

Oracle Banking Digital Experience

**Retail Originations User Manual
Release 16.2.0.0.0**

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Retail Originations User Manual
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Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

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.

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

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 16.2.0.0.0, refer to the following documents:

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

2. Saving Accounts Application

The current and saving accounts application allows you to apply for a savings account. Account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details:
- Confirmation: It is the agreement before starting the account opening application process
- Application: You have to specify the personal and professional details
- Review: Summary of account application after selecting an offer
- Approval:

How to reach here:

Dashboard > New Account

To apply for a savings account:

1. From the product selection screen, select the appropriate savings product.
2. Click **View Details**. The product details appear.
3. Click **Apply**. The **Orientation** screen appears.
OR
Click **Back** to navigate to the previous screen.
4. Click **I am Ready**.
5. The **Requirement** screen appears. From the **Currency** list, select the account currency.
6. From the **Co-applicant** list, select the number of applicants for the account. If you select one or more than one co-applicants:
 - a. From the **Co-applicant Relationship** list, select relationship of the co-applicant with the primary account holder.
7. To accept the terms and conditions, select **I accept the terms and conditions** check box.
8. Click **Apply**.
9. The **Confirmation** screen appears. Verify the details and click **Confirm**.
OR
Click **Edit** to modify the applicants detail.
10. The **Application** screen appears. In the **Primary, Contact, Identity, and Occupation Information** section enter the relevant details. For more information click [here](#).
11. Click **Submit**.
12. The **Savings Account** screen appears. In the **Card Number** field, enter the debit card number.
13. From the **Card Type** list, select the type of card.
14. From the **Card Color** list, select the color of the card. Click **Apply**.

Field Description

| Field Name | Description |
|---|--|
| Help us understand your current and savings account requirements | |
| Currency | Currency of the account. |
| Co-applicant | Number of co-applicants. |
| I accept the Terms & Conditions | Terms and conditions for the account holder. |
| Primary | |
| For more information on primary details, click here . | |
| Identity | |
| For more information on identity, click here . | |
| Contact | |
| For more information on contact, click here . | |
| Occupation | |
| For more information on occupation, click here . | |
| Card Number | Debit card number of the account holder. |
| Card Type | Card type of the account holder. |
| Card Color | Card color of the account holder. |

15. The **Review** screen appears. Verify the details, click **Submit**.
16. The submission approved message appears with the submission ID. Click **Track Application** to track the application progress.

3. Saving Accounts Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- **Draft:** These applications are saved for the time being and can be submitted at a future date.
- **Application Approved.**
- **Processed:** These applications are processed and completed successfully or canceled. There are no further pending actions.

How to reach here:

Pre-login Page > Application Tracker

To track application:

1. Click **Track Application**.
2. The **My Applications** screen appears. Click on the appropriate accounts application.
3. The **Application Dashboard** screen appears with details like status, application details, and status history.
4. Click **Pending Actions** to view the pending actions to be performed on the application.
OR
Click **Application** to view the application details. The application details consists of account type, interest rate, minimum balance, annual fees, and application form.
OR
Click **Status History** to view the application status, structure solution, and account opening status.

4. Credit Card Application

You can see the complete details / features of the selected credit card and proceed further with the credit card application process. The credit card origination process consists of the following steps:

- **Orientation:** It gives a broad level understanding of the steps involved in completing the application.
- **Personal Details:** personal details are necessary to key in as it helps in registration. Personal details are classified as, primary details, identity, contact, and occupation details.
- **Financial Details:** financial details are helps bank to understand the credit worthiness of the subscriber. Financial details are classified as, income, expense, asset, and liability.
- **Additional Information:** It involves the details like, card delivery preferences and fees charged, if any. The delivery preference could be credit card delivery, PIN delivery, and statement delivery.
- **Save Application:** It allows saving the application and retrieving it at a later stage.
- **Add-On Card Details:** Add-on card is a supplementary card riding on top of primary credit card. Add-on card limit is set by the customer and the limit is part of primary credit card limit.
- **Review and Submit Application:** You can review and make the necessary modifications before submitting the application.
- **Application Tracker:** You can track the progress of the application. The application tracker displays the status as, complete, incomplete, and draft.
- **Pending Actions:** It involves remaining tasks to be performed to complete the application. The pending actions could be additional preference and document upload.
- **Application Summary:** It is a brief overview of the application process. It includes details such as, credit card product details, primary card holder details, and add-on card details.
- **Status History:** It gives detail status of submitted application.

How to reach here:

Dashboard > New Credit Card

To apply for credit card:

1. Click **Apply** to proceed with the credit card origination process.
2. The **Orientation** screen appears. Click **I am Ready**.
3. The **Personal Details** screen appears. In the **Primary, Identity, Contact, and Occupation** section enter the relevant details. For more information click [here](#).
4. Click **Submit**.
5. The **Financial Details** screen appears. In the **Income, Expense, Assets, and Liabilities** section enter the relevant details.
6. Click **Submit**.
7. The **Card Preferences** screen appears. In the **Delivery Preference** section, enter the credit card delivery details.

Field Description

| Field Name | Description |
|-----------------------------------|--|
| Delivery Preferences | |
| Card Delivery Mode | Credit card delivery preference. The options are: <ul style="list-style-type: none"> • Home Address • Branch |
| PIN Delivery Mode | Credit card PIN delivery preference. The options are: <ul style="list-style-type: none"> • Home Address • Branch |
| Statement Delivery Mode | Card card statement delivery preference. The options are: <ul style="list-style-type: none"> • Online • Courier • Both |
| Add On Card Holder Details | |
| Salutation | Applicant's salutation. |
| First Name | First name of the applicant. |
| Last Name | Last name of the applicant. |
| Email | Email address of the applicant. |
| Date of Birth | Date of birth of the applicant. |
| Accommodation Type | Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other |

| Field Name | Description |
|-------------------------|---|
| Staying Since | Date since when the applicant is staying at the current location. |
| Country | Residing country name of the applicant. |
| Address 1-2 | Address details of the applicant. |
| City | City name of the applicant. |
| State | State name of the applicant. |
| Zip Code | Zip code of the applicant. |
| Fees and Charges | |
| Application Fees | Fees charged for subscribing for the credit card. |

8. Click **Save** to save the delivery preferences.
9. In the **Add-on Card Holder Details** section, enter the primary details for the add on card holder.
OR
Click **Skip** to cancel the add-on card details.
10. Click **Save** to save the add on card details.
11. Click **Continue**.
12. The **Review** screen appears. Verify the details, and click **Submit**. The credit card submission approval message appears with the submission ID.
13. Click **Track Application** to track the application progress.

Note: To complete the credit card application process, follow the steps to configure the card and upload the document.

5. Credit Card Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- **Draft:** These applications are saved for the time being and can be submitted at the future date.
- **Application Approved:**
- **Processed:** These applications are processed and completed successfully or canceled. There are no further pending actions.

How to reach here:

Pre-login Page > Application Tracker

To track credit card application:

1. Click **Track Application**.
2. The **My Applications** screen appears. Click on the appropriate credit card application.
3. The **Application Dashboard** screen appears with details like status, pending actions, application details, and status history.
4. In **Pending Actions**, click **Additional Preferences** to view the pending actions to be performed on the application.
OR
Click **Application** to view the application details. The application details consists of card details, applicant details, and account details.
OR
Click **Status History** to view the application status, structure solution, and account opening status.
OR
Click **Cancel Application** to cancel the application.

Field Description

| Field Name | Description |
|--|--|
| Card Preference | |
| Select Name on Card | Name to be embossed on the primary credit card. |
| Background Theme | Select the image for the card background. |
| Balance Transfer Details | |
| Do you want to transfer previous balance? | Enables you to specify whether balance transfer is needed. |
| Enter promo code | Promotional code to be entered for the card. |
| Card Issuer Name | Card issuer name. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field. |

| Field Name | Description |
|--|---|
| Payee Name | Payee name. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field. |
| Card Number | Credit card number. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field. |
| Transfer Amount | Balance transfer amount. This field is mandatory if you select Yes in the Do you want to transfer previous balance? field. |
| I agree to the terms and conditions for balance transfer | Terms and conditions for the balance transfer. |
| Add Another Card | Add another card. |
| Membership Details | Membership details section is enabled if it is a part of the product feature. |
| Membership Name | Membership name as per the product offer. |
| Membership Number | Unique membership number pertaining to the membership type. |
| Do you want to receive credit limit increase invitations? | Consent given to receive / stop the notifications for increase in credit limit. |
| Do you have any other relationship with bank? | Indicates if you have business relations with any other bank. |

5. The **Additional Information** screen appears. Click **Submit**.
6. In the **Card Preference** section, enter the name to be appeared on the credit card.
7. Click **Continue**.
8. In the **Balance Transfer Details** section, select to transfer the previous balance.
 - a. From the **Promo Code** list, select the promotional code of the card.
 - b. From the **Card Issuer Name** list, select the name of the card issuing authority.
 - c. In the **Payee Name** field, enter the name of the payee.
 - d. In the **Card Number** field, enter the card number.
 - e. In the **Transfer Amount** field, enter the amount to be transferred.
 - f. Click **Remove Card** to remove the card.
OR
Click **Add Another Card** to add additional card.
 - g. Click **Continue**.

9. In the **Membership Name** section, enter the membership name.
10. In the **Membership Number** section, enter the membership name.
11. If you have any relationship bank, select **Do you have any other relationship with bank**.
12. If you want to receive notification about the increase in credit limit, select **Do you want to receive credit limit increase invitations for this credit card in the future**.
13. Click **Submit**.

6. Term Deposit Application

Term deposit application allows you to apply for a term deposit account. Term deposit account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- **Orientation:** It is the summary view of the term deposit application process which you have to follow to open a term deposit account.
- **Basic Details:** Basic details of the term deposit such as the deposit amount, interest payout frequency, and tenure.
- **Confirmation:** It is the agreement before starting the account opening application process.
- **Application:** You have to specify the personal and professional details.
- **Review:** Summary of the term deposit application after selecting an offer.
- **Approval:** Successful submission of the term deposit application.

