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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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: • Home Address • Branch
PIN Delivery Mode	Credit card PIN delivery preference. The options are: • Home Address • Branch
Statement Delivery Mode	Card card statement delivery preference. The options are: • 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: • 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.

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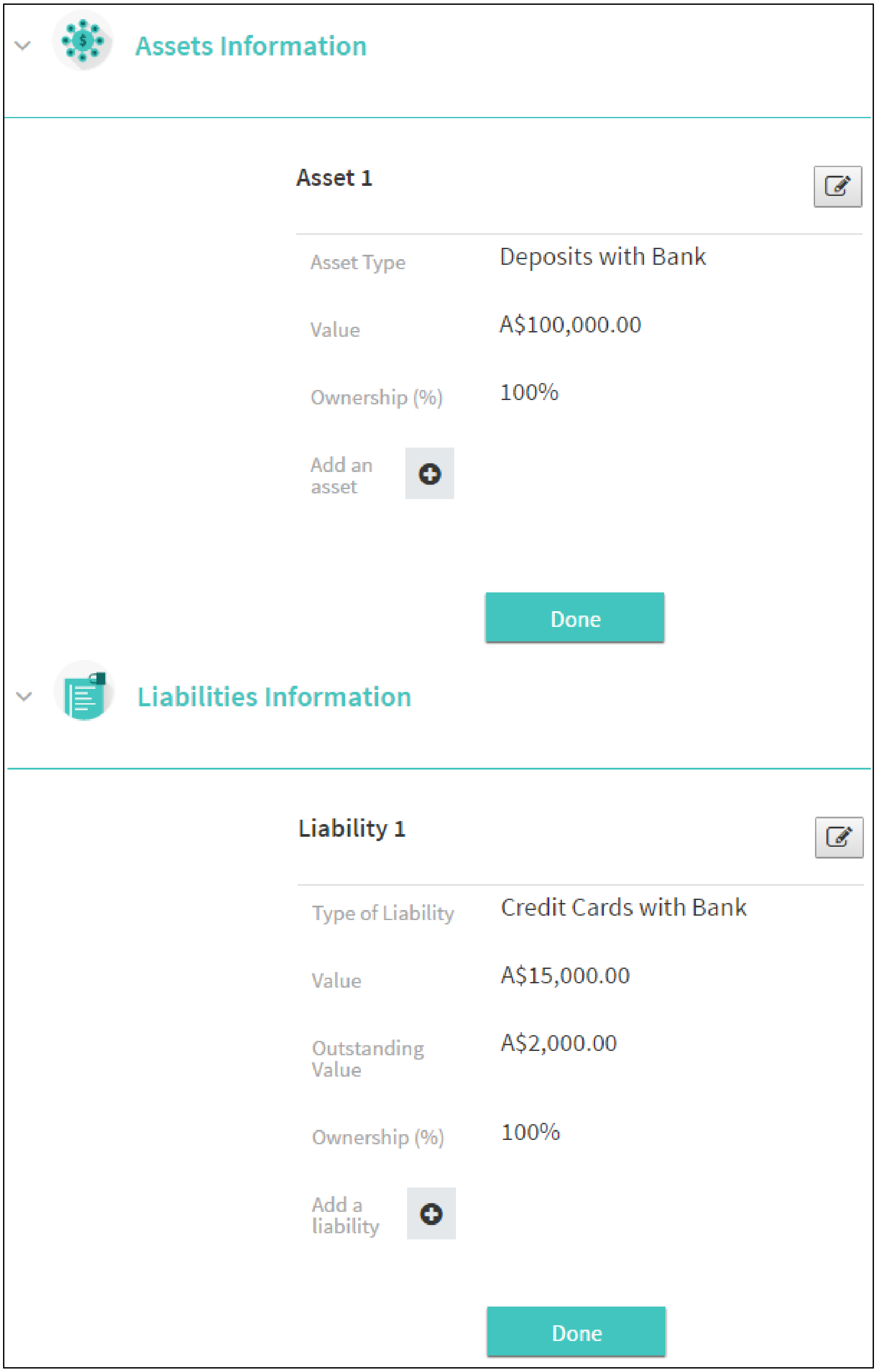
5. From the **Type of Liability** list, select the appropriate option.
6. In the Original **Value** field, enter the value of the liability.
7. In the **Outstanding Value** field, enter the outstanding value of the liability.
8. In the **Ownership (%)** field, enter the percentage of ownership that the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

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

Asset / Liabilities Information



Field Description

Field Name	Description
Assets	
Type of Asset	Type of asset the applicant is holding. The asset could be: • 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.

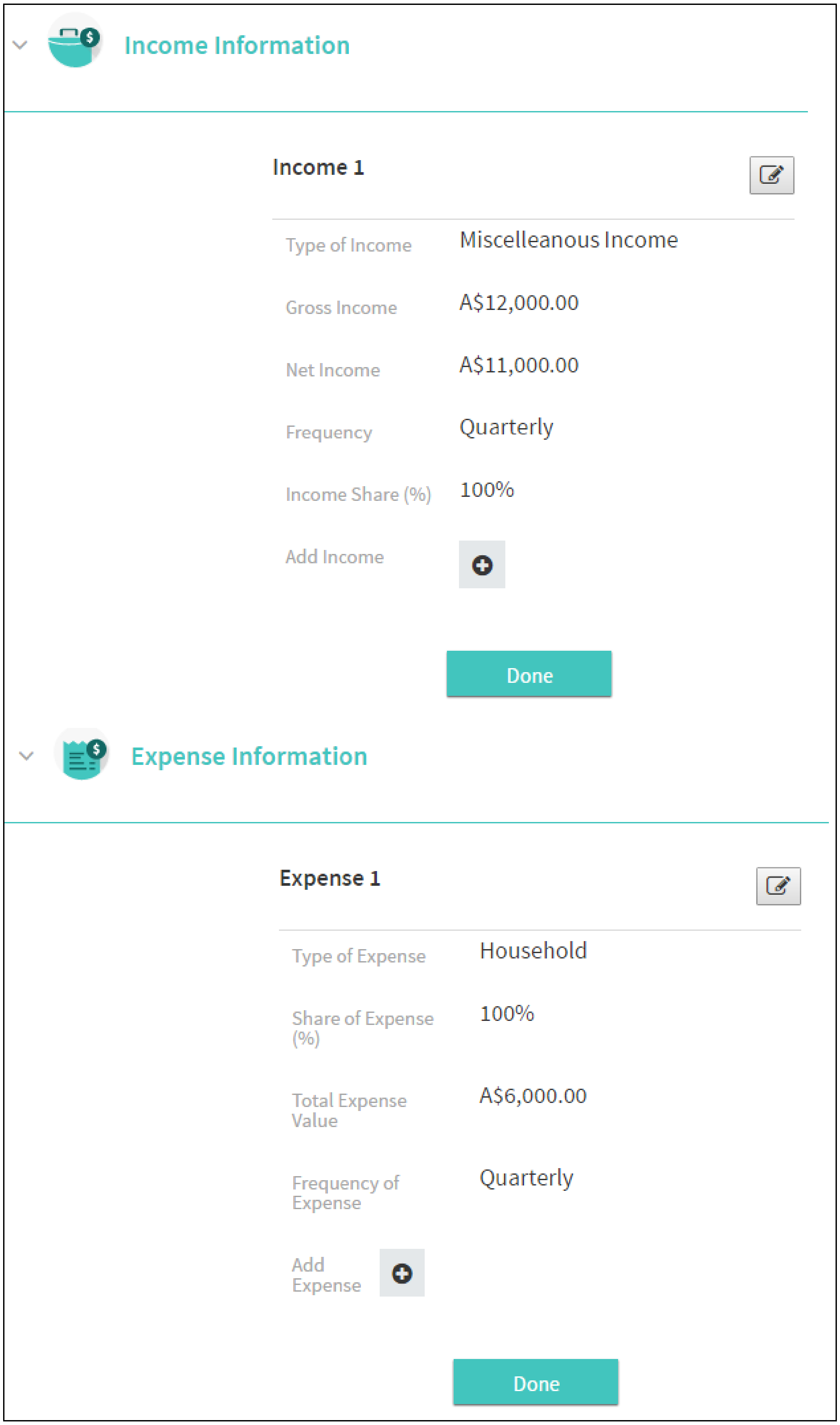
4. In the **Gross income ($)** field, enter the applicants gross income.
5. In the **Net Income ($)** field, enter the applicants net income.
6. From the **Frequency** list, select the income frequency.
7. Click **Done**.

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



Field Description

Field Name	Description
Income	
Income Type	Income type of the applicant. The income type could be: • 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: • 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: • 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

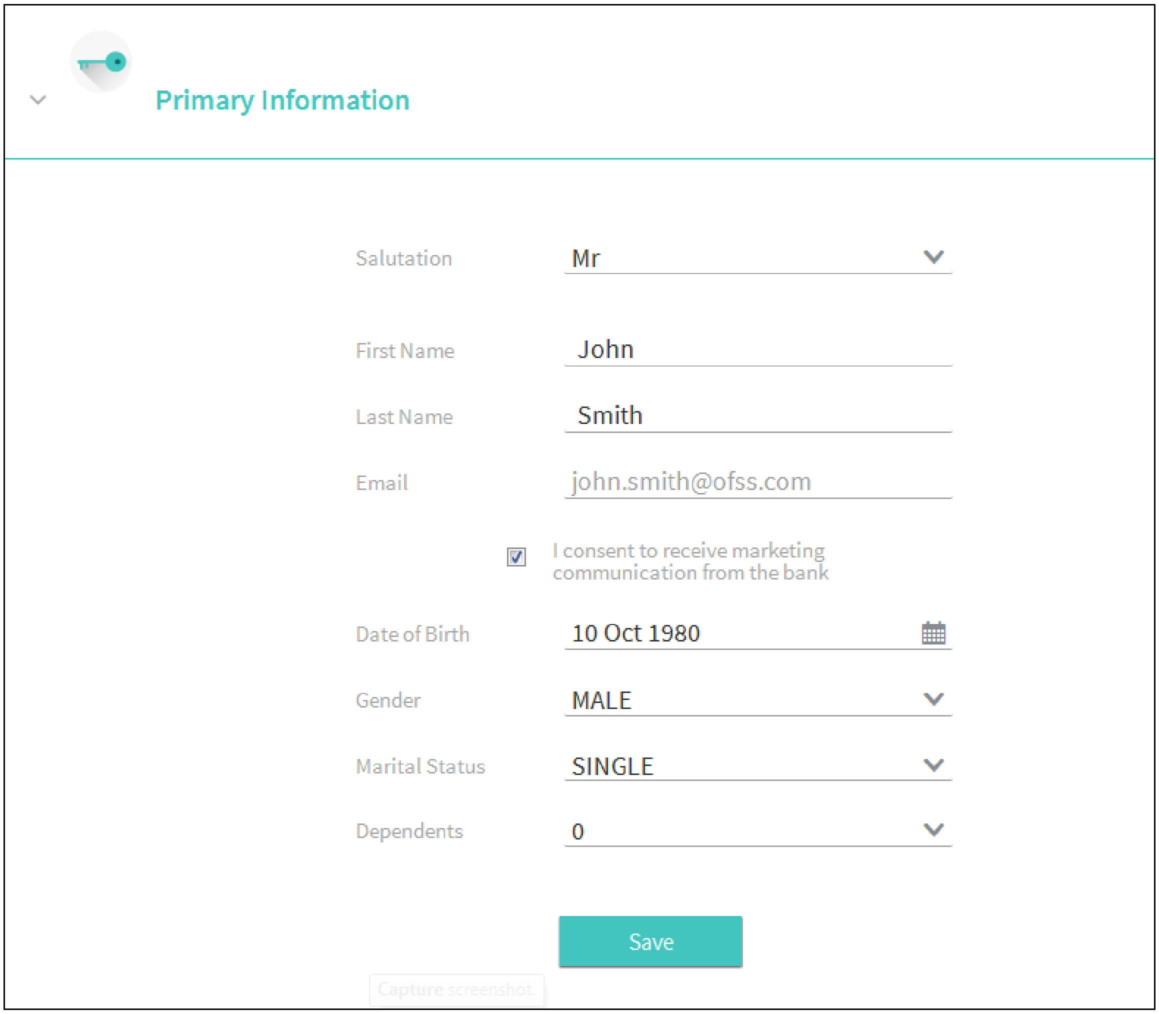
8.2.1 Primary Details

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



Field Description

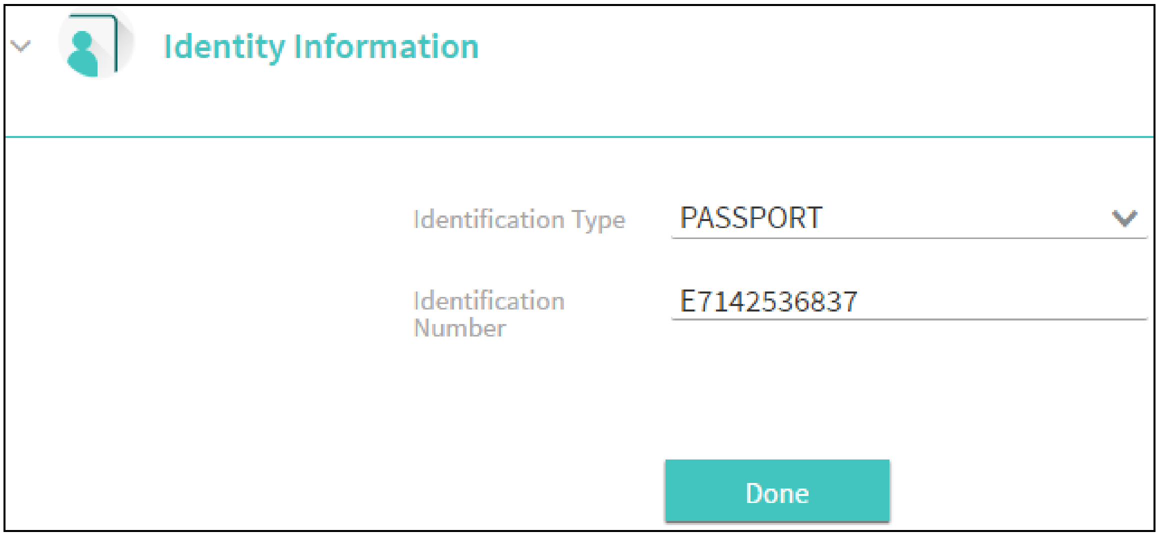
Field Name	Description
Primary	
Salutation	Salutation of applicant. The options are: • Mr • Ms • Mrs • Others
First Name	First name of the applicant.
Last Name	Last name of the applicant.
Email	Email address of the applicant.
I consent to receive marketing communication from the bank	Whether the applicant 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: • 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

