repaid by the customer. This amount will include principal and interest components.
<b>Monthly Installment</b>	[Display] Amount to be paid as EMI (Equated Monthly Installment)

Column Name	Description
<b>Last payment date</b>	[Display] Date on which the final repayment shall be made. After this date, the loan account shall have no outstanding balance.
<b>Date of Each Payment</b>	[Display] This column displays the date of first installment.
<b>Amount To Be Paid</b>	[Display] This column displays the installment amount and the currency.
<b>Interest Paid</b>	[Display] This column displays the amount of interest paid in the installment and the currency.
<b>Principal Paid</b>	[Display] This column displays the amount of principal paid in the installment and the currency.
<b>Remaining Principal Amount</b>	[Display] This column displays the amount of principal balance and the currency.
<b>Remaining Amount To Be Paid</b>	[Display] This column displays the amount of total balance and the currency.
3. Click the <b>Download</b>  button to download the complete statement. The system displays the <b>Outward Guarantee Amendment</b> screen. OR Click the <b>Reorder</b>  button to reorder the columns or select the columns that appear in the list. OR Click the <b>Print</b>  button to print the data. OR Click the <b>Edit</b>  button to edit the number of columns.	

## Loan Calculator – Download

### Field Description

Field Name	Description
<b>Download Type</b>	[Mandatory, Drop-Down] Select the appropriate report type from the drop-down list. The options available are: <ul style="list-style-type: none"> <li>• Page Layout</li> </ul>
<b>File Format</b>	[Conditional, Drop-Down] Select the appropriate type of file format from the drop-down list. The options available are <ul style="list-style-type: none"> <li>• PDF</li> <li>• XLS</li> <li>• HTML</li> <li>• RTF</li> </ul>

4. Click the **Open** button to open the file.  
**OR**  
Click the **Open Folder** button to open the folder in which the file is saved  
**OR**  
Click the **Close** button to close the download transaction.  
You can inquire the summary of the account by sending the SMS to the Bank in a specified format for a specific account. SMS Code for registering for SMS Banking is "BNKCASA".  
You can know the balance of accounts that are mapped to you.

5. The balance which will be received as a response will be the available balance in the specified account as of that day & time.
6. 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

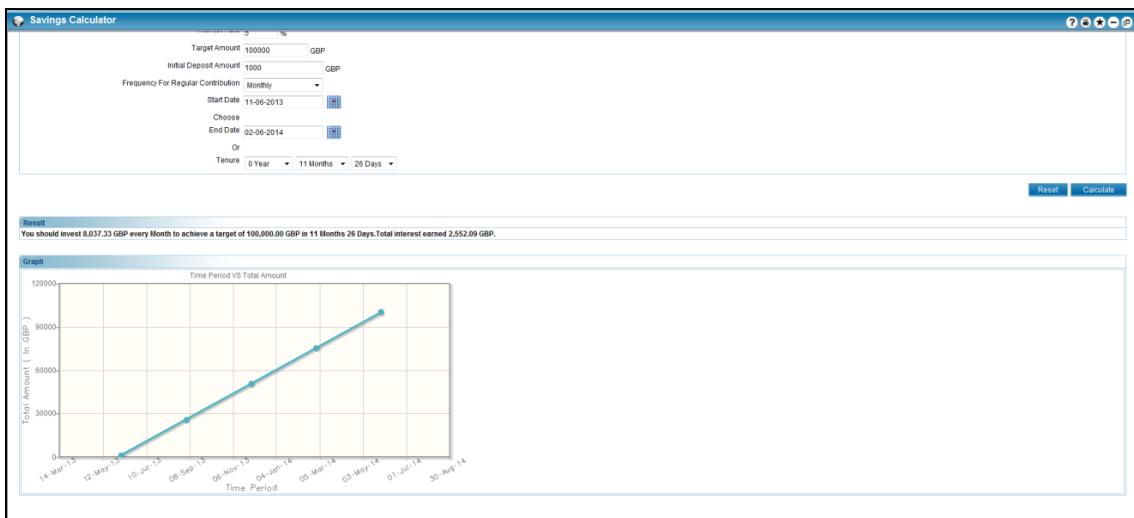
### Field Description

Field Name	Description
<b>I want To</b>	[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
<b>Interest rate(%)</b>	[Input,(1-5),Mandatory] Interest rate for which the total amount is to calculated
<b>Target Amount</b>	[Input,15,Mandatory] Enter the target amount to save for a goal with defaulted currency
<b>Initial deposit amount</b>	[Input,20,Optional] Enter the initial amount deposited with defaulted currency.