How to reach here:

Dashboard > Term Deposit > Term Deposit Application

To apply for a term deposit account:

1. Click **Apply**. The **Orientation** screen appears.
OR
Click **Back** to navigate to the previous screen.
2. Click **I am Ready**.
3. The **Term Deposit Requirement** screen appears. In the **Deposit Amount** field, enter the amount to be deposited.
4. From the **Interest Payout Frequency** list, select the interest frequency to be paid out.
5. From the **Tenure Years** list, select the tenure in years of the term deposit.
6. From the **Months** list, select the tenure in months of the term deposit.
7. From the **Co-applicant** list, select the number of co-applicants for the term deposit.
8. If you select one or more than one co-applicants, from the **Co-applicant Relationship** list, select the relationship with the co-applicant.
9. To accept the terms and conditions, select the **I accept the Terms and Conditions** check box.
10. Click **Apply**.
11. The **Confirmation** screen appears. Verify the details and click **Confirm**. The **Application** screen appears.
OR
Click **Edit** to modify the entered details.
12. In the **Primary Information**, **Contact Information**, **Identity Information**, and **Occupation Information** section, enter the appropriate details. For more information click [here](#).

Note: If there is one or more co-applicants repeat **step 12** to the enter the primary information, contact information, identity information, and occupation information.

Field Description

| Field Name | Description |
|--|--|
| Help us understand your term deposit requirements | |
| Deposit Amount | Amount to be deposited as term deposit. |
| Interest Payout Frequency | Frequency in which interest is to be paid. |
| Tenure Years | Tenure of the term deposit in years. |
| Tenure Months | Tenure of the term deposit in months. |
| Co-applicant | Number of co-applicants. |
| Primary | |
| For more information on primary details click here . | |
| Identity | |
| For more information on identity click here . | |
| Contact | |
| For more information on contact click here . | |
| Occupation | |
| For more information on occupation click here . | |

-
13. Click **Submit**.
 14. The **Review** screen appears. Click **Submit**.
OR
Click to edit the details.
 15. Click **Submit**.
 16. The **Review** screen appears. Verify the details and click **Submit**. The submission approved message appears with the submission ID.
 17. Click **Track Application** to track the application progress.

7. Term Deposit Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- **Draft:** These applications are saved for the time being and can be submitted at the future date.
- **Application Approved**
- **Processed:** These applications are processed and completed successfully or canceled. There are no further pending actions.

How to reach here:

Pre-login Page > Application Tracker

To track term deposit application:

1. Click **Track Application**.
2. The **My Applications** screen appears. Click on the appropriate term deposit application.
3. The **Application Dashboard** screen appears with details like status, pending actions, application details, and status history.
4. Click **Pending Actions** to view the pending actions to be performed on the application.
OR
Click **Application** to view the application details. The application details consist of deposit amount, term, interest rate, interest payout, maturity date, and application form.
OR
Click **Status History** to view the application status, structure solution, and account opening status.

8. Common Screens

8.1 Financial Details

The personal details are the primary information about the account holder. It includes following details:

- Income
- Expense
- Assets
- Liabilities

8.1.1 Asset / Liability

To add asset / liability details:

1. From the **Type of Asset** list, select the appropriate option.
2. In the **Value** field, enter the value of the asset in the given currency.
3. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the asset.
4. Click **Save**.


Note: To add asset details, click Add another Asset  button.

5. From the **Type of Liability** list, select the appropriate option.
6. In the Original **Value** field, enter the value of the liability.
7. In the **Outstanding Value** field, enter the outstanding value of the liability.
8. In the **Ownership (%)** field, enter the percentage of ownership that the applicant has on the liability.
9. Click **Save**.

Note: To add liability details, click **Add** another Liability  button.

Asset / Liabilities Information


Assets Information

Asset 1 

Asset Type Deposits with Bank


Value A\$100,000.00

Ownership (%) 100%

Add an asset 

Done

Liabilities Information


Liability 1 

Type of Liability Credit Cards with Bank

Value A\$15,000.00

Outstanding Value A\$2,000.00

Ownership (%) 100%

Add a liability 

Done

Field Description


| Field Name | Description |
|-------------------------------|---|
| Assets | |
| Type of Asset | Type of asset the applicant is holding. The asset could be: <ul style="list-style-type: none"> • Motor Vehicle • Property • Land • Furniture |
| Value | Market value of the asset. |
| Ownership | Percentage of ownership the applicant is holding in the asset. |
| Add Another Asset | An option to add more asset details. |
| Liabilities | |
| Type of Liability | Liability type of an applicant. |
| Value (\$) | Original value of the liability. |
| Outstanding Value (\$) | Outstanding value of the liability. |
| Ownership (%) | Percentage of ownership the applicant is holding in the liability. |
| Add another Liability | An option to add more liability details. |
| Collateral | |
| Category | Collateral category. |
| Owner Estimated Value | Estimated market value of the collateral. |
| Model of Vehicle | Vehicle model name. |
| Vehicle Make Type | Manufacturer name of the vehicle. |
| Vehicle Year | Vehicle manufacture year. |

8.1.2 Income / Expense

To add expense / income details:

1. In the **Income** section, from the **What is your primary occupation?** list, select the applicant's occupation.
2. From the **Income Type** list, select the income source of the applicant.
3. In the **Share of Income (%)** field, enter the percentage of applicant's income.

4. In the **Gross income (\$)** field, enter the applicants gross income.
5. In the **Net Income (\$)** field, enter the applicants net income.
6. From the **Frequency** list, select the income frequency.
7. Click **Done**.


Note: To add new income details, click **Add** other income  button.

8. In the **Expense** section, from the **Type of expense** list, select the applicant's expense.
9. In the **Share of expense (%)** field, enter the percentage of applicant's expense.
10. In the **Total expense value (\$)** field, enter the applicants expense value.
11. From the **Frequency of expense** list, select the expense frequency.

Note: To add new expense details, click **Add** another expense  button.

Income / Expense Information

Income Information

Income 1 


Type of Income Miscellaneous Income

Gross Income A\$12,000.00

Net Income A\$11,000.00


Frequency Quarterly

Income Share (%) 100%

Add Income 

Done

Expense Information


Expense 1 

Type of Expense Household

Share of Expense (%) 100%

Total Expense Value A\$6,000.00

Frequency of Expense Quarterly

Add Expense 

Done

Field Description

| Field Name | Description |
|------------------------------|---|
| Income | |
| Income Type | Income type of the applicant. The income type could be: <ul style="list-style-type: none"> • Rent • Investment • Inheritance • Business |
| Share of Income (%) | Applicant's share in the income. |
| Gross Income | Gross amount of income earned. |
| Net Income | Net amount of income. |
| Frequency | Income frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly |
| Add other income | An option to add more income details. |
| Expense | |
| Type of Expense | Expenditure type of an applicant. |
| Share of Expenses (%) | Percentage of ownership the applicant has on expenses. |
| Total Expense Value | Total expense value of applicant. |
| Frequency of Expense | Expense frequency of the applicant. The frequency could be: <ul style="list-style-type: none"> • Monthly • Weekly • Yearly |
| Add Another Expense | An option to add more expense details. |

8.1.3 Register User

To register a user

1. The **Register** section appears. From the **Salutation** list, select the applicants name prefix.
2. In the **First Name** field, enter the applicant's first name.
3. In the **Last Name** field, enter the applicant's last name.
4. From the **Gender** list, select the applicant's gender.
5. In the **Date** field, select the birth date of the applicant.
6. In the **Email** field, enter the email address

Note: To receive marketing communication from the bank, select the check box.

7. In the **Enter Password** field, enter the password.

Note: Click the Password policy, to view the password policy.

8. From the **Select security question** list select the security question.
9. In the **Enter Answer** field, enter the answer corresponding to the security question.
10. To enable the terms and conditions, select the **Accept Terms and Conditions** check box.
11. Click **Register and Continue**.

8.2 Personal Details


The personal details are the primary information about the account holder. It includes following details:

- Primary
- Identity
- Contact
- Occupation



8.2.1 Primary Details


To add personal details:


1. From the **Salutation** list, select the appropriate option.
2. In the **First Name** field, enter the first name of the applicant.
3. In the **Last Name** field, enter the last name of the applicant.
4. In the **Email** field, enter the email address of the applicant.
5. In the **Date of Birth** field, select or enter the date of birth of the applicant.
6. From the **Gender** list, select the applicant's gender.
7. From the **Marital Status** list, select the marital status of the applicant.
8. From the **Dependents** list, select the number of dependents on the applicant.
9. To enable receiving marketing information from the bank, select the **I consent to receive marketing information from the bank** check box.
10. Click **Save**.

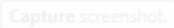
- 11. Click **Done**.
OR
Click  to add another occupation.

Primary Information

  **Primary Information**

| | | |
|----------------|--|---|
| Salutation | Mr | ▼ |
| First Name | John | |
| Last Name | Smith | |
| Email | john.smith@ofss.com | |
| | <input checked="" type="checkbox"/> I consent to receive marketing communication from the bank | |
| Date of Birth | 10 Oct 1980 |  |
| Gender | MALE | ▼ |
| Marital Status | SINGLE | ▼ |
| Dependents | 0 | ▼ |





Field Description

| Field Name | Description |
|---|---|
| Primary | |
| Salutation | Salutation of applicant. The options are: <ul style="list-style-type: none"> • Mr • Ms • Mrs • Others |
| First Name | First name of the applicant. |
| Last Name | Last name of the applicant. |
| Email | Email address of the applicant. |
| I consent to receive marketing communication from the bank | Whether the applicant consents to receive marketing information from the bank. |
| Date of Birth | Date of birth of the applicant. |
| Gender | Applicant's gender. |
| Marital Status | Marital status of the applicant. The options are: <ul style="list-style-type: none"> • Married • Unmarried • Divorced |
| Dependents | Number of people dependent on the applicant. |

8.2.2 Identification Details**To add identification details:**

1. From the **Identification Type** list, select the appropriate option.
2. In the **Identification Number** field, enter the number corresponding to the identification type.
3. From the **Citizenship** list, select the applicant's country name.
4. From the **Permanent Resident** field, select whether the applicant is permanent resident of the country.