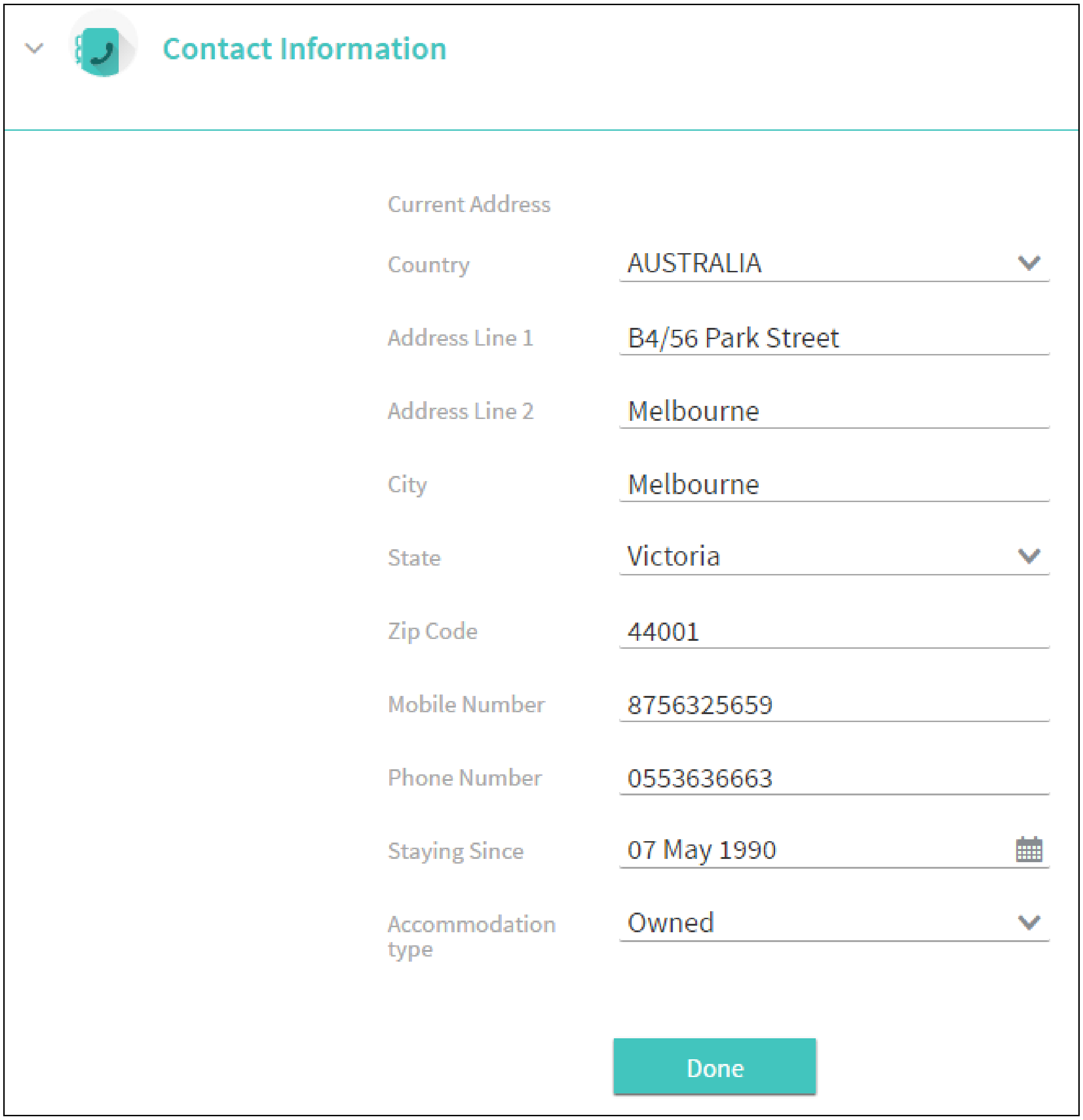
Field Name	Description
Identity	
Identification Type	Identification type of the applicant. The identification type could be: • Passport • Driving License
Identification Number	Identification number corresponding to the identification type.

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



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.

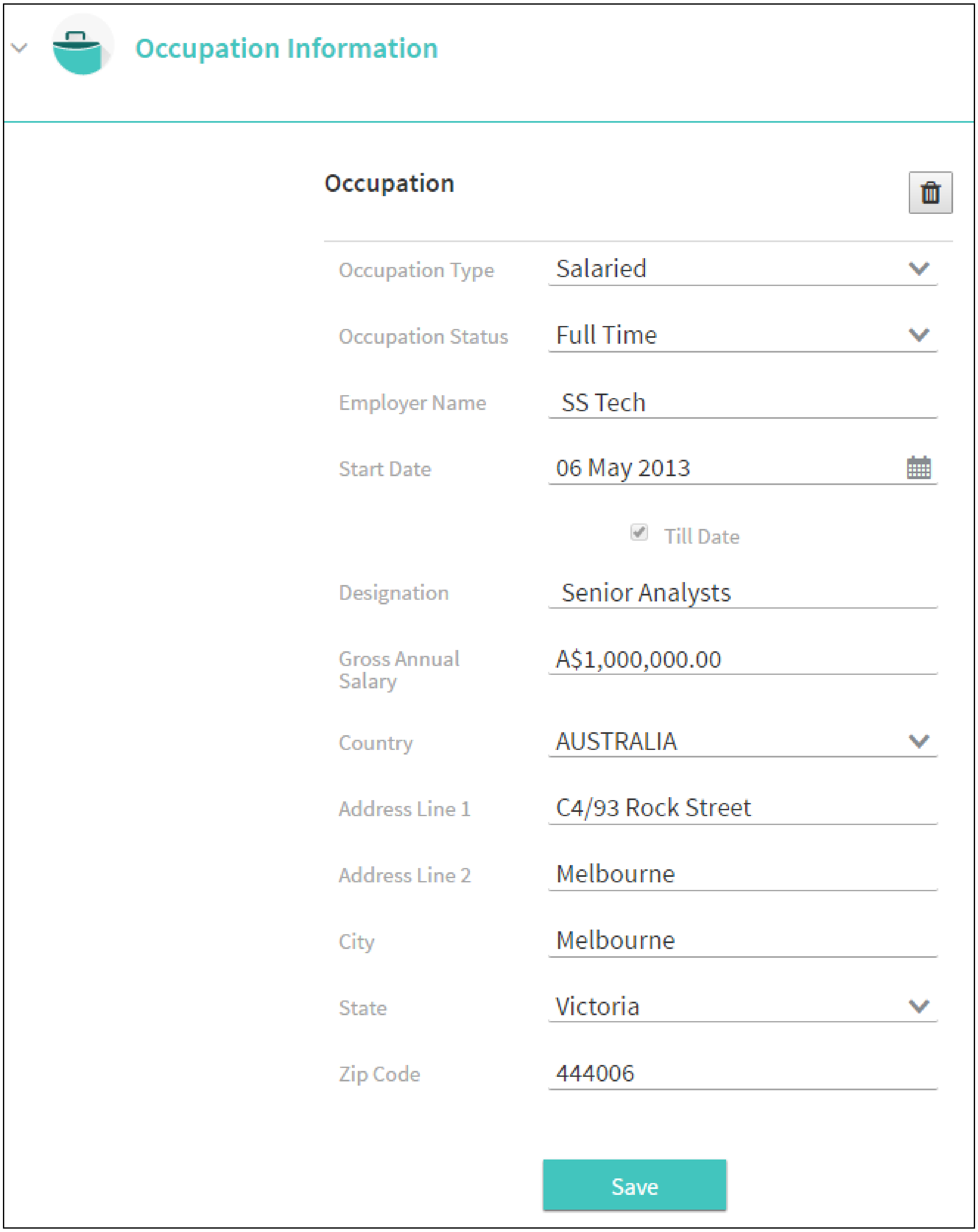
Field Name	Description
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Mobile Number	Personal mobile number of the applicant.
Phone Number	Home phone number of the applicant.
Staying Since	Date since when the applicant is staying at the current location.
Accommodation Type	Residential accommodation type of the applicant. The accommodation types are: • 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



Field Description

Field Name	Description
Occupation	
Occupation Type	Occupation type of the applicant. The types are: • Salaried • Self Employed • Others
Occupation Status	Occupation status of the applicant. The options are: • 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

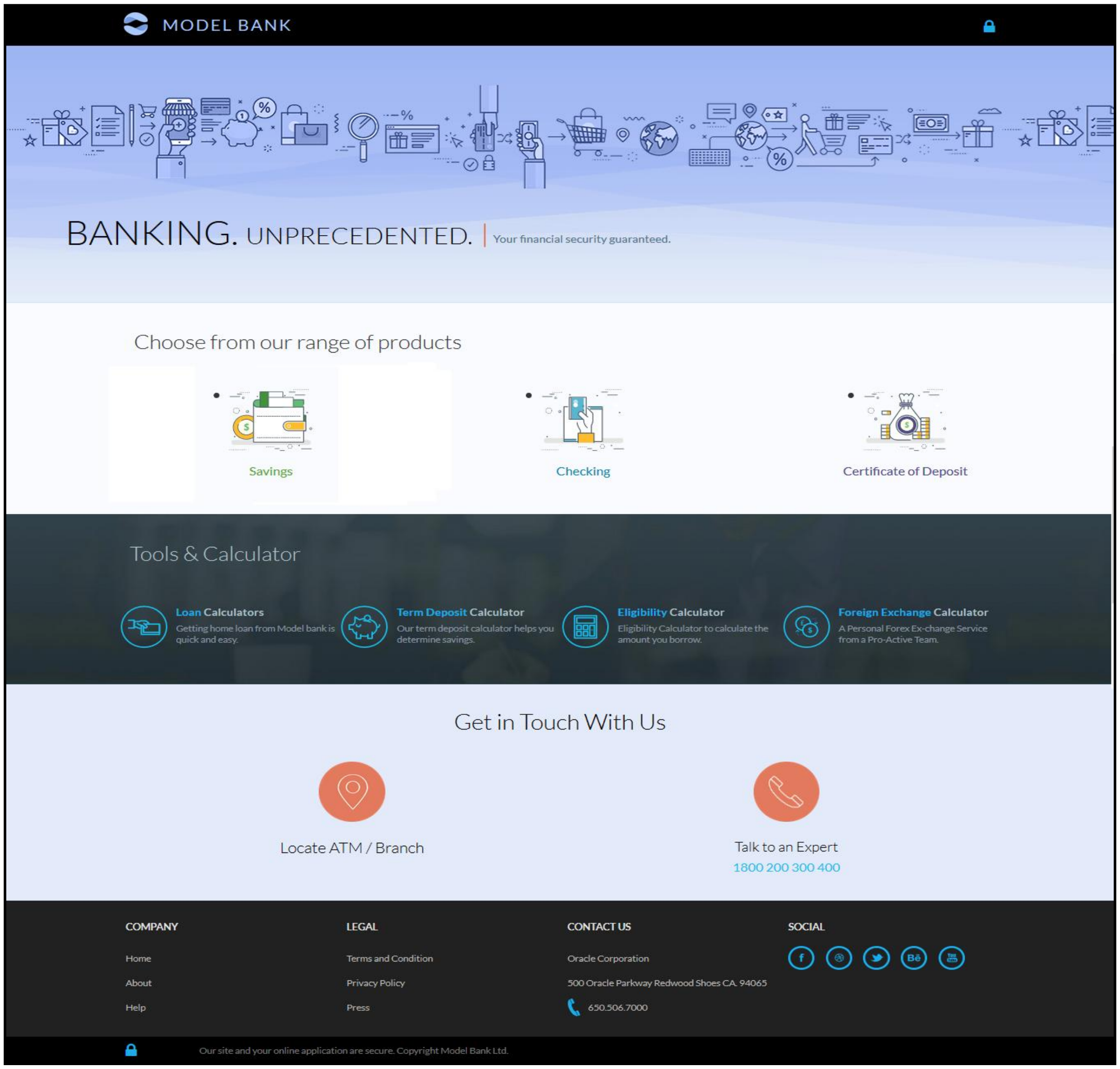
US origination localization dashboard allows you to open following account application:

- 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:

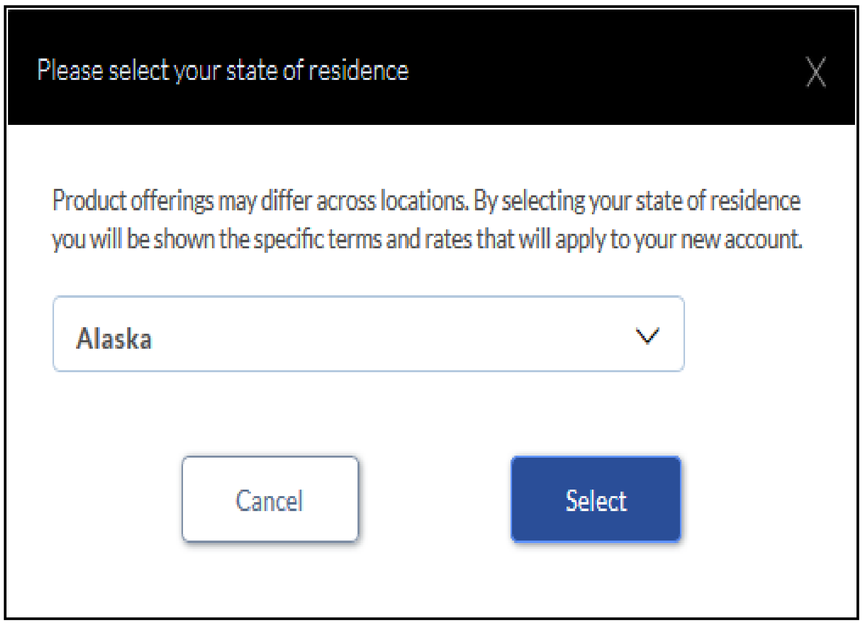
Dashboard > Savings Accounts

Anonymous Single Applicant

To apply for a savings account:

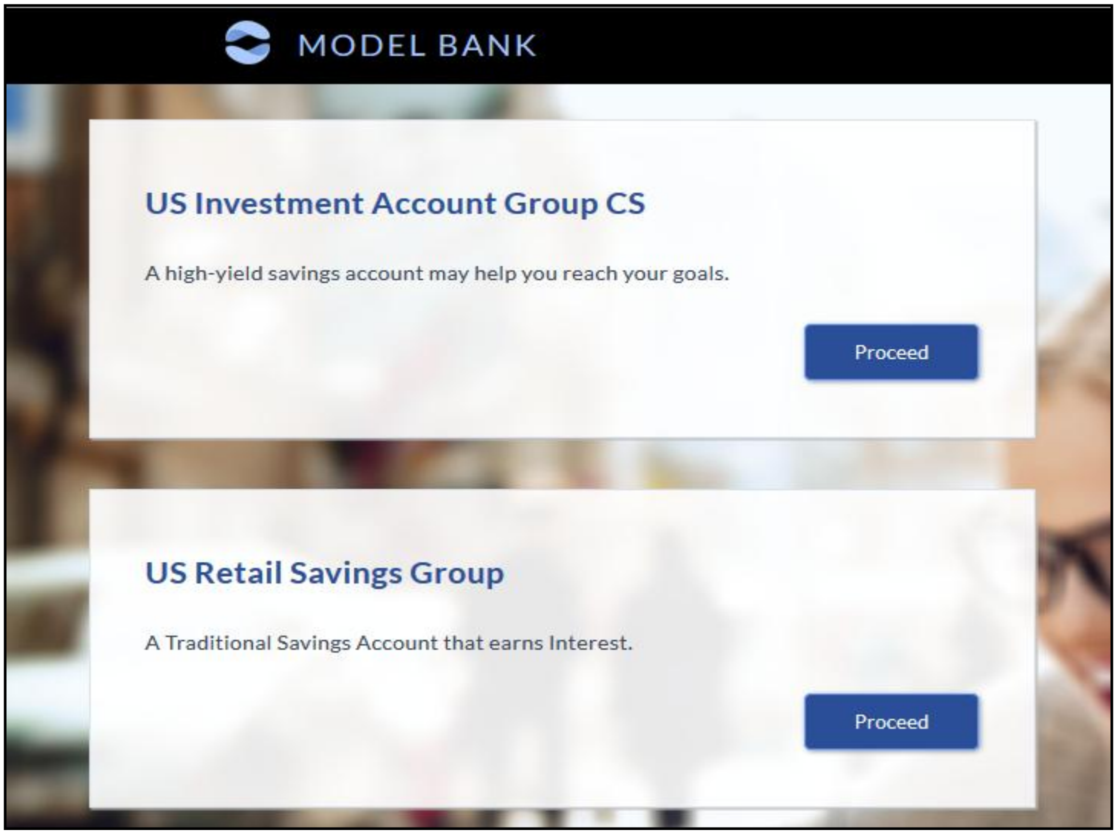
1. The state of residence screen appears. From the list, select the state of residence.
   OR
   Click **Cancel** to abort the savings account application process.

Residence State



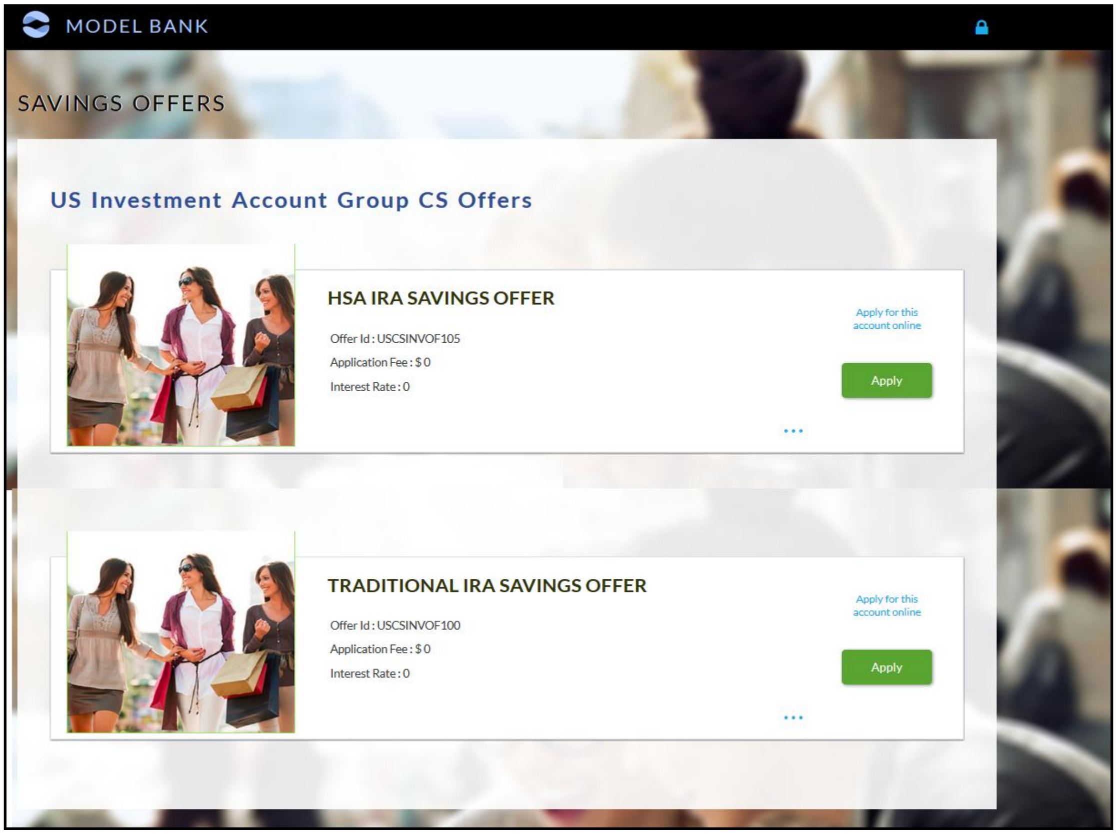
2. Click **Select**. The **Product Details** screen appears.

Product Group



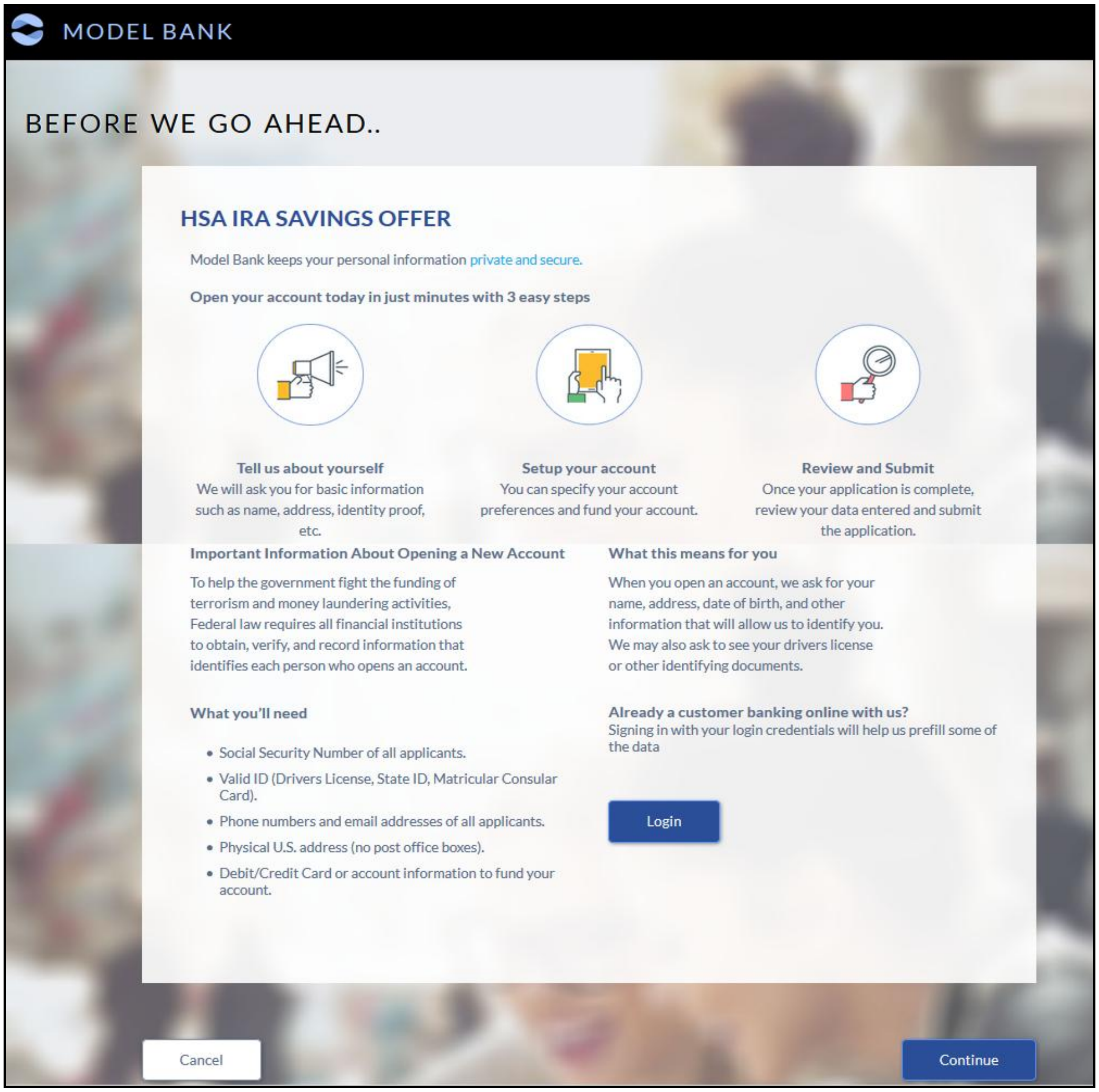
3. Click **Proceed**. The **Savings Offer** screen appears with multiple offers and details such as offer ID, offer name, application fees, and interest rate.

Savings Offer



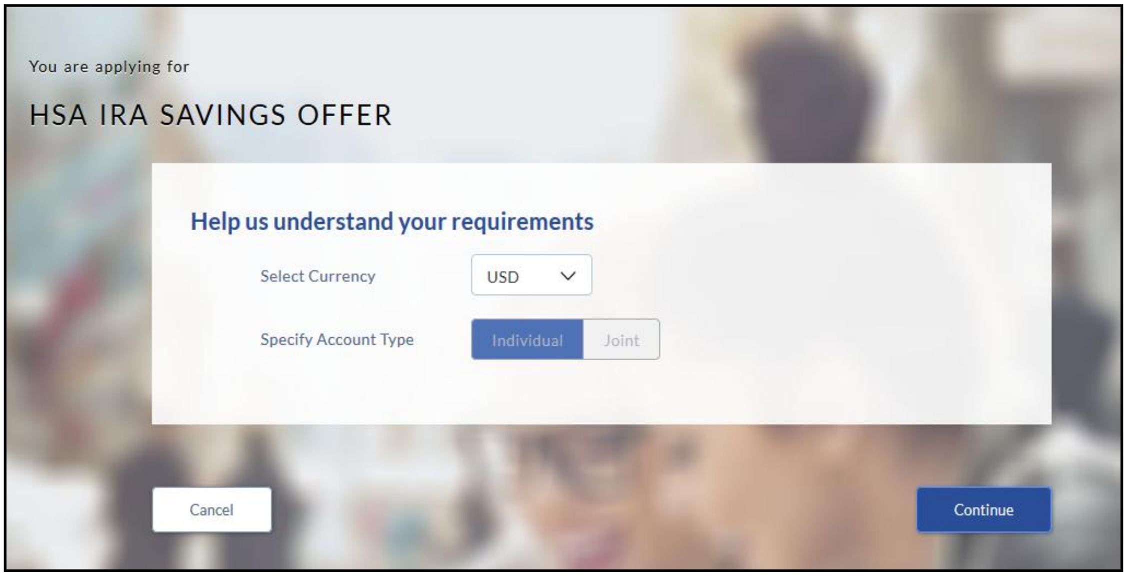
4. Click **Apply**. The savings offer screen appears with details such as, steps to open the account, things needed to open an account, etc.