Field Name	Description
<b>Frequency for regular Contributions</b>	[Mandatory, Dropdown] Select the Frequency at which deposit will be made. The values available are: <ul style="list-style-type: none"> <li>• Weekly</li> <li>• Fortnightly</li> <li>• Monthly</li> <li>• Quarterly</li> <li>• Annually</li> <li>• Only initial deposit amount.</li> </ul>
<b>Regular Contribution Amount</b>	[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.
<b>Start date</b>	[Calendar] Select the date for starting the calculation for savings
<b>Choose Tenure or end date</b>	[Mandatory, Calendar date selection, dropdown for year, months, days] Select the end date or the tenure for which the investment will be made

1. Click the **Calculate** button. The system will display total amount that need to be invested with a line graph for time Vs amount.  
OR  
Click **Reset** button to clear the data.

### Savings calculator



## 21.4 Loan Eligibility Calculator

The loan eligibility calculator allows a business user to compute the eligible amount for a user for loan. The loan eligibility calculator should be available to the prospects as well for existing logged in users.

### To view Loan Eligibility Calculator:

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

### Loan Eligibility Calculator

### Field Description

Field Name	Description
<b>Your Net Gross Monthly income</b>	[Input/slider, Numeric(1-15),mandatory] Enter Monthly income
<b>Ongoing Monthly Expenses</b>	[Input/slider, Numeric(1-15),Optional] Enter monthly EMI .
<b>Tenure of loan (in months)</b>	[Input/slider, Numeric(1-3),mandatory] Enter Tenure of the loans in months. Default tenure: 12months – 360 months
<b>Interest rate</b>	[Input/slider, Numeric(1-5),mandatory] Enter Interest rate for which the eligibility is to be calculated Default interest : 1%-25%

2. Click the **Calculate** button. The system will display loan amount you are eligible for.  
OR  
Click **Reset** button to clear the data.

### Loan Eligibility Calculator

## 21.5 Deposit Calculator

Term Deposit Maturity calculator gives an indication to the user about the interest which the user can earn and total value of deposit at maturity if a particular amount is invested at the bank over a fixed period of time. The term deposit calculator allows a business user to inquire the total maturity amount for the principal deposited.

### To view Deposit Calculator:

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

### Deposit Calculator

### Field Description

Field Name	Description
<b>Amount I wish to Invest</b>	[Input, Numeric(1-15), Mandatory] Enter total Deposit principal amount with defaulted currency.
<b>Interest rate (%)</b>	[Input, Numeric(1-2), Mandatory] Interest rate for which the total amount is to calculated
<b>Choose Investment Period</b>	
<b>Investment Period</b>	[Input in Year, Month and days, Mandatory] Enter tenure in day's month's year in respective boxes available for deposit.
<b>maturity date</b>	[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

Please enter the following

Amount I wish to Deposit\* 100000 GBP

Interest Rate\* 2

Choose Investment Period\* 1 Year 0 Month 8 Day

Or

Maturity Date\* 11-06-2014

Result

Deposit value at maturity is 102059.6678 GBP

Total interest earned is 2059.6678 GBP

Annual Percentage Yield is 2.0151%

Graph

Time Period VS Total Amount

Total Amount ( In GBP )

153069  
114816  
76544  
38272  
0

01-Mar-13 02-Mar-13 03-Mar-13 04-Mar-13 05-Mar-13 06-Mar-13 07-Mar-13 08-Mar-13 09-Mar-13 09-Mar-14 10-Mar-14 11-Mar-14 12-Mar-14 11-Jul-14 12-Sep-14

## 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

I Want To\* Buy Foreign currency notes

Currency I have\* GBP-Pound Sterling

Currency I require\* USD-US Dollar 1490000

Exchange Rate

1 GBP = 1.4900000 USD

1 USD = 0.671141 GBP

Indicative Rate as on 22-Jul-2013

Block Deal

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

**Field Description**

Field Name	Description
<b>I want to</b>	[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
<b>Currency I Have</b>	[Dropdown, Optional] Select the Sell Currency for which the exchange rate is to be inquired.
<b>Amount</b>	[Input Box,20,Mandatory] Enter the amount which the user will get post conversion
<b>Currency I require</b>	[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.