Identity Information

Field Description

| Field Name | Description |
|------------------------------|--|
| Identity | |
| Identification Type | Identification type of the applicant. The identification type could be: <ul style="list-style-type: none"> • Passport • Driving License |
| Identification Number | Identification number corresponding to the identification type. |

8.2.3 Contact Details

To add contact details:

1. From the **Country** list, select the country name.
2. From the **State** list, select the state name.
3. In the **City** field, enter the city name of the applicant.
4. In the **Zip Code** field, enter the zip code.
5. In the **Address** field, enter the address details.
6. In the **Staying Since** field, select the date from which the applicant is staying at the current location.
7. From the **Accommodation Type** list, select the applicant's accommodation type.
8. In the **Mobile Number** field, enter the applicant's mobile number.
9. In the **Phone Number** field, enter the applicant's residential phone number.

Contact Information

v

Contact Information

Current Address

Country

AUSTRALIA v

Address Line 1

B4/56 Park Street

Address Line 2

Melbourne

City

Melbourne

State

Victoria v

Zip Code

44001

Mobile Number

8756325659

Phone Number

0553636663

Staying Since

07 May 1990 📅

Accommodation type

Owned v

Done

Field Description

| Field Name | Description |
|------------------------|---|
| Current Address | |
| Country | Residing country name of the applicant. |
| Address 1-2 | Address details of the applicant. |
| City | City name of the applicant. |


| Field Name | Description |
|---------------------------|--|
| State | State name of the applicant. |
| Zip Code | Zip code of the applicant. |
| Mobile Number | Personal mobile number of the applicant. |
| Phone Number | Home phone number of the applicant. |
| Staying Since | Date since when the applicant is staying at the current location. |
| Accommodation Type | Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other |


8.2.4 Occupation Details


To add occupation details:


1. From the **Occupation Type** list, select the applicant's type occupation.
2. In the **Gross Annual Salary** field, enter the salary.

Occupation Information

▼  Occupation Information

Occupation 

| | | |
|---------------------|---|---|
| Occupation Type | Salaried | ▼ |
| Occupation Status | Full Time | ▼ |
| Employer Name | SS Tech | |
| Start Date | 06 May 2013 |  |
| | <input checked="" type="checkbox"/> Till Date | |
| Designation | Senior Analysts | |
| Gross Annual Salary | A\$1,000,000.00 | |
| Country | AUSTRALIA | ▼ |
| Address Line 1 | C4/93 Rock Street | |
| Address Line 2 | Melbourne | |
| City | Melbourne | |
| State | Victoria | ▼ |
| Zip Code | 444006 | |



Field Description

| Field Name | Description |
|----------------------------|---|
| Occupation | |
| Occupation Type | Occupation type of the applicant. The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others |
| Occupation Status | Occupation status of the applicant. The options are: <ul style="list-style-type: none"> • Part Time • Full Time |
| Employer Name | Name of the company or firm in which the applicant is employed. |
| Start Date | Employment start date of the applicant. |
| End Date | Employment end date of the applicant. It is mandatory to either select the date in the End Date field or select the Till Date check box. |
| Designation | Designation of the applicant. |
| Gross Annual Salary | Annual salary of the applicant. |
| Country | Country name in which the applicant is employed. |
| Address Line 1-2 | Applicant's offices address details. |
| City | City name in which the applicant is employed. |
| State | State name in which the employer is located. |
| Zip Code | Zip code of the location where the applicant is employed. |

9. US Localization

Oracle Banking Digital Experience Retail Originations has been enhanced to comply with following areas of US regulations and disclosures:

- State of Residence
- Eligibility Check
- Account Funding
- Regulations, Disclosures, and Consents

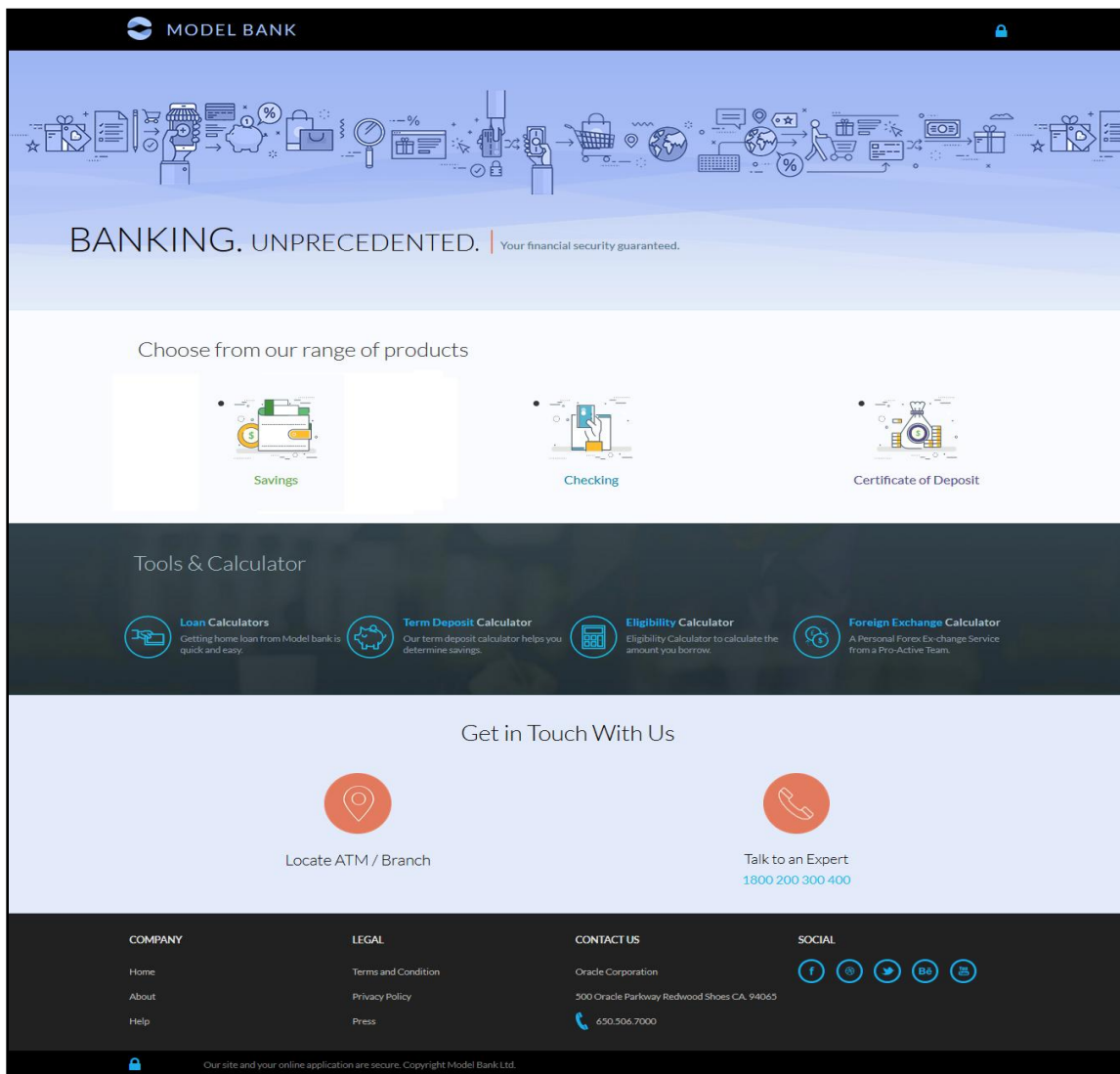
US origination localization dashboard allows you to open following account application:

- [Certificate of Deposit](#)
- [Checking Account Application](#)
- [Savings Account Application](#)
- [Application Tracker](#)

To open an account:

1. Open an internet browser to access the application.
2. Type the Oracle Banking Digital Experience URL in the Address bar, and press **Enter**. The application dashboard appears.
3. Click appropriate card to open a new account. The respective account opening screen appears.

Dashboard



9.1 Saving Accounts Application

The current and saving accounts application allows you to apply for a savings account. Account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

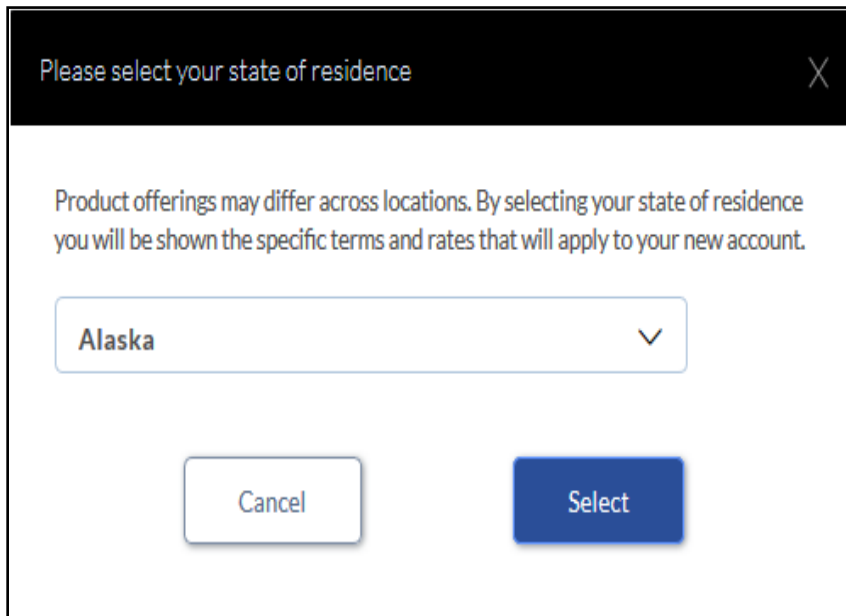
- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details:
- Confirmation: It is the agreement before starting the account opening application process
- Application: You have to specify the personal and professional details
- Review: Summary of account application after selecting an offer
- Approval:

How to reach here:

Dashboard > Savings Accounts

Anonymous Single Applicant**To apply for a savings account:**

1. The state of residence screen appears. From the list, select the state of residence.
OR
Click **Cancel** to abort the savings account application process.