Savings Offer



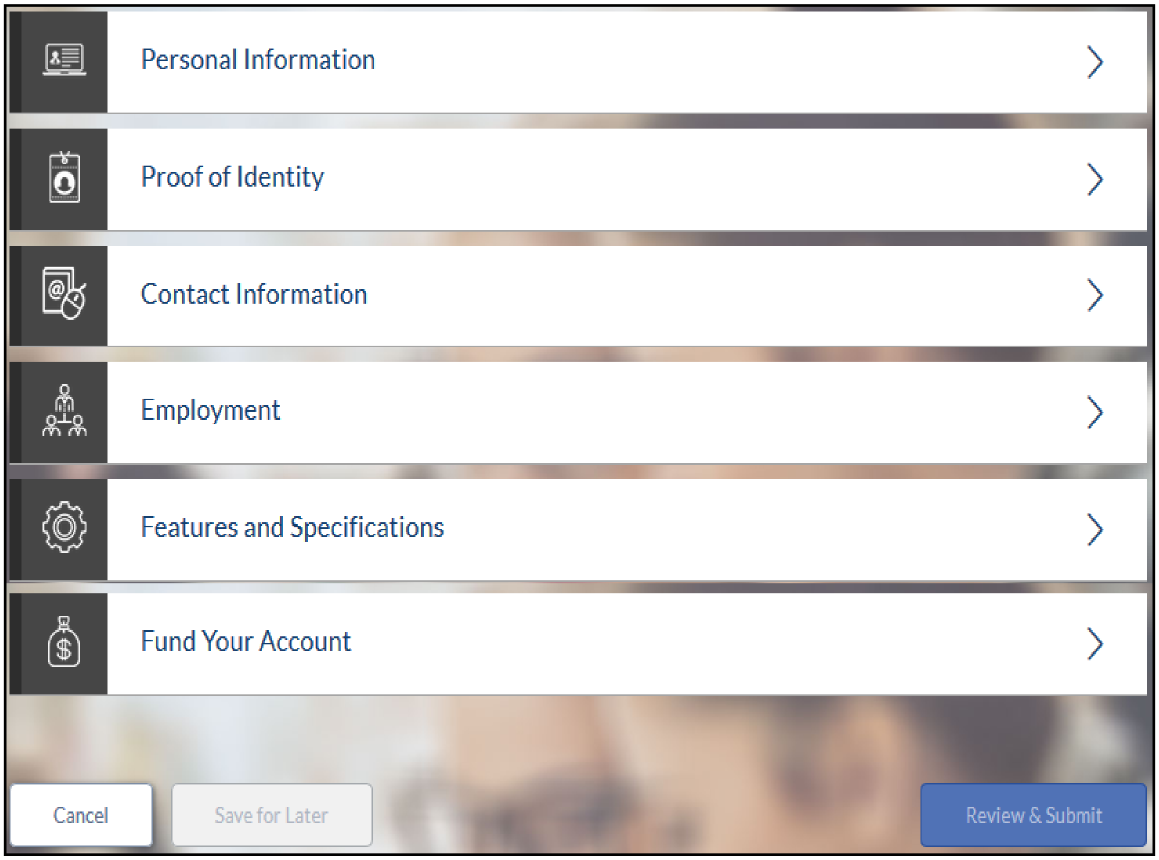
5. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
OR
Click **Log-in** to apply for account with already created user ID.
OR
Click **Cancel** to abort the account application process.

Savings Requirement



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.

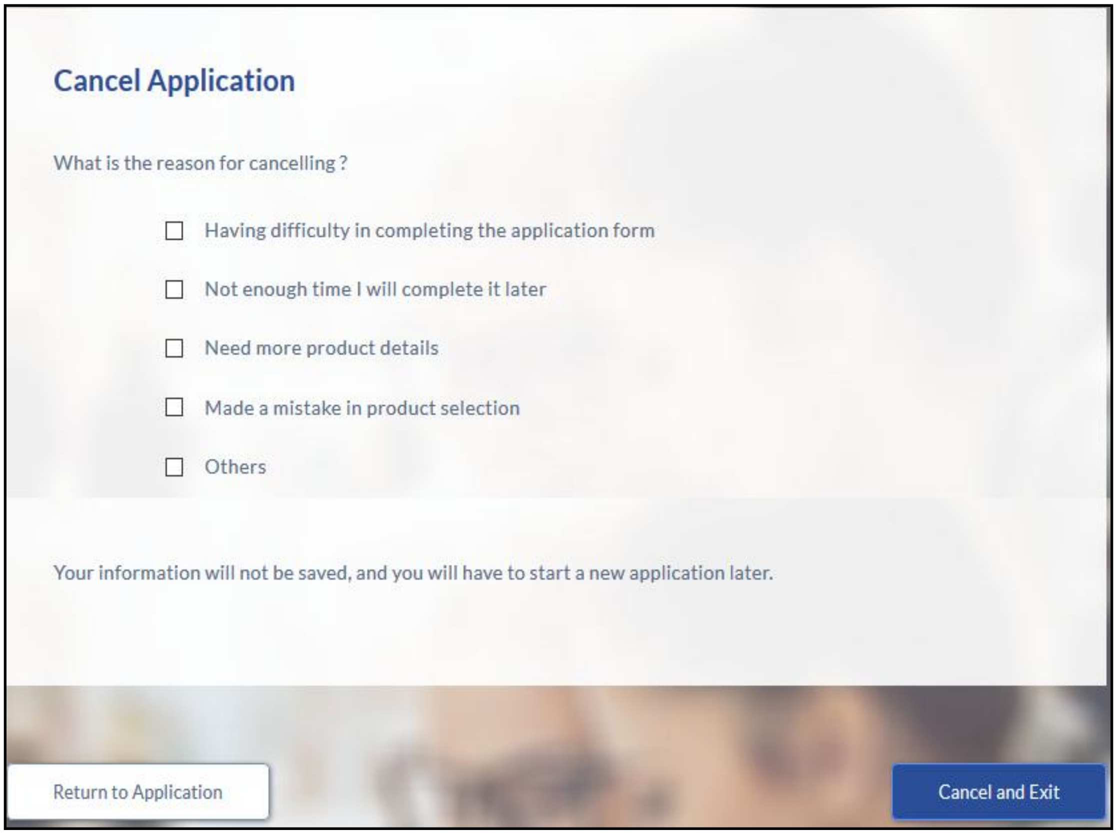
Profile Details



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

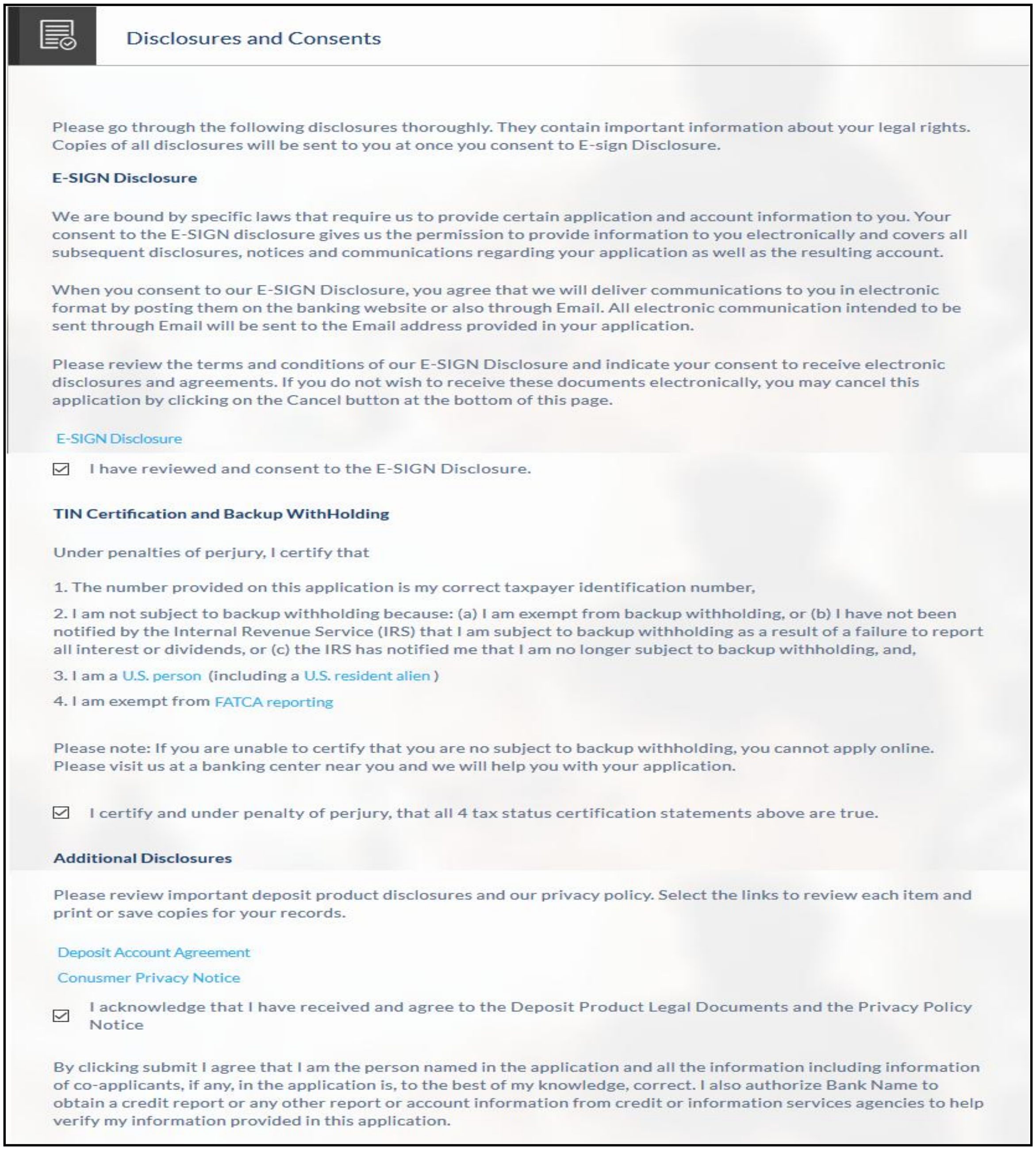


a. Click the appropriate check box to select the reason for cancellation.

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



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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

Conusmer Privacy Notice

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

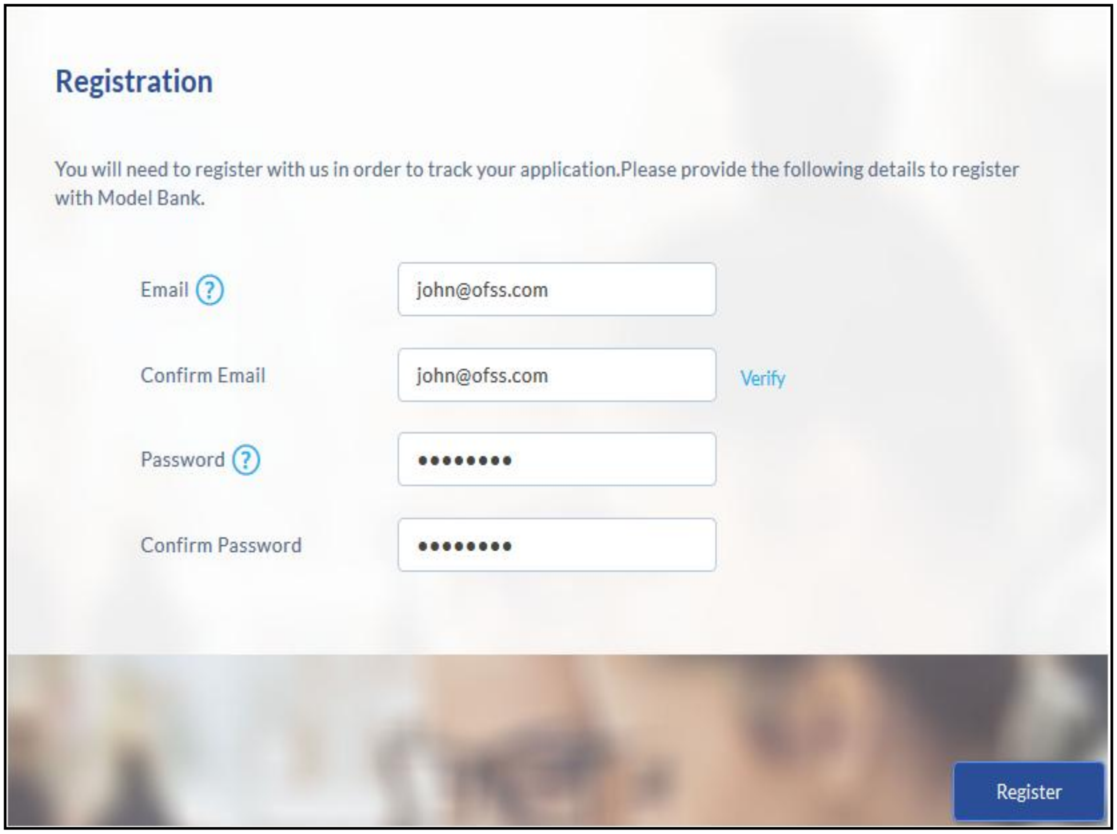
By clicking submit I agree that I am the person named in the application and all the information including information of co-applicants, if any, in the application is, to the best of my knowledge, correct. I also authorize Bank Name to obtain a credit report or any other report or account information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