Residence State

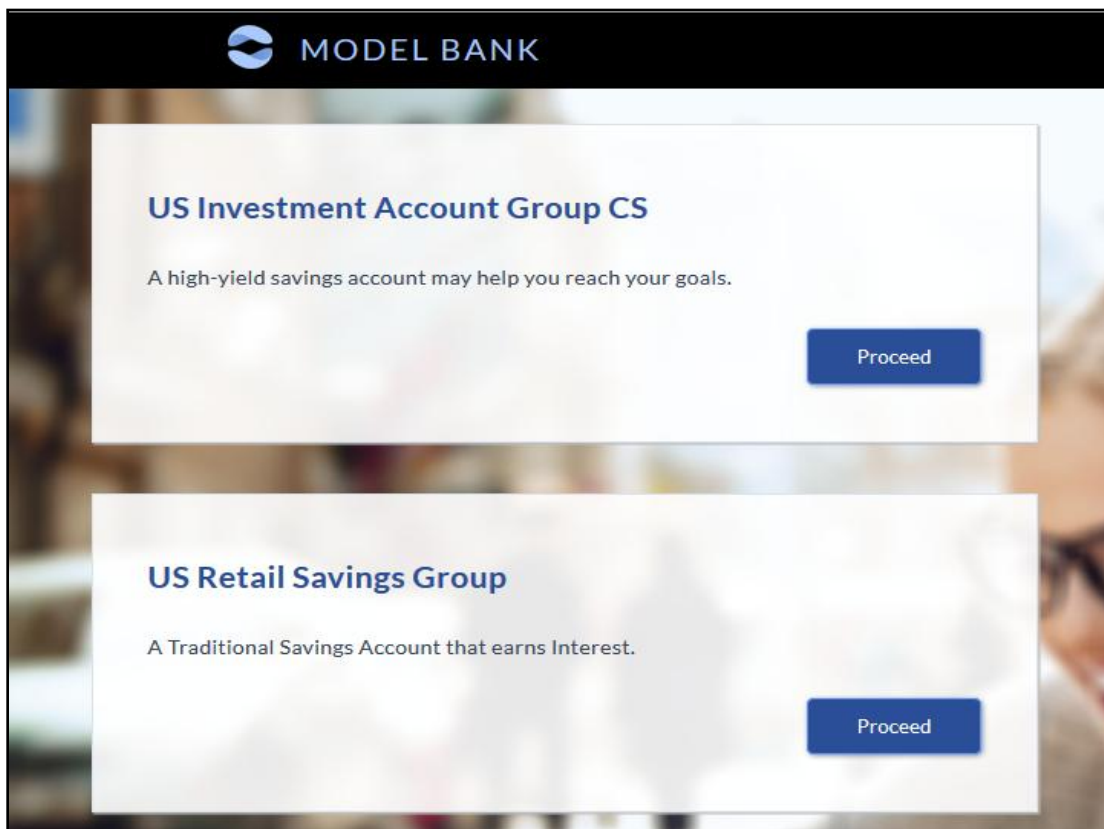
Please select your state of residence

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.

Alaska

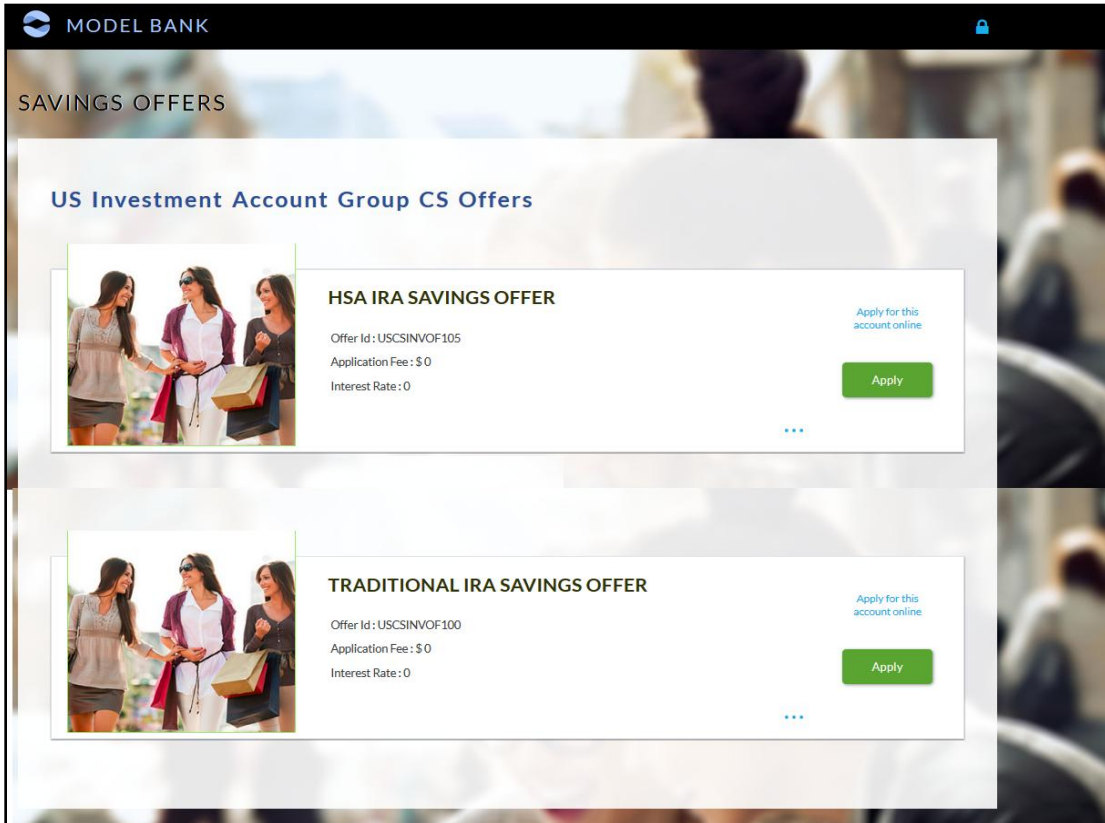
Cancel Select

2. Click **Select**. The **Product Details** screen appears.

Product Group

3. Click **Proceed**. The **Savings Offer** screen appears with multiple offers and details such as offer ID, offer name, application fees, and interest rate.

Savings Offer



The screenshot displays the 'MODEL BANK' logo at the top left and a lock icon at the top right. Below the logo, the text 'SAVINGS OFFERS' is visible. The main content area is titled 'US Investment Account Group CS Offers'. It features two offer cards, each with a photo of three women on the left and offer details on the right. The first card is for an 'HSA IRA SAVINGS OFFER' with Offer Id: USCSINVOF105, Application Fee: \$0, and Interest Rate: 0. The second card is for a 'TRADITIONAL IRA SAVINGS OFFER' with Offer Id: USCSINVOF100, Application Fee: \$0, and Interest Rate: 0. Both cards include a green 'Apply' button and a link to 'Apply for this account online'.

MODEL BANK

SAVINGS OFFERS

US Investment Account Group CS Offers

HSA IRA SAVINGS OFFER

Offer Id: USCSINVOF105
Application Fee: \$0
Interest Rate: 0

[Apply for this account online](#)

Apply

TRADITIONAL IRA SAVINGS OFFER

Offer Id: USCSINVOF100
Application Fee: \$0
Interest Rate: 0

[Apply for this account online](#)

Apply

4. Click **Apply**. The savings offer screen appears with details such as, steps to open the account, things needed to open an account, etc.

Savings Offer

MODEL BANK

BEFORE WE GO AHEAD..

HSA IRA SAVINGS OFFER

Model Bank keeps your personal information [private and secure](#).

Open your account today in just minutes with 3 easy steps

Tell us about yourself
We will ask you for basic information such as name, address, identity proof, etc.

Setup your account
You can specify your account preferences and fund your account.

Review and Submit
Once your application is complete, review your data entered and submit the application.

Important Information About Opening a New Account
To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you
When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

What you'll need

- Social Security Number of all applicants.
- Valid ID (Drivers License, State ID, Matricular Consular Card).
- Phone numbers and email addresses of all applicants.
- Physical U.S. address (no post office boxes).
- Debit/Credit Card or account information to fund your account.

Already a customer banking online with us?
Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Continue](#)

[Cancel](#)

5. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
 OR
 Click **Log-in** to apply for account with already created user ID.
 OR
 Click **Cancel** to abort the account application process.

Savings Requirement

You are applying for

HSA IRA SAVINGS OFFER

Help us understand your requirements

Select Currency

Specify Account Type Individual Joint

6. From the **Select Currency** list select the currency.
7. Click **Continue**.
8. Select **Individual** option and click **Continue**. The **Primary Information, Proof Of Identity, Contact Information, Employment, Features and Specifications**, and **Fund Your Account** section appears.

Profile Details

The screenshot displays a mobile application interface for 'Profile Details'. It features a vertical list of six sections, each with an icon on the left and a right-pointing chevron on the right. The sections are: 'Personal Information' (person icon), 'Proof of Identity' (ID card icon), 'Contact Information' (envelope icon), 'Employment' (person with gear icon), 'Features and Specifications' (gear icon), and 'Fund Your Account' (money bag icon). Below the list is a blurred background image. At the bottom of the screen, there are three buttons: 'Cancel' (white with grey border), 'Save for Later' (grey), and 'Review & Submit' (blue).

9. Click individual section to enter the details. For more information click [here](#).
10. Once all the mandatory sections are updated, click **Review & Submit** to submit the application.
OR
If you click **Save for Later**, the **Save and Complete Later** screen appears.
OR
If you click **Cancel**. The reason for cancellation screen appears.

Cancel Application

Cancel Application

What is the reason for cancelling?


- Having difficulty in completing the application form
- Not enough time I will complete it later
- Need more product details
- Made a mistake in product selection
- Others

Your information will not be saved, and you will have to start a new application later.

[Return to Application](#) [Cancel and Exit](#)

- a. Click the appropriate check box to select the reason for cancellation.
 - b. Click **Cancel and Exit** to cancel the account application process.
OR
Click **Return to Application** to navigate to the account application.
11. The review screens appears with disclosures and consent section.

Disclosure and Consent


Disclosures and Consents

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at once you consent to E-sign Disclosure.

E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

[E-SIGN Disclosure](#)

I have reviewed and consent to the E-SIGN Disclosure.

TIN Certification and Backup Withholding

Under penalties of perjury, I certify that

1. The number provided on this application is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
3. I am a [U.S. person](#) (including a [U.S. resident alien](#))
4. I am exempt from [FATCA reporting](#)

Please note: If you are unable to certify that you are no subject to backup withholding, you cannot apply online. Please visit us at a banking center near you and we will help you with your application.

I certify and under penalty of perjury, that all 4 tax status certification statements above are true.

Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Deposit Account Agreement](#)

[Consumer Privacy Notice](#)

I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice

By clicking submit I agree that I am the person named in the application and all the information including information of co-applicants, if any, in the application is, to the best of my knowledge, correct. I also authorize Bank Name to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.

12. Select the appropriate check box to agree with the terms and conditions of the United States like, E-Sign disclosure, TIN certification and backup withholding agreement, and deposit account agreement.
13. Click **Submit** to apply for the account. The account successful application screen appears.
OR
If you click **Save for Later** , the **Save and Complete Later** screen appears.

Note: While applying for the savings account, you can save and retrieve the application form at a later date. If you are a prospect customer, and wish to save the application for the first time you

need to register for online banking services so as to access the application through application tracker at a later date.

14. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration

Registration

You will need to register with us in order to track your application. Please provide the following details to register with Model Bank.

Email [?](#)

Confirm Email [Verify](#)

Password [?](#)

Confirm Password

[Register](#)

15. In the **Email** field, enter the email address.
16. Re-enter the email address in the **Confirm Email** field.
17. If you click **Verify** link:
- The **Verification** screen appears. In the **Verification Code** field, enter the code received on your registered email address and click **Submit**.

Verification

Verification

A verification code has been sent to your registered mobile number.
Please enter that code below to complete the process

Verification Code

Did not get the code?

18. In the **Password** field, enter the password.
19. In the **Confirm Password** field, re-enter the password.
20. Click **Register**. The registration successful message appears.
21. Click **Track Application**. For more information to track an application click [here](#).

FAQs

Can I save my application to fill in at later stage?

Yes. You can save the application and retrieve at later date.

What are the various funding options for a prospect and an existing customer?

A prospect/new customer have different funding options compared to an existing customer. A prospect customer can either use debit or credit card to fund the account. While an existing customer can either use the savings or checking account held with the same bank or external linked savings or checking accounts in addition to debit or credit cards to fund the account.

9.2 Certificate Of Deposit Application

The certificate of deposit accounts application allows you to apply for a deposit account. Account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details
- Confirmation: It is the agreement before starting the account opening application process
- Application: You have to specify the personal and professional details
- Review: Summary of account application after selecting an offer
- Approval

How to reach here:

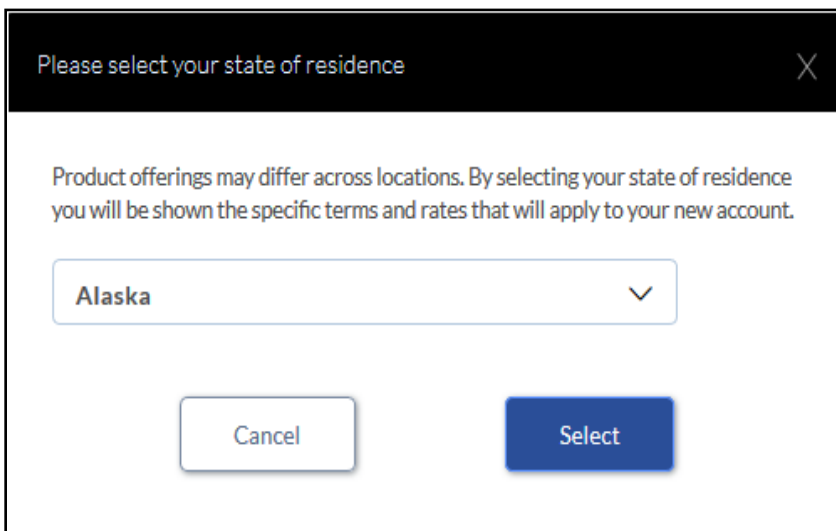
Dashboard > Certificate of Deposit

Anonymous Single Applicant

To apply for a deposit account:

1. From the **Select State** list, select the state of residence and click **Select**.
OR
Click **Cancel** to abort the savings account application process.

Residence State



Please select your state of residence ✕

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.


Alaska ▼

Cancel Select

2. Click **Select**. The **US Retail Certificate of Deposit Offers** screen appears.

Certificate of Deposit Offers

US Bank Certificate Of Deposit Offers




Fixed Offer

Offer Id : USCDOF1
Application Fee : \$0
Interest Rate : 0

[Apply for this account online](#)

[Apply](#)

...



Variable Offer

Offer Id : USCDOF3
Application Fee : \$0
Interest Rate : 0

[Apply for this account online](#)

[Apply](#)

...


3. Click **Apply**. The certificate of deposit offer screen appears with details such as, steps to open the account, things needed to open an account, etc

Certificate Of Deposit Offer


Fixed Offer

Model Bank keeps your personal information [private and secure](#).


Open your account today in just minutes with 3 easy steps



Tell us about yourself
We will ask you for basic information such as name, address, identity proof, etc.



Setup your account
You can setup your deposit and fund your account.



Review and Submit
Once your application is complete, review your data entered and submit the application.

Important Information About Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What you'll need

- Social Security Number of all applicants.
- Valid ID (Drivers License, State ID, Matricular Consular Card).
- Phone numbers and email addresses of all applicants.
- Physical U.S. address (no post office boxes).
- Debit/Credit Card or account information to fund your account.

What this means for you

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

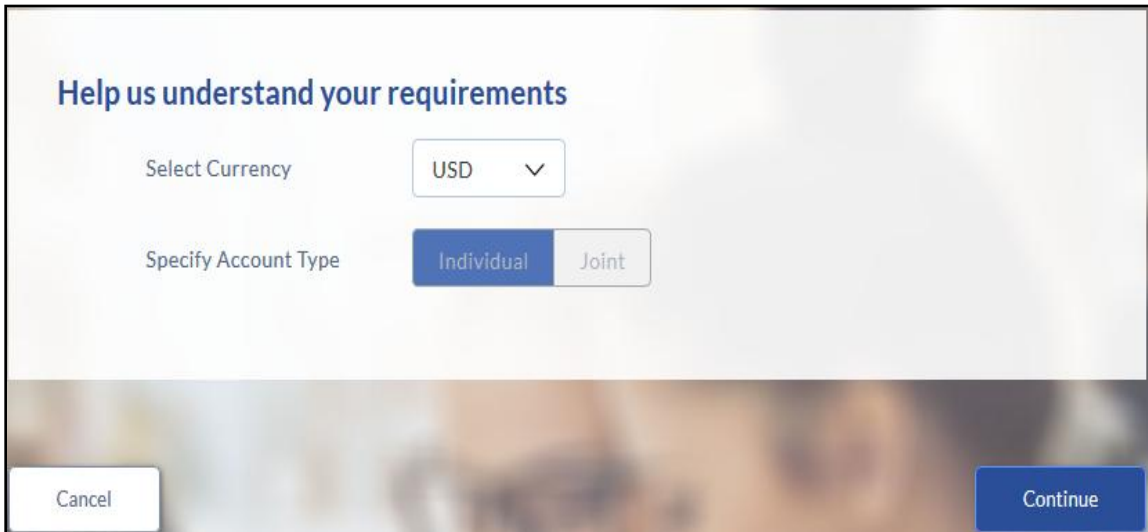
Already a customer banking online with us?
Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Cancel](#)
[Continue](#)

4. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
OR
Click **Log-in** to apply for account with already created user ID.
OR
Click **Cancel** to abort the account application process.

Certificate of Deposit Requirement



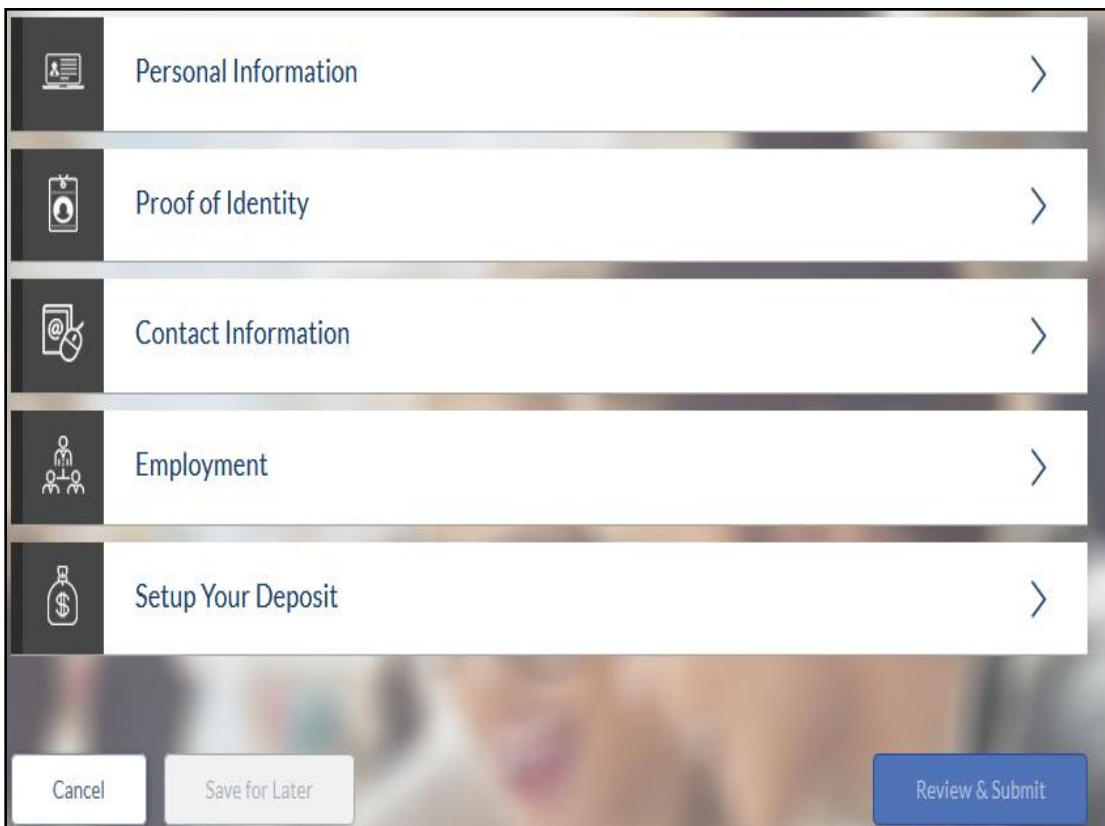
Help us understand your requirements

Select Currency

Specify Account Type

5. From the **Select Currency** list select the currency.
6. Click **Continue**.
7. Select **Individual** option and click **Continue**. The **Primary Information, Proof Of Identity, Contact Information, Employment,** and **Setup Your Deposit** section appears.