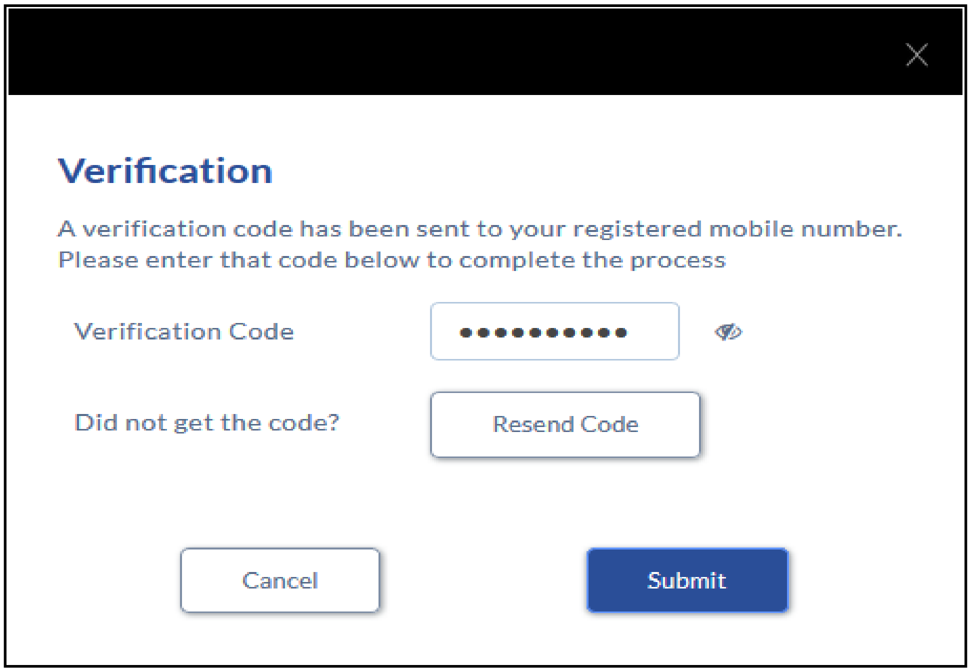
14. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration



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**.

Verification



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:

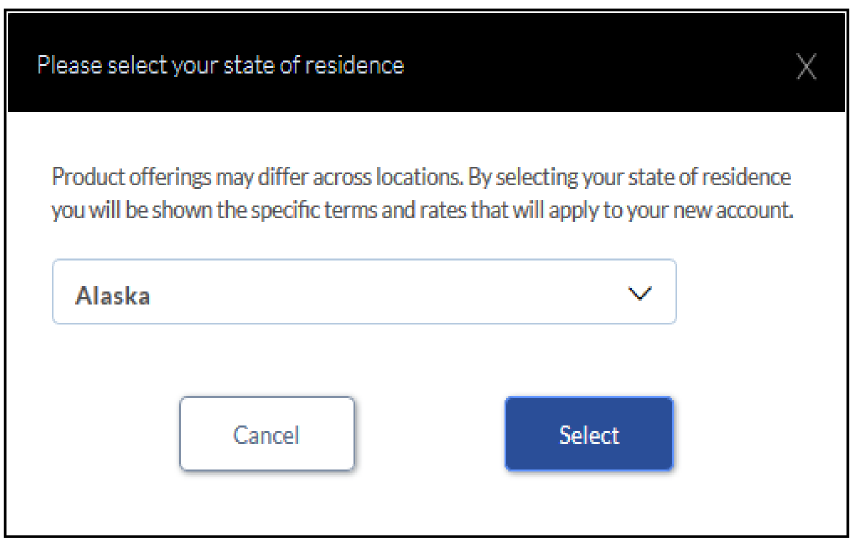
Dashboard > Certificate of Deposit

Anonymous Single Applicant

To apply for a deposit account:

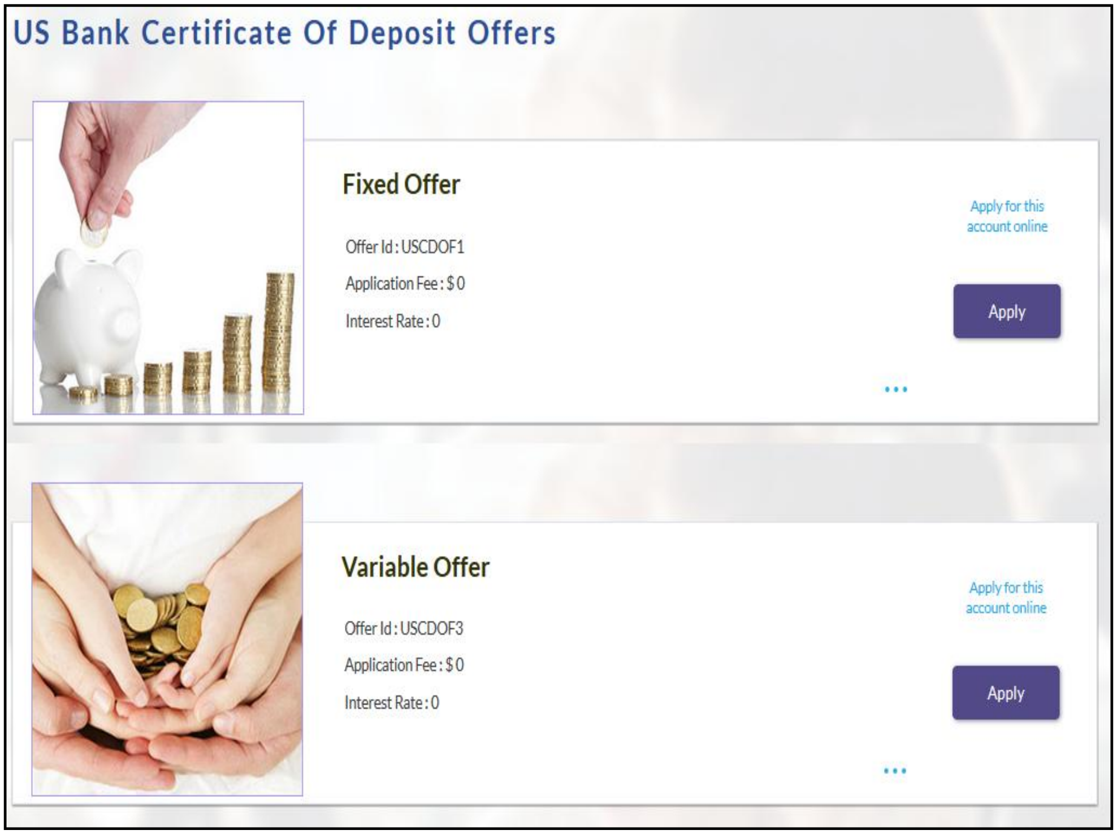
1. From the **Select State** list, select the state of residence and click **Select**.
OR
Click **Cancel** to abort the savings account application process.

Residence State



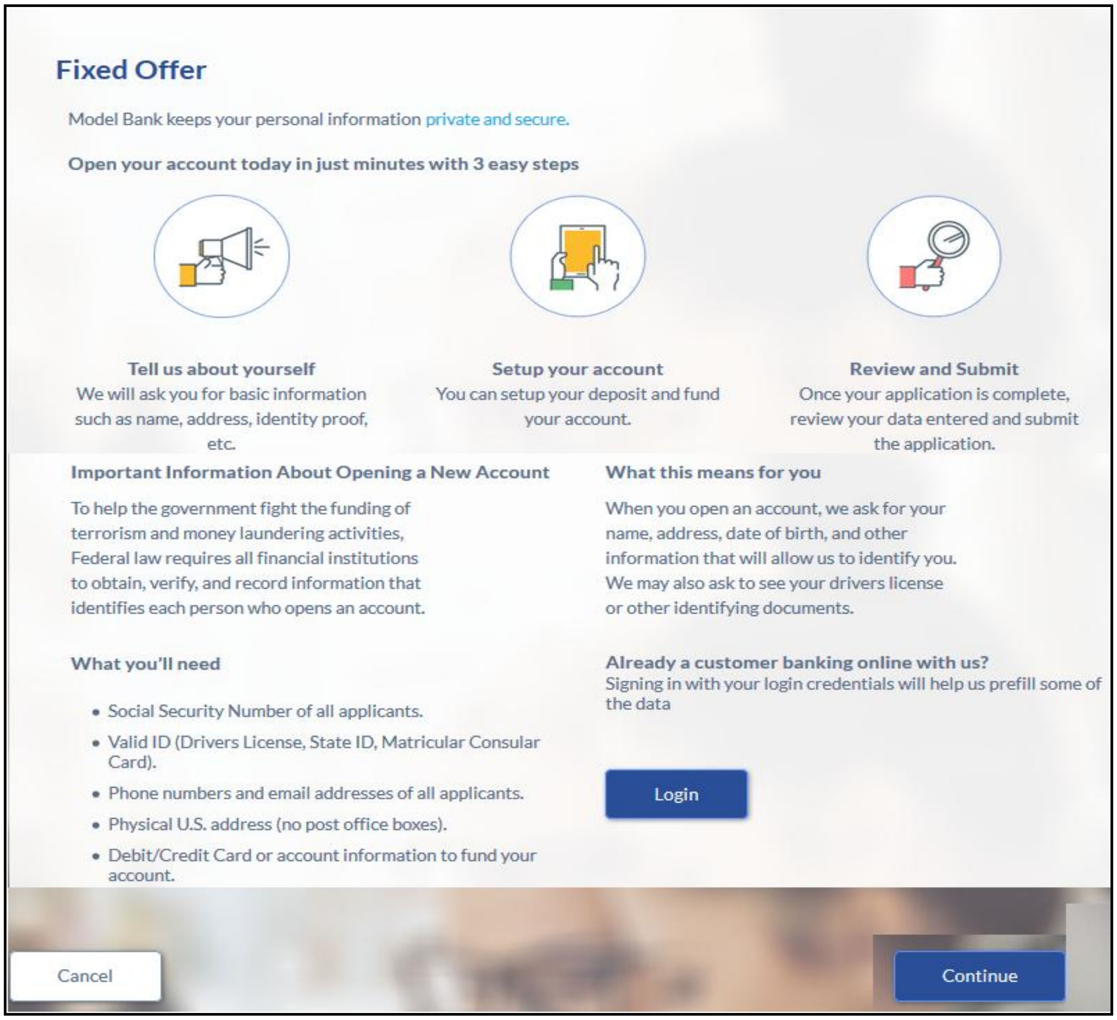
2. Click **Select**. The **US Retail Certificate of Deposit Offers** screen appears.

Certificate of Deposit Offers



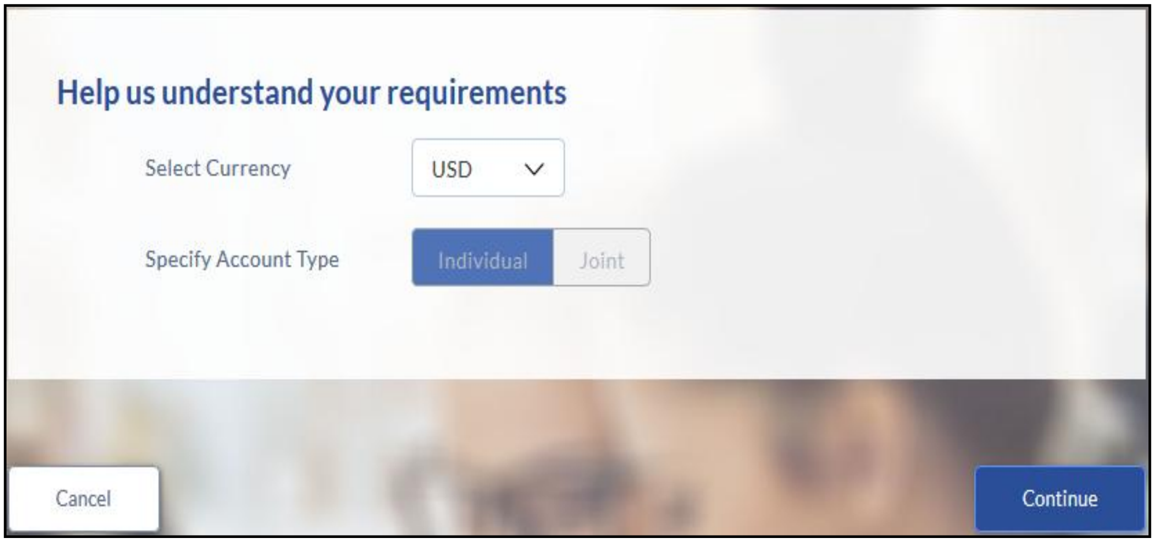
3. Click **Apply**. The certificate of deposit offer screen appears with details such as, steps to open the account, things needed to open an account, etc