Profile Details



Personal Information >

Proof of Identity >

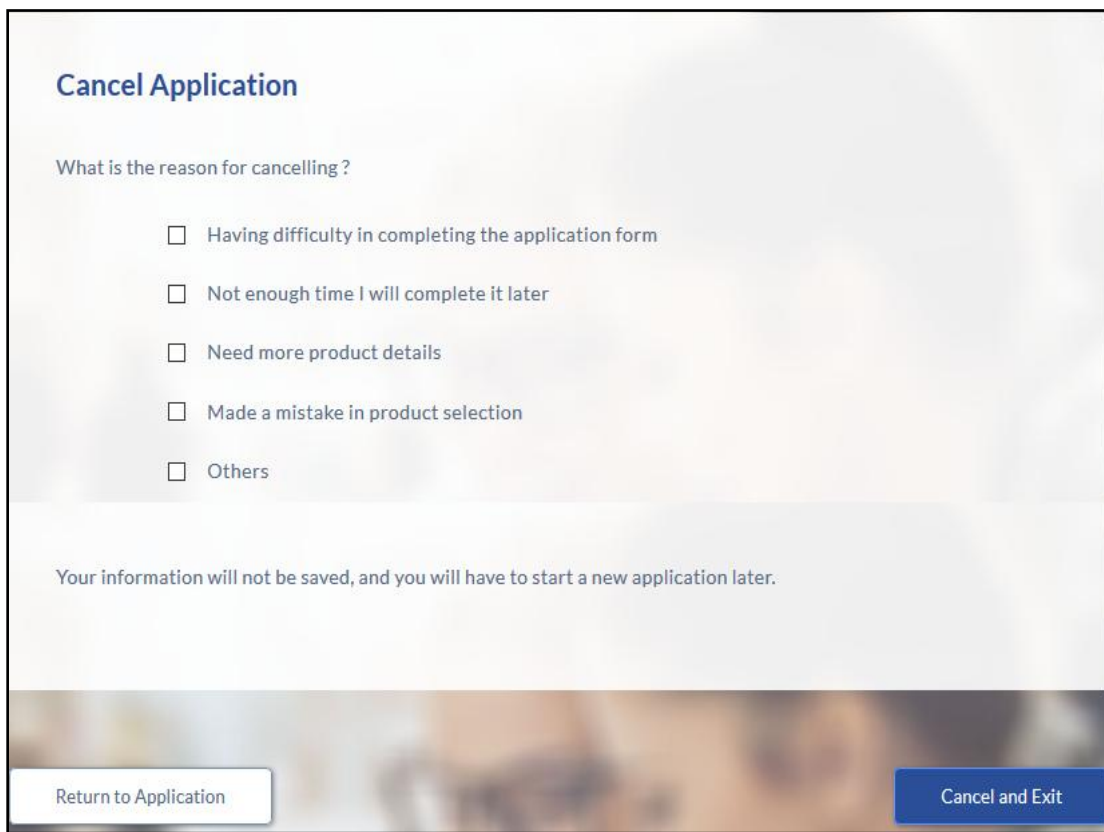
Contact Information >

Employment >

Setup Your Deposit >

8. Click individual section to enter the details. For more information click [here](#).
9. Once all the mandatory sections are updated, click **Review & Submit** to submit the application.
OR
If you click **Save for Later**, the **Save and Complete Later** screen appears.
OR
If you click **Cancel**. The reason for cancellation screen appears.

Cancel Application



Cancel Application

What is the reason for cancelling ?


- Having difficulty in completing the application form
- Not enough time I will complete it later
- Need more product details
- Made a mistake in product selection
- Others

Your information will not be saved, and you will have to start a new application later.

[Return to Application](#) [Cancel and Exit](#)

- a. Click the appropriate check box to select the reason for cancellation.
 - b. Click **Cancel and Exit** to cancel the account application process.
OR
Click **Return to Application** to navigate to the account application.
10. The review screens appears with disclosures and consent section.

Disclosure and Consent

 **Disclosures and Consents**

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at once you consent to E-sign Disclosure.

E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

[E-SIGN Disclosure](#)

I have reviewed and consent to the E-SIGN Disclosure.

TIN Certification and Backup WithHolding

Under penalties of perjury, I certify that

1. The number provided on this application is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
3. I am a [U.S. person](#) (including a [U.S. resident alien](#))
4. I am exempt from [FATCA reporting](#)

Please note: If you are unable to certify that you are no subject to backup withholding, you cannot apply online. Please visit us at a banking center near you and we will help you with your application.

I certify and under penalty of perjury, that all 4 tax status certification statements above are true.

Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Deposit Account Agreement](#)

[Consumer Privacy Notice](#)

I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice

By clicking submit I agree that I am the person named in the application and all the information including information of co-applicants, if any, in the application is, to the best of my knowledge, correct. I also authorize Bank Name to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.

11. Select the appropriate check box to agree with the terms and conditions of the US regulation like, E-Sign disclosure, TIN certification and backup withholding agreement, and deposit account agreement.
12. Click **Submit** to apply for the account. The account successful application screen appears.
OR
If you click **Save for Later**, the **Save and Complete Later** screen appears.

Note: While applying for the certificate of deposit account, you can save and retrieve the application form at a later date. If you are a prospect customer, and wish to save the application for the first time you need to register for online banking services so as to access the application through application tracker at a later date.

13. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration

Registration

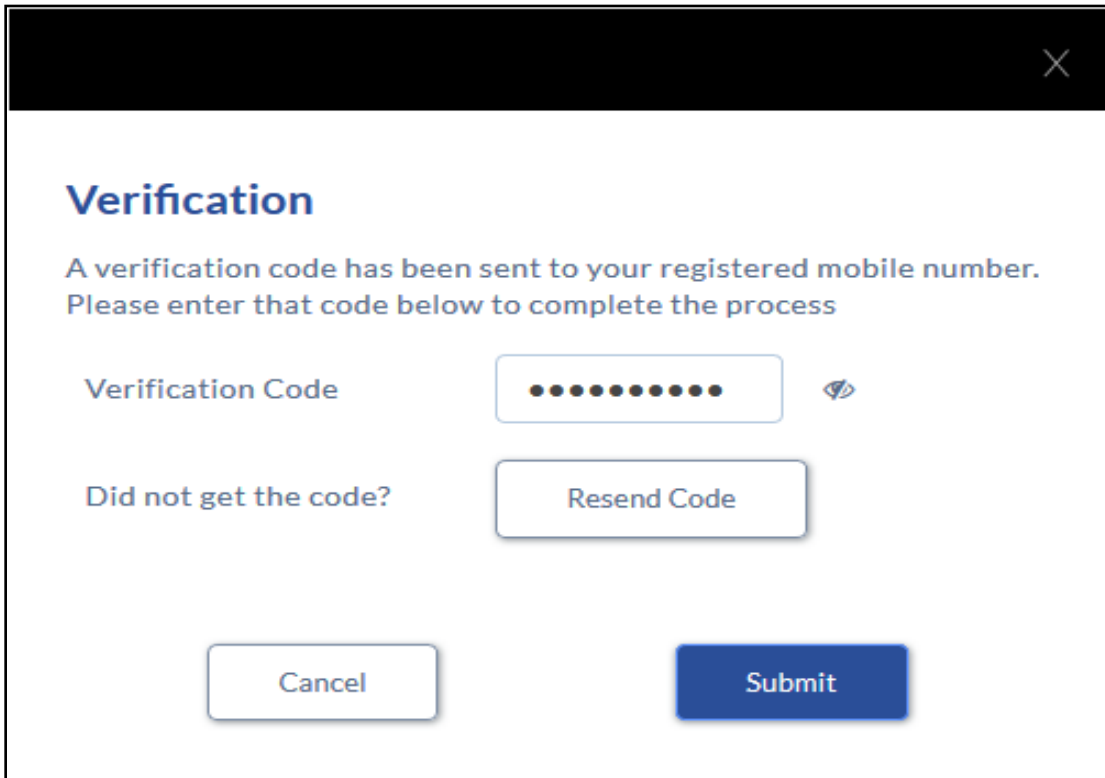
You will need to register with us in order to track your application. Please provide the following details to register with Model Bank.

| | | |
|------------------|--|------------------------|
| Email ? | <input type="text" value="john@ofss.com"/> | |
| Confirm Email | <input type="text" value="john@ofss.com"/> | Verify |
| Password ? | <input type="password" value="....."/> | |
| Confirm Password | <input type="password" value="....."/> | |

[Register](#)


14. In the **Email** field, enter the email address.
15. Re-enter the email address in the **Confirm Email** field.
16. If you click **Verify** link:
 - a. The **Verification** screen appears. In the **Verification Code** field, enter the code received on your registered email address and click **Submit**.

Verification



The image shows a verification dialog box with a black header bar containing a close button (X). The main content area is white and contains the following elements:

- Verification** (Section Header)
- A verification code has been sent to your registered mobile number.
Please enter that code below to complete the process
- Verification Code

 
- Did not get the code?
-

17. In the **Password** field, enter the password.
18. In the **Confirm Password** field, re-enter the password.
19. Click **Register**. The registration successful message appears.
20. Click **Track Application**. For more information to track an application click [here](#).

9.3 Checking Accounts Application

The checking accounts application allows you to apply for a checkings account. Account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- Orientation: It is the summary view of the account application process which you have to follow to open an account
- Basic Details
- Confirmation: It is the agreement before starting the account opening application process
- Application: You have to specify the personal and professional details
- Review: Summary of account application after selecting an offer
- Approval

How to reach here:

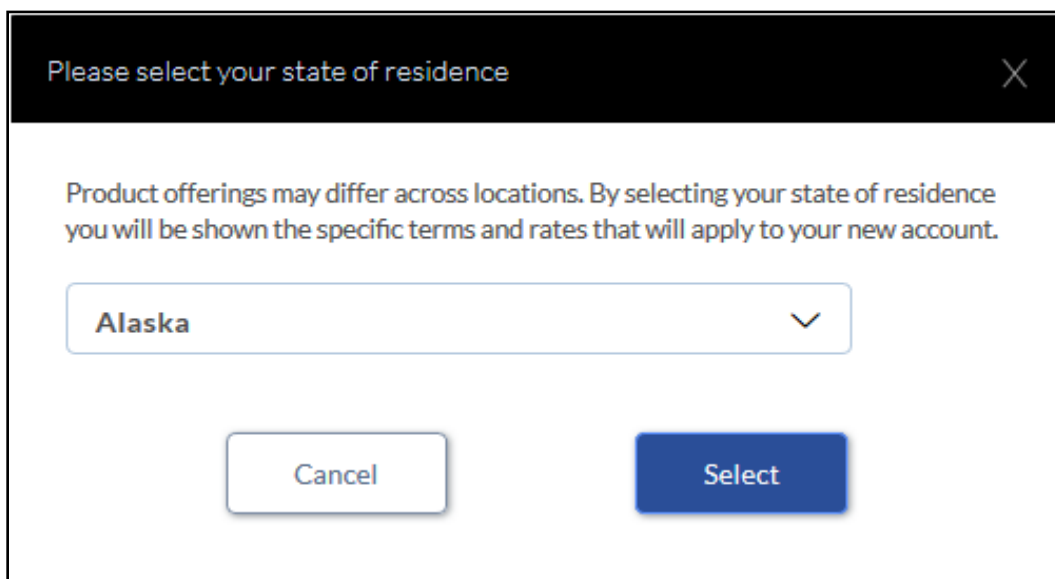
Dashboard > Checking Accounts

Anonymous Single Applicant

To apply for a checking account:

1. The state of residence screen appears. From the list, select the state of residence.
OR
Click **Cancel** to abort the savings account application process.

Residence State



Please select your state of residence

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.


Alaska

Cancel Select

2. Click **Select**. The **US Retail Checking Group** screen appears.
3. Click **Proceed**. The **Checking Offers** screen appear.

Checking Offers

US Retail Checking Group Offers




US CHECKINGS1

Offer Id : USOF102
 Application Fee : \$ 0
 Interest Rate : 0

Apply for this account online

Apply

...




US CHECKINGS3

Offer Id : USOF104
 Application Fee : \$ 0
 Interest Rate : 0

Apply for this account online

Apply

...



US CHECKINGS4

Offer Id : USOF105
 Application Fee : \$ 0
 Interest Rate : 0

Apply for this account online

Apply

...


4. Click **Apply**. The checking offer screen appears with details such as, steps to open the account, things needed to open an account, etc.

Checking Offer


US CHECKINGS1

Model Bank keeps your personal information [private and secure](#).


Open your account today in just minutes with 3 easy steps



Tell us about yourself
We will ask you for basic information such as name, address, identity proof, etc.



Setup your account
You can specify your account preferences and fund your account.



Review and Submit
Once your application is complete, review your data entered and submit the application.

Important Information About Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What you'll need

- Social Security Number of all applicants.
- Valid ID (Drivers License, State ID, Matricular Consular Card).
- Phone numbers and email addresses of all applicants.
- Physical U.S. address (no post office boxes).
- Debit/Credit Card or account information to fund your account.

What this means for you

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

Already a customer banking online with us?
Signing in with your login credentials will help us prefill some of the data

Login

Cancel

Continue

5. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
OR
Click **Log-in** to apply for account with already created user ID.
OR
Click **Cancel** to abort the account application process.

Checking Requirement

Help us understand your requirements

Select Currency

Specify Account Type Individual Joint

6. From the **Select Currency** list select the currency.
7. Click **Continue**.
8. Select **Individual** option and click **Continue**. The **Primary Information, Proof Of Identity, Contact Information, Employment, Features and Specifications**, and **Fund Your Account** section appears.

Profile Details

| | | |
|--|-----------------------------|---|
| | Personal Information | > |
| | Proof of Identity | > |
| | Contact Information | > |
| | Employment | > |
| | Features and Specifications | > |
| | Fund Your Account | > |

9. Click individual section to enter the details. For more information click [here](#).

10. Once all the mandatory sections are updated, click **Review & Submit** to submit the application.
OR
If you click **Save for Later**, the **Save and Complete Later** screen appears.
OR
If you click **Cancel**. The reason for cancellation screen appears.

Cancel Application

Cancel Application

What is the reason for cancelling?


- Having difficulty in completing the application form
- Not enough time I will complete it later
- Need more product details
- Made a mistake in product selection
- Others

Your information will not be saved, and you will have to start a new application later.

[Return to Application](#) [Cancel and Exit](#)

- a. Click the appropriate check box to select the reason for cancellation.
- b. Click **Cancel and Exit** to cancel the account application process.
OR
Click **Return to Application** to navigate to the account application.
11. The review screens appears with disclosures and consent section.

Disclosure and Consent


Disclosures and Consents

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at once you consent to E-sign Disclosure.

E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

[E-SIGN Disclosure](#)

I have reviewed and consent to the E-SIGN Disclosure.

TIN Certification and Backup Withholding

Under penalties of perjury, I certify that

1. The number provided on this application is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
3. I am a [U.S. person](#) (including a [U.S. resident alien](#))
4. I am exempt from [FATCA reporting](#)

Please note: If you are unable to certify that you are no subject to backup withholding, you cannot apply online. Please visit us at a banking center near you and we will help you with your application.

I certify and under penalty of perjury, that all 4 tax status certification statements above are true.

Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Deposit Account Agreement](#)

[Consumer Privacy Notice](#)

I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice

By clicking submit I agree that I am the person named in the application and all the information including information of co-applicants, if any, in the application is, to the best of my knowledge, correct. I also authorize Bank Name to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.

12. Select the appropriate check box to agree with the terms and conditions of the US regulation like, E-Sign disclosure, TIN certification and backup withholding agreement, and deposit account agreement.
13. Click **Submit** to apply for the account. The account successful application screen appears.
OR
If you click **Save for Later** , the **Save and Complete Later** screen appears.

Note: While applying for the checkings account, you can save and retrieve the application form at a later date. If you are a prospect customer, and wish to save the application for the first time you

need to register for online banking services so as to access the application through application tracker at a later date.

14. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration

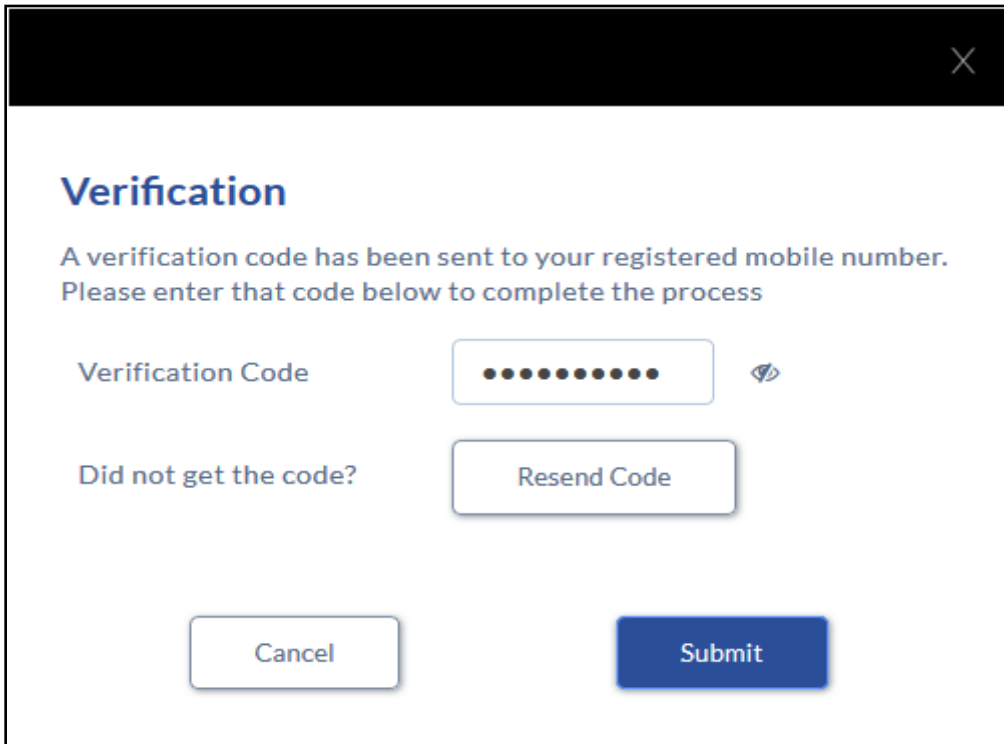
Registration

You will need to register with us in order to track your application. Please provide the following details to register with Model Bank.

| | | |
|------------------|--|------------------------|
| Email ? | <input type="text" value="john@ofss.com"/> | |
| Confirm Email | <input type="text" value="john@ofss.com"/> | Verify |
| Password ? | <input type="password" value="....."/> | |
| Confirm Password | <input type="password" value="....."/> | |

[Register](#)

15. In the **Email** field, enter the email address.
16. Re-enter the email address in the **Confirm Email** field.
17. If you click **Verify** link:
 - a. The **Verification** screen appears. In the **Verification Code** field, enter the code received on your registered email address and click **Submit**.

VerificationA verification dialog box with a black header bar containing a close button (X). The main content area has a white background. At the top, the word "Verification" is written in a bold blue font. Below it, a message states: "A verification code has been sent to your registered mobile number. Please enter that code below to complete the process". There is a text input field labeled "Verification Code" containing ten black dots, with a small eye icon to its right. Below this is a link "Did not get the code?" and a button labeled "Resend Code". At the bottom, there are two buttons: "Cancel" (white with a grey border) and "Submit" (solid blue).

18. In the **Password** field, enter the password.
19. In the **Confirm Password** field, re-enter the password.
20. Click **Register**. The registration successful message appears.
21. Click **Track Application**. For more information to track an application click [here](#).

FAQs

Can I save my application to fill in at later stage?

Yes. You can save the application and retrieve at later date.

What are the various funding options for a prospect and an existing customer?