Certificate Of Deposit Offer



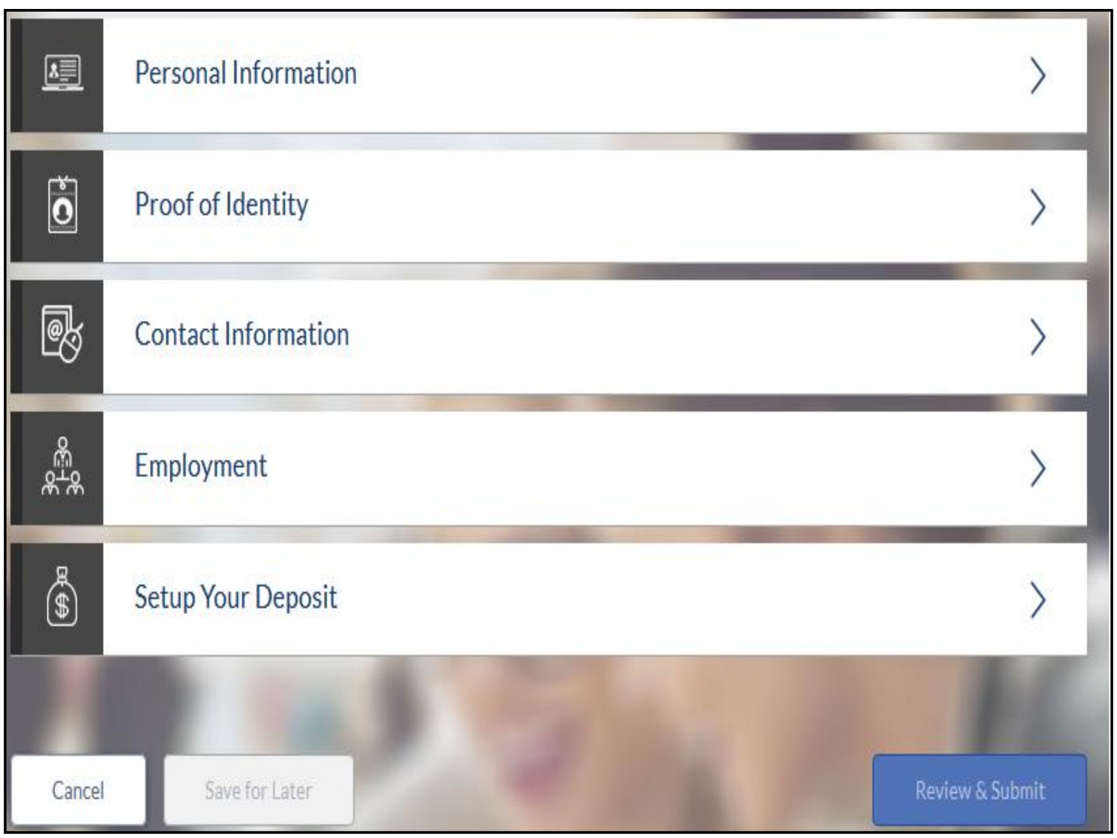
4. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
OR
Click **Log-in** to apply for account with already created user ID.
OR
Click **Cancel** to abort the account application process.

Certificate of Deposit Requirement



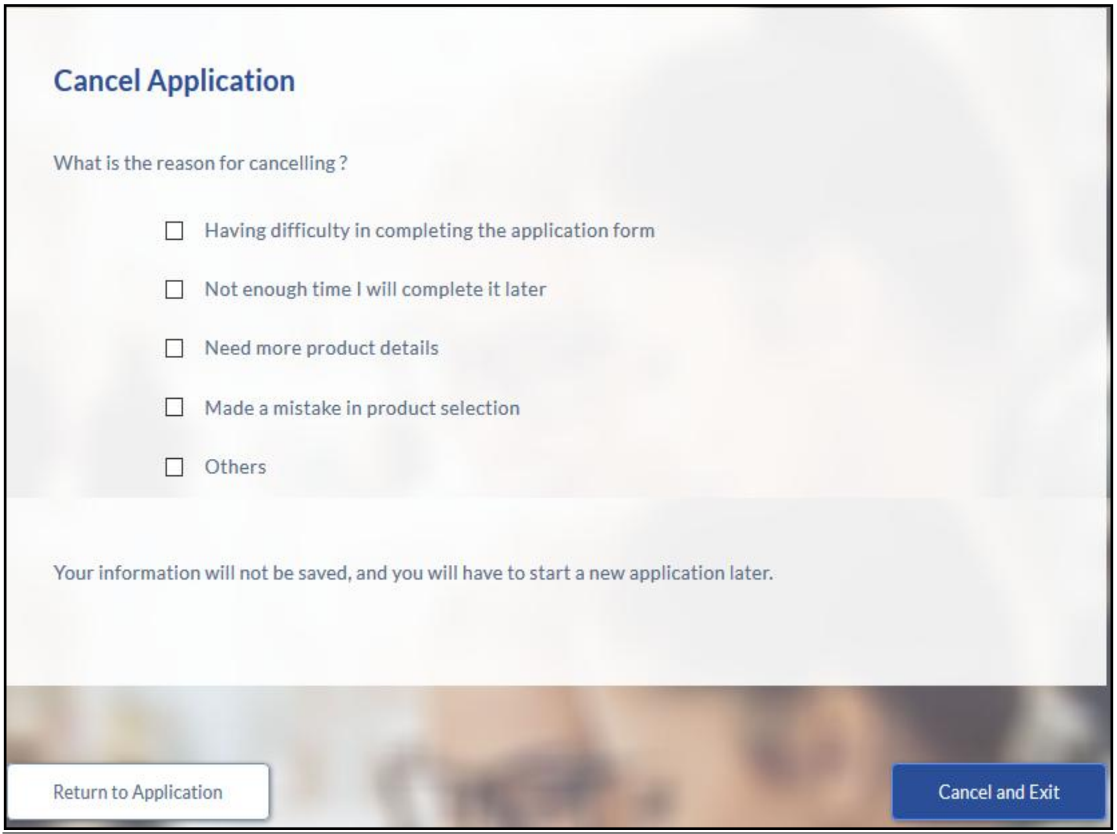
5. From the **Select Currency** list select the currency.
6. Click **Continue**.
7. Select **Individual** option and click **Continue**. The **Primary Information**, **Proof Of Identity**, **Contact Information**, **Employment**, and **Setup Your Deposit** section appears.

Profile Details



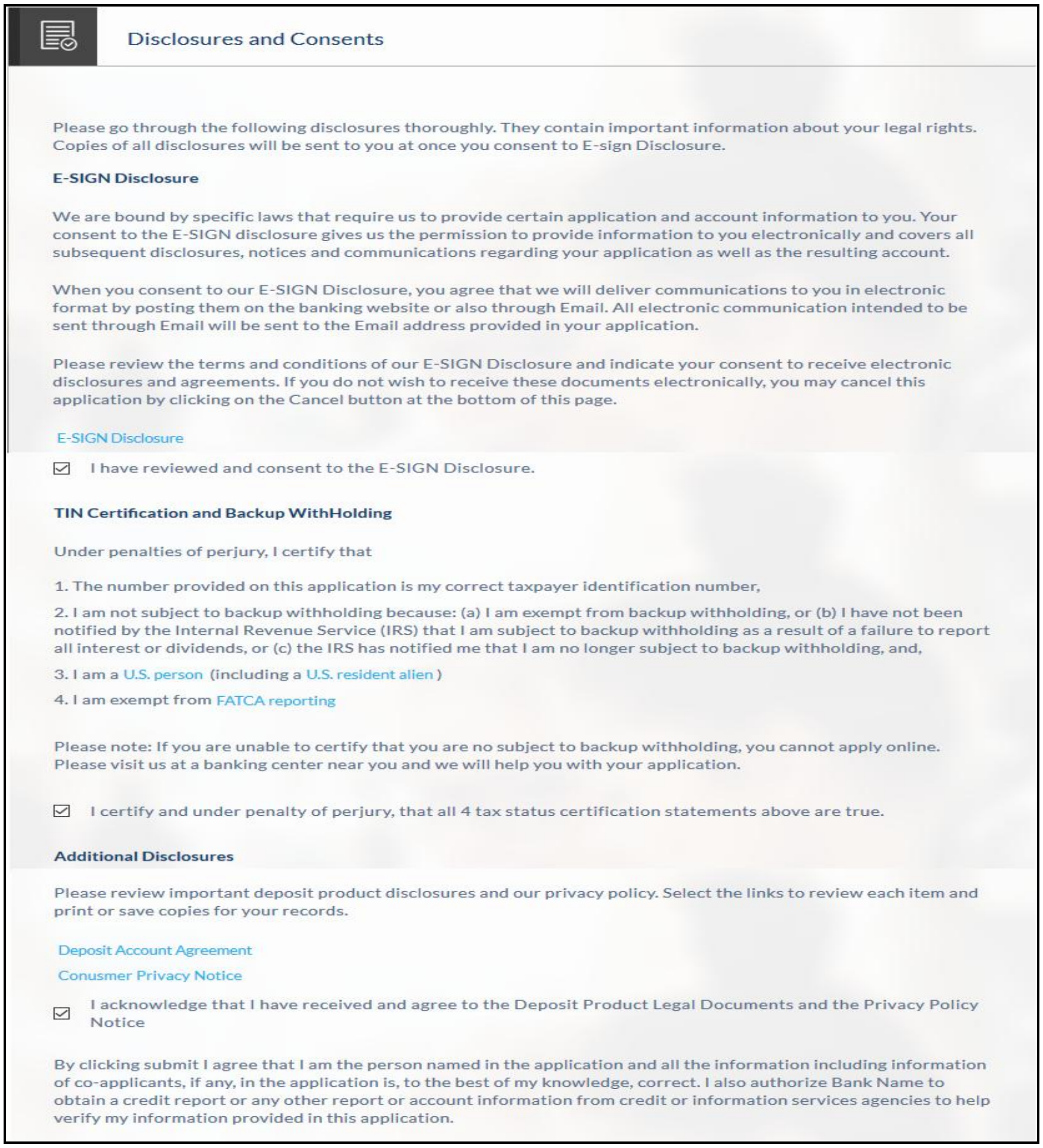
8. Click individual section to enter the details. For more information click **here**.
9. Once all the mandatory sections are updated, click **Review & Submit** to submit the application.
   OR
   If you click **Save for Later**, the **Save and Complete Later** screen appears.
   OR
   If you click **Cancel**.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

   Cancel Application

   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

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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

Conusmer 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.

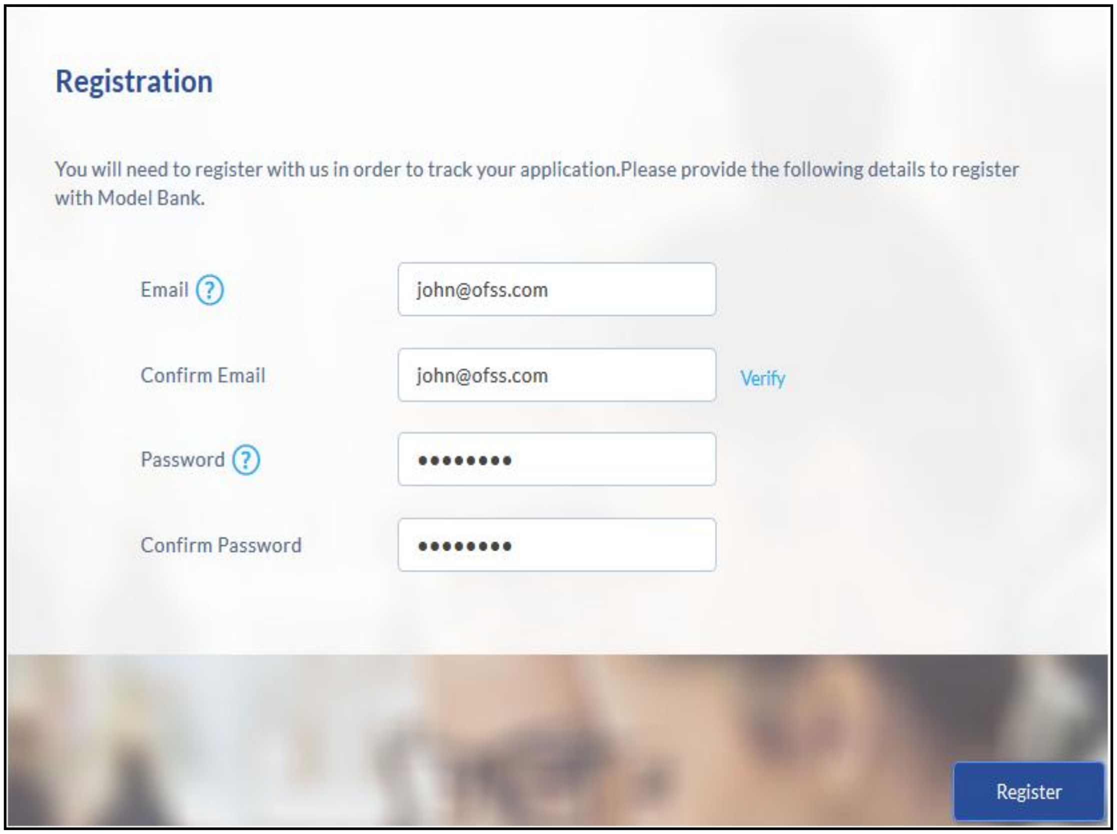
11. Select the appropriate check box to agree with the terms and conditions of the US regulation like, E-Sign disclosure, TIN certification and backup witholding agreement, and deposit account agreement.

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.

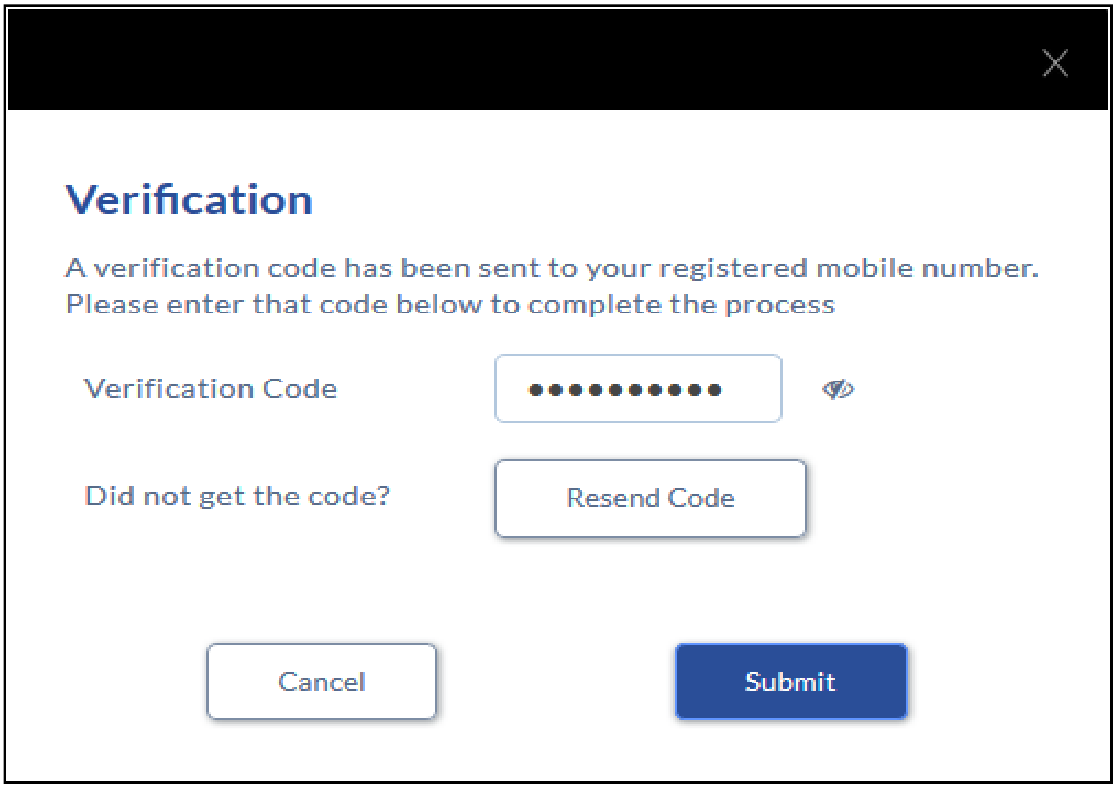
13. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration



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



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:

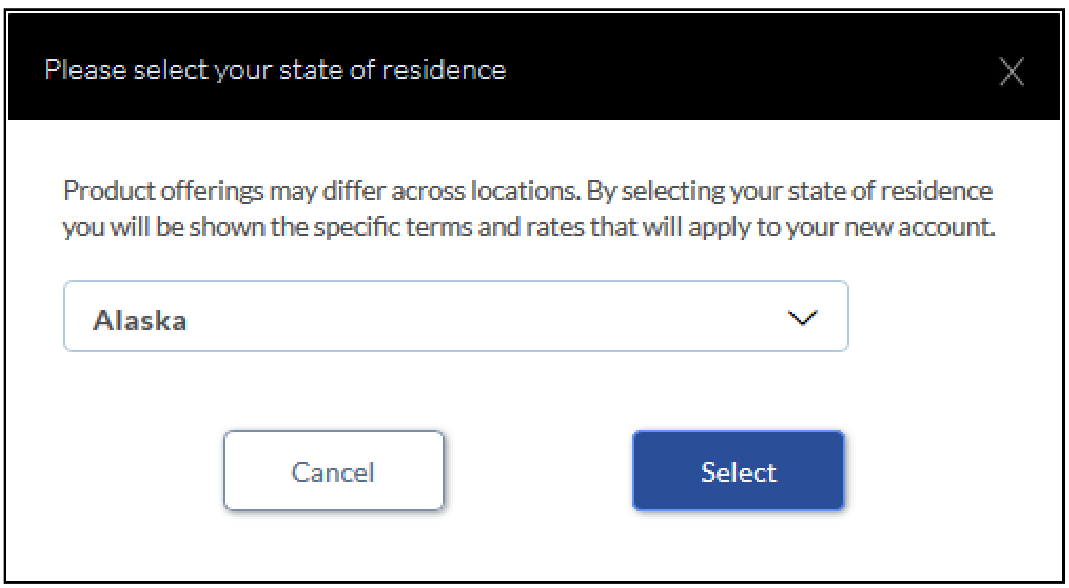
Dashboard > Checking Accounts

Anonymous Single Applicant

To apply for a checking account:

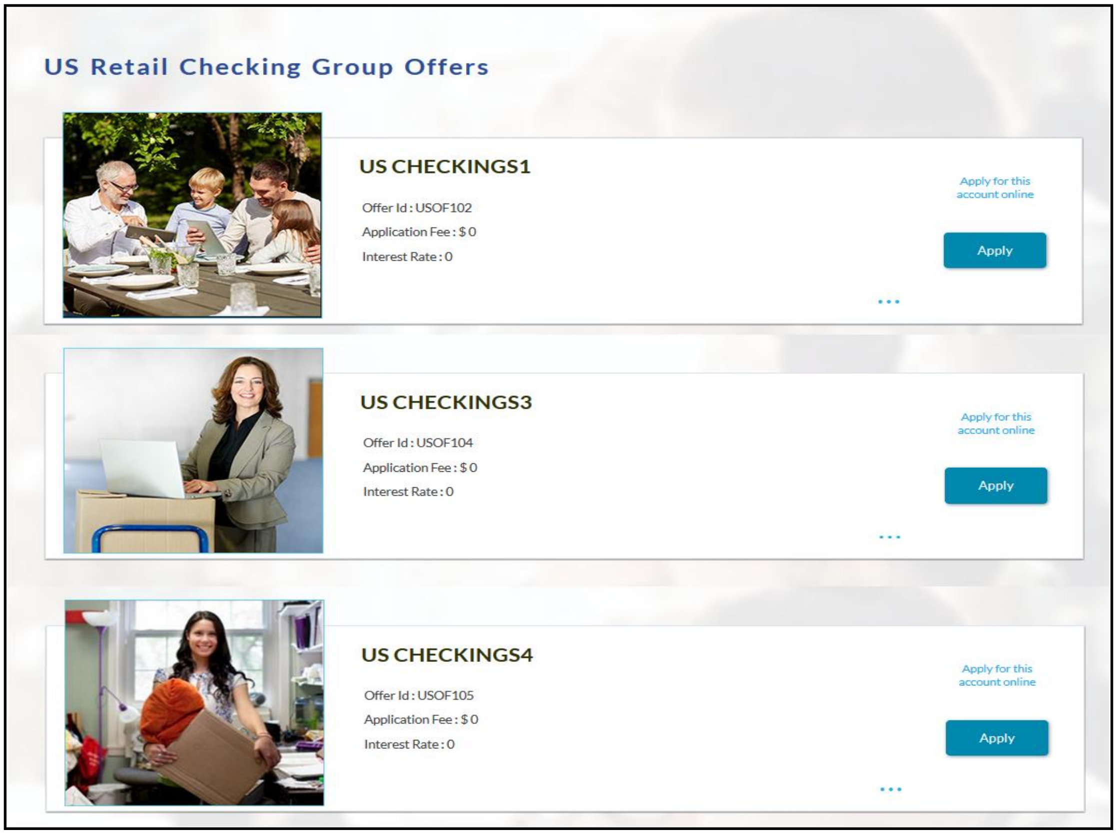
1. The state of residence screen appears. From the list, select the state of residence.
OR
Click **Cancel** to abort the savings account application process.

Residence State



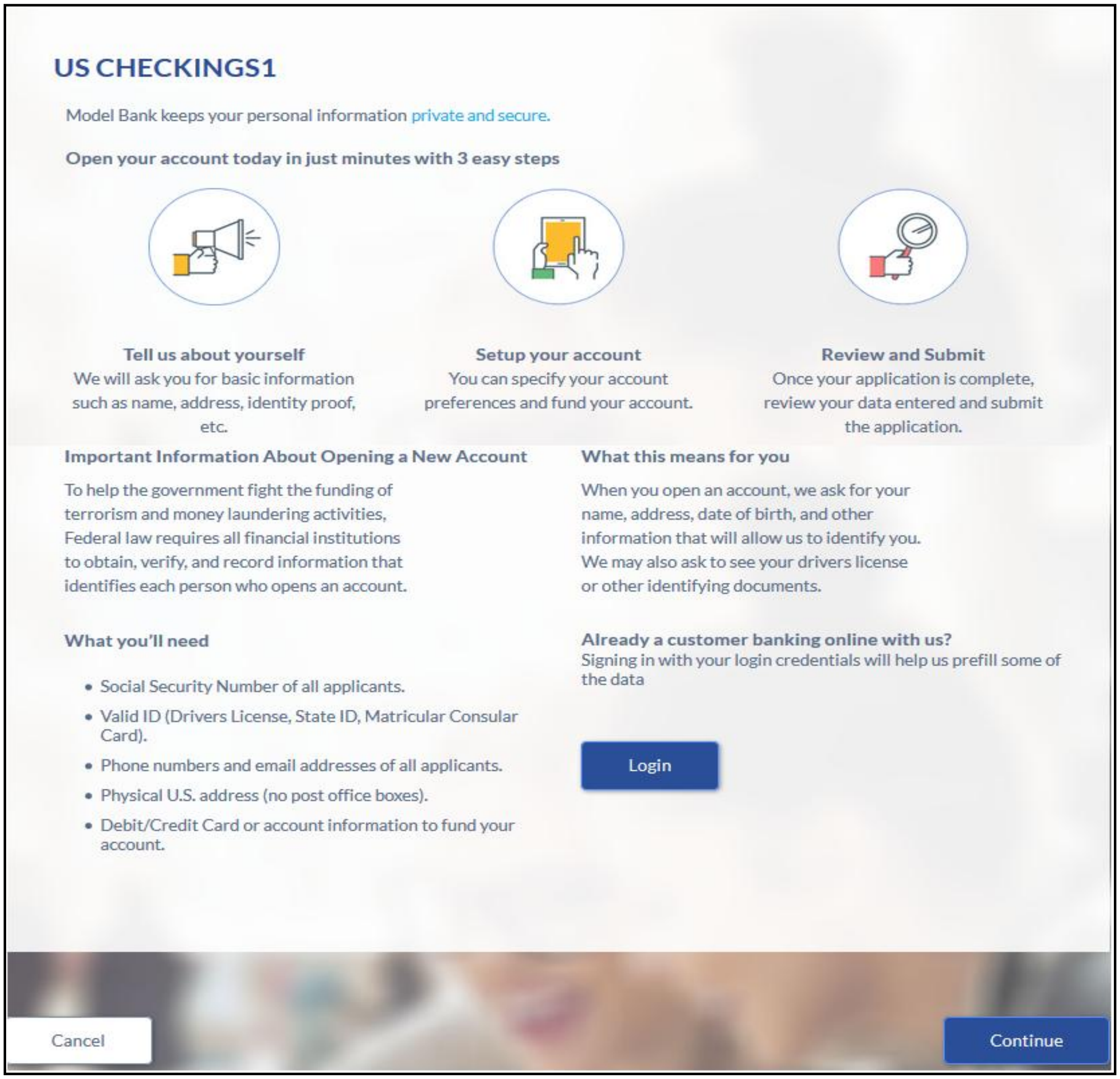
2. Click **Select**. The **US Retail Checking Group** screen appears.
3. Click **Proceed**. The **Checking Offers** screen appear.

Checking Offers



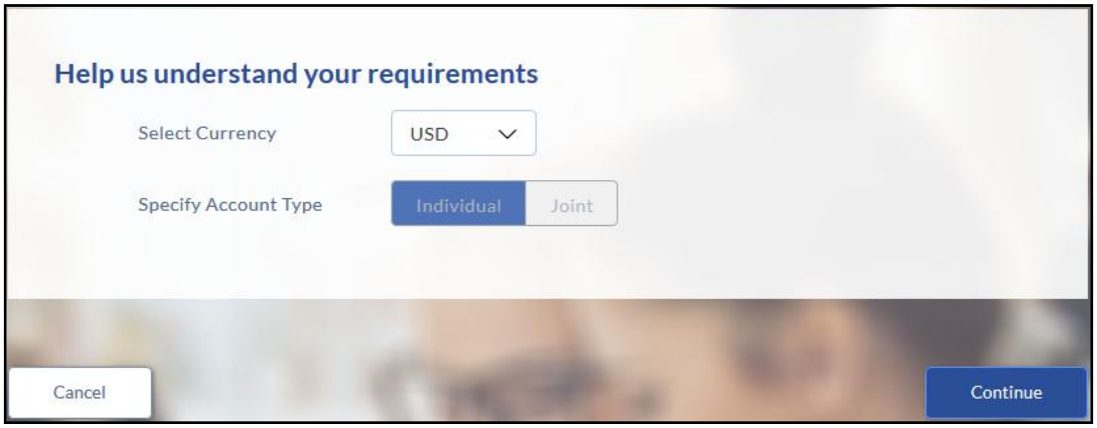
4. Click **Apply**. The checking offer screen appears with details such as, steps to open the account, things needed to open an account, etc.