A prospect/new customer have different funding options compared to an existing customer. A prospect customer can either use debit or credit card to fund the account. While an existing customer can either use the savings or checking account held with the same bank or external linked savings or checking accounts in addition to debit or credit cards to fund the account.

9.4 Application Tracker

You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- Draft: These applications are saved for the time being and can be submitted at the future date.
- Application Approved
- Processed: These applications are processed and completed successfully or canceled. There are no further pending actions

To track the application:

1. Click **Track Application**.
2. Log-in in the application with the newly created user ID and password.

Submitted Application

The screenshot displays the 'Submitted Applications' section of the application tracker. At the top, there are two tabs: 'Submitted Applications' (active) and 'Applications in Draft'. Below the tabs, the title 'Submitted Applications' is shown. A card for 'US Retail Checking Group' contains the following details:

| | | | |
|----------------|--------------|--------|-----------------------------|
| Application Id | APP100XXXX41 | 33% | |
| Applicant Name | John Smith | Status | Auto Due Diligence Approved |
| Submitted On | 13 Dec 2016 | | |

3. Click on the account details to view the application summary and status history.
4. Click on Application Summary and Status history to view the details.

Application Summary / Status History

US Investment Account Group CS

Application ID : APP100XXXX9199
 Submitted On : Mon Oct 03 2016
 Status : Submission Completed
 Account Id : xxxxxxxxxxx0687
XXXXXXXXXX
 100% complete

View

▲ **Application Summary**

Offer : ESA IRA SAVINGS OFFER
 Account Type : Individual
 Account Holder : johnie a williams
 Interest Rate : 0.04%
 Minimum Balance : \$0.00

[View Complete Application](#)

▲ **Status History**

| | |
|------------|------------------------------|
| State | Submitted |
| Remarks | Submitted |
| Acted By | OFSSUser |
| Updated On | Mon Oct 03 2016, 15 : 19 hrs |
| | |
| State | Auto Due Diligence Approved |
| Remarks | Auto Due Diligence Approved |
| Acted By | OFSSUser |
| Updated On | Mon Oct 03 2016, 15 : 19 hrs |
| | |
| State | Structure Solution Confirmed |
| Remarks | Structure Solution Confirmed |
| Acted By | OFSSUser |
| Updated On | Mon Oct 03 2016, 15 : 19 hrs |
| | |
| State | Account Opening Done |
| Remarks | Account Opening Done |
| Acted By | OFSSUser |
| Updated On | Mon Oct 03 2016, 15 : 19 hrs |

5. Click the **View Complete Application** link to down the application in .doc format.

10. US Common Screens

10.1 Personal Details

The personal details are the primary information about the account holder. It includes following details:

- Primary
- Identity
- Contact
- Employment
- Features
- Fund Account
- Setup Your Deposit

10.1.1 Primary Details

To add personal details:

1. In the primary Information screen enter the appropriate information like, first name, last name, date of birth, citizenship, etc.

Primary Information

The screenshot shows a 'Personal Information' form with the following fields and values:

| Field | Value |
|--------------------|---------------|
| Salutation | Mr |
| First Name | John |
| Middle Name | W |
| Last Name | Smith |
| Suffix | I |
| Date of Birth | 10/10/1995 |
| Citizenship | UNITED STATES |
| Permanent Resident | Yes |

A 'Continue' button is located at the bottom right of the form.

Field Description

| Field Name | Description |
|---|---|
| Salutation | Salutation of applicant. The options are: <ul style="list-style-type: none"> • Mr • Ms • Mrs • Others |
| First Name | First name of the applicant. |
| Last Name | Last name of the applicant. |
| Email | Email address of the applicant. |
| I consent to receive marketing communication from the bank | Whether the applicant consents to receive marketing information from the bank. |
| Date of Birth | Date of birth of the applicant. |
| Gender | Applicant's gender. |
| Marital Status | Marital status of the applicant. The options are: <ul style="list-style-type: none"> • Married • Unmarried • Divorced |
| Dependents | Number of people dependent on the applicant. |

2. Click **Continue** to save the primary information. The **Proof Of Identity** section appears.

10.1.2 Identification Details**To add identification details:**

1. In the proof of identity section enter the identity details such as, SSN, identity type, expiry date, state of issue, etc.

Proof of Identity

Field Description

| Field Name | Description |
|-------------------------------|--|
| Identity | |
| Social Security Number | Social security number of the applicant. |
| Type of Identification | Identification number corresponding to the identification type. The identification type could be: <ul style="list-style-type: none"> • Driving License • Marticular Consular Card • State ID |
| ID Number | Identification number corresponding to the identification type. |
| Expiration Date | Last day of the identity. |

2. Click **Continue** to save the identification information. The **Contact Details** section appears.

10.1.3 Contact Details

To add contact details:

1. In the contact information section enter the contact details such as, accommodation type, address, city, state, zip, email ID, etc.

Contact Information

Contact Information

Residential Address
We will be sending all postal mail to this address. (P.O. Boxes are not allowed)

Accommodation Type Owned

Address Line 1 B/36 NKP

Address Line 2 Silver Street

City Hampshire

State Alaska

Zip Code 87101-0101
(First 5 digits are required)

Staying Since 10/10/1995

Email Address

Email john@ofss.com ?

Confirm Email john@ofss.com

Phone Number

Phone Type Work Mobile

Primary Phone Number (768)719-1919

Alternate Phone Number

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.

Field Description

Field Name

Description

Residential Address

Accommodation Type

Accommodation type of the applicant.

Address 1-2

Address details of the applicant.

City

City name of the applicant.

State

State name of the applicant.

| Field Name | Description |
|-----------------------------|---|
| Zip Code | Zip code of the applicant. |
| Staying Since | Date since applicant is staying at the current location. |
| Email | Email address of the applicant. |
| Confirm Email | Re-enter the phone number to confirm. |
| Phone Type | Phone type of the applicant. The phone type could be: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Work Phone |
| Primary Phone Number | Primary phone number of the applicant. |

2. Click **Continue** to save the contact information. The **Employment Details** section appears.

10.1.4 Employment Details

To add employment information:

1. In the employment section, enter the employment details, employer name, employment status, employment type, and start date.

Employment

Please specify details of your current employment

Employment Type: Self Employed

Employment Status: Full Time

Company Name or Employer: mCorp

Start Date: 10/10/2012

Continue

Field Description

| Field Name | Description |
|---------------------------------|---|
| Employment Type | Employment type of the applicant. The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others |
| Employment Status | Occupation status of the applicant. The options are: <ul style="list-style-type: none"> • Part Time • Full Time |
| Company Name or Employer | Name of the company or firm in which the applicant is employed. |
| Start Date | Employment start date of the applicant. |

- Click **Continue** to update the employment details. The **Features and Specifications** section appears.

10.1.5 Features and Specifications

To add features and specifications:

- In the features and specification section enter the details like, number of cash deposit in a quarter, card type, name on card, etc.

Features and Specifications

Set up your account features and identify activity specifications.

Activity Profile

Identify your banking activity ?

Quarterly Number of Cash Deposits

Will ATM be used in Multiple States? Yes No

Debit Card Preferences

Choose from among our extensive range of debit cards and select one that best suits your needs.

Card Type Master Card

Name on Card

Card Design

Image on Card

Your new Debit Card and Personal Identification Number(PIN) will arrive at your residential address within a few working days once your account has been opened. For added security, your Card and PIN will arrive separately in the mail.

Field Description

| Field Name | Description |
|--|--|
| Quarterly number of Cash Deposits | Number of times the cash is deposited in a calendar quarter. |
| Will ATM be used in Multiple States | Whether ATM in more than one sates is going to be used for cash withdrawals. |

- Click **Continue** to update the features and specification details. The **Fund Your Account** section appears.

10.1.6 Fund Account

To fund your account:

1. In the fund your account section, enter the details like, initial deposit amount and funding source.

Fund Your Account

Field Description

| Field Name | Description |
|-------------------------------|---|
| Initial Deposit Amount | Amount to be deposited once the account is opened. |
| Your Funding Source | Occupation status of the applicant. The options are: <ul style="list-style-type: none"> I will use my credit card I will use my debit card |
| Card Type | Account funding card type. The card type could be: <ul style="list-style-type: none"> American Express Carte Blanche Diners Club Discover Master Card |

| Field Name | Description |
|------------------------|---|
| Card Number | Card number for funding the account. |
| Expiration Date | Card expiry date in terms of month and years. <ul style="list-style-type: none"> • Month • Year |
| Name on Card | Account holders name printed on card. |
| Security Code | Three digit security code printed on the back side of the card. |

2. Click **Continue** to update the funding details.

10.1.7 Deposit Setup

To setup your deposit:

1. In the **Setup Your Deposit** section, enter the initial deposit amount, funding source, tenure, payout instruction, etc.

Setup Your Deposit

Setup Your Deposit

Deposit Amount
\$ 100 minimum

Tenure Year(s) Month(s) Day(s)
Select between 1 Day(s) to 10 Year(s)

Interest Payout Frequency ▼
How would you like to receive interest?

Interest Rate 0.2%

Your Funding Source
Please select your method of payment

I will use my Credit Card

Card Type ▼

Card Number

Expiration Date ▼ Month ▼ Year

Name on Card

Security Code ?

I will use my Debit Card

I will fund my deposit later.

Field Description

| Field Name | Description |
|----------------------------|---|
| Deposit Amount | Amount to be deposited once the account is opened. |
| Your Funding Source | Occupation status of the applicant. The options are: <ul style="list-style-type: none"> I will use my credit card I will use my debit card |

| Field Name | Description |
|----------------------------------|--|
| Tenure | Deposit tenure in terms on years, months, and days. |
| Interest Payout Frequency | Interest payable at regular intervals. The payout frequency could be: <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Yearly • Maturity |
| Your Funding Source | |
| Credit / Debit Card | |
| Card Type | Account funding card type. The card type could be: <ul style="list-style-type: none"> • American Express • Diners Club • Discover • Master Card |
| Card Number | Card number for funding the account. |
| Expiration Date | Card expiry date in terms of month and years. <ul style="list-style-type: none"> • Month • Year |
| Name on Card | Account holders name printed on card. |
| Security Code | Three digit security code printed on the back side of the card. |

2. Click **Continue** to setup the deposit details.