Checking Offer



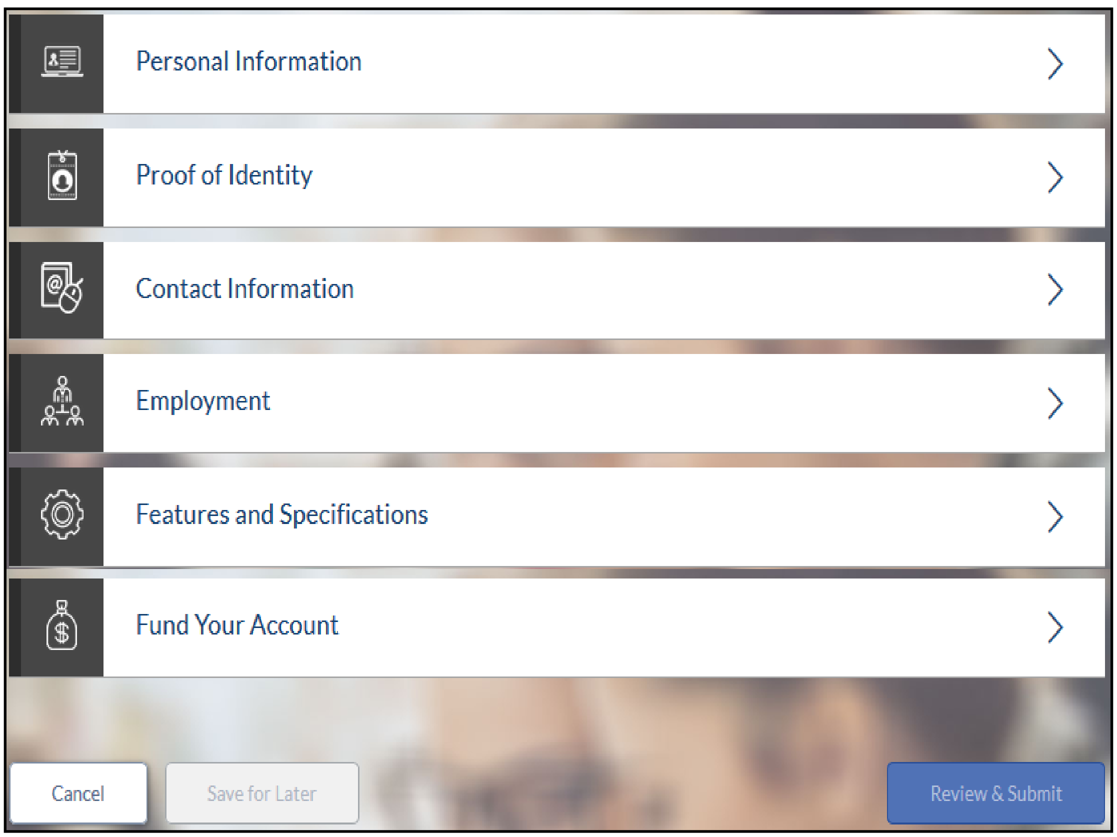
5. Click **Continue** to apply for account as an anonymous user. The **Help Us Understand your Requirement** screen appears.
OR
Click **Log-in** to apply for account with already created user ID.
OR
Click **Cancel** to abort the account application process.

Checking Requirement



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**.**

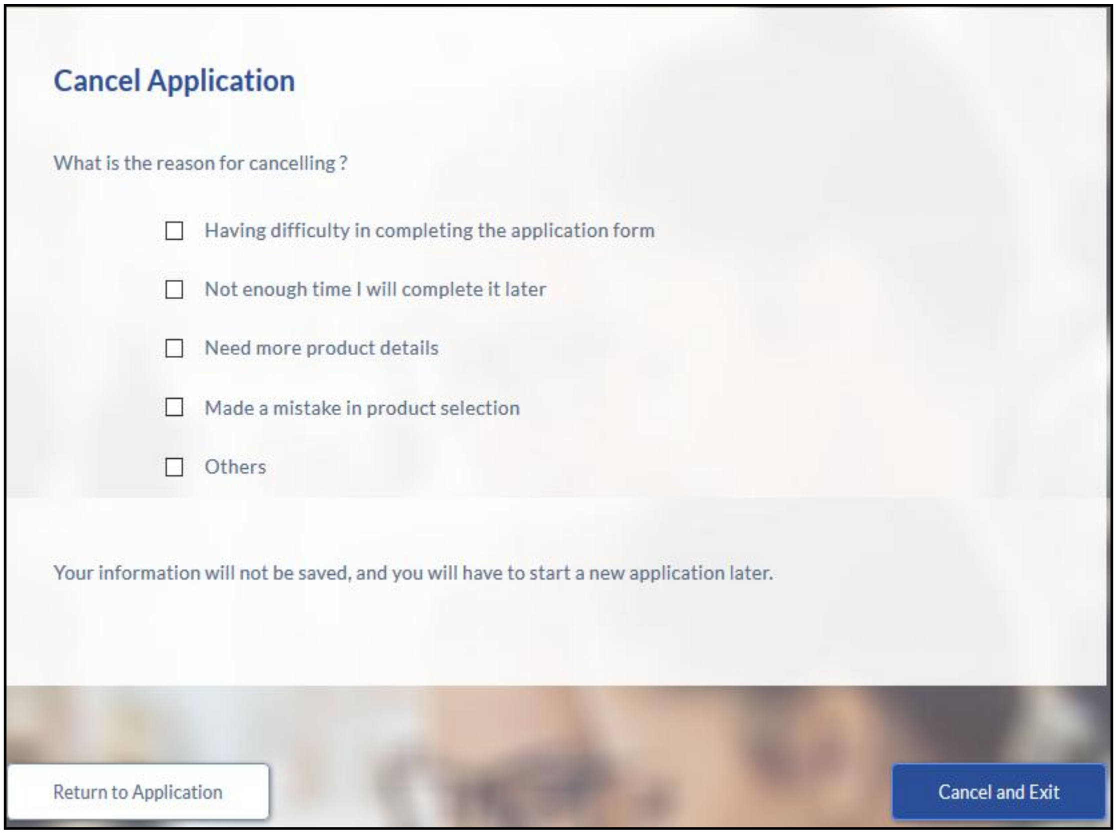
Profile Details



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.

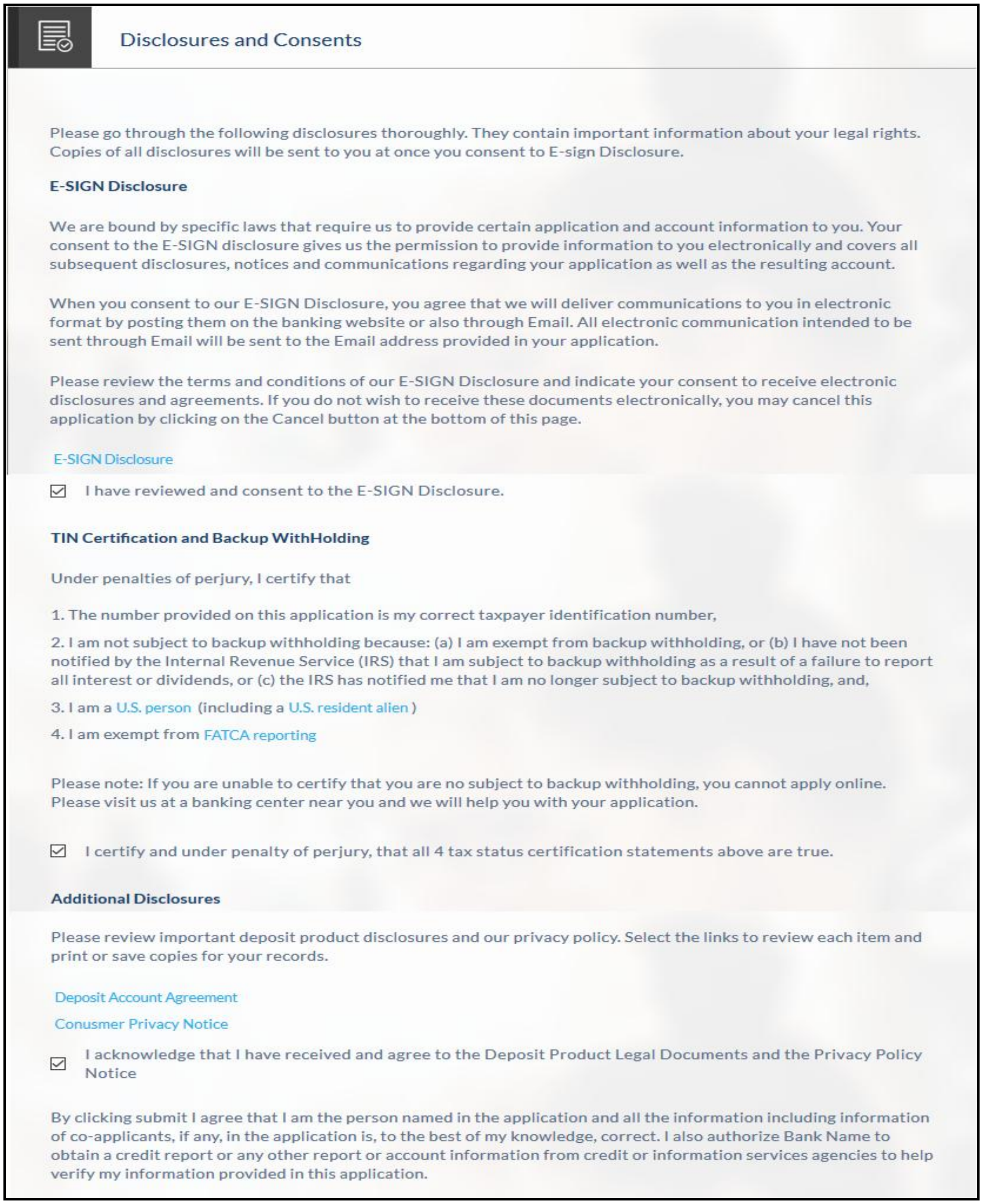
Cancel Application



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



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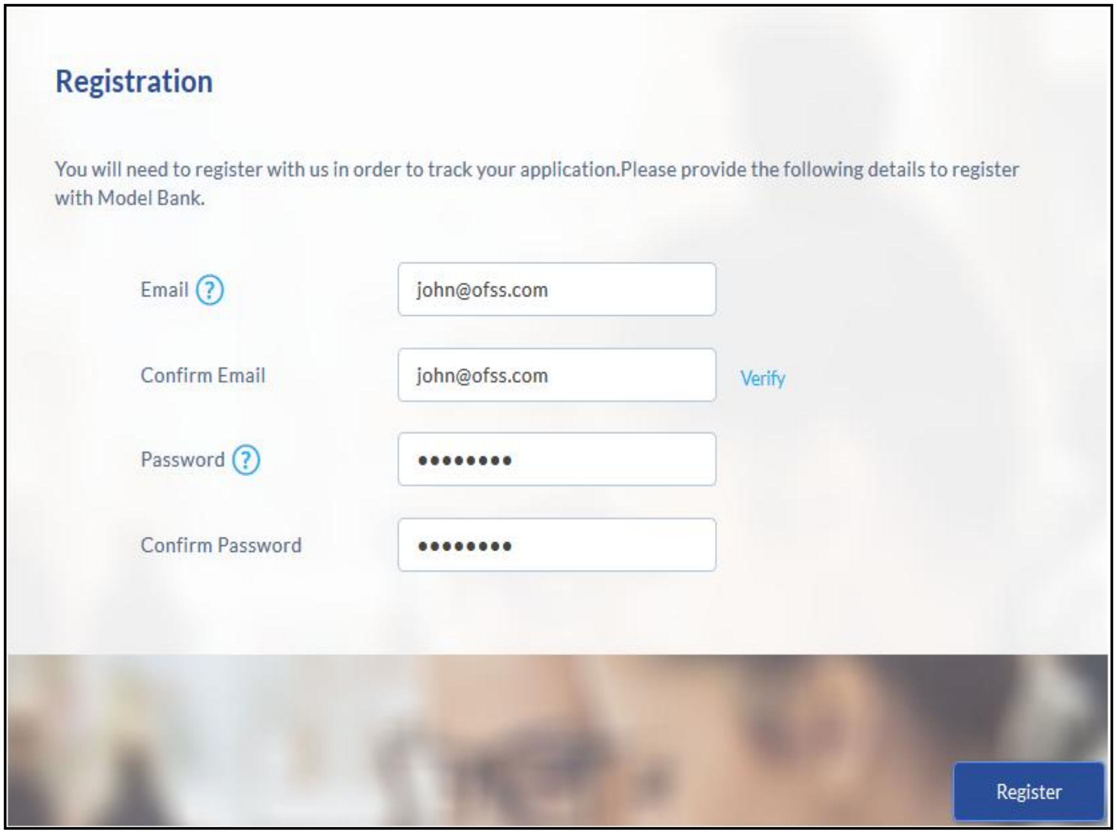
12. Select the appropriate check box to agree with the terms and conditions of the US regulation like, E-Sign disclosure, TIN certification and backup witholding agreement, and deposit account agreement.
13. Click **Submit** to apply for the account. The account successful application screen appears.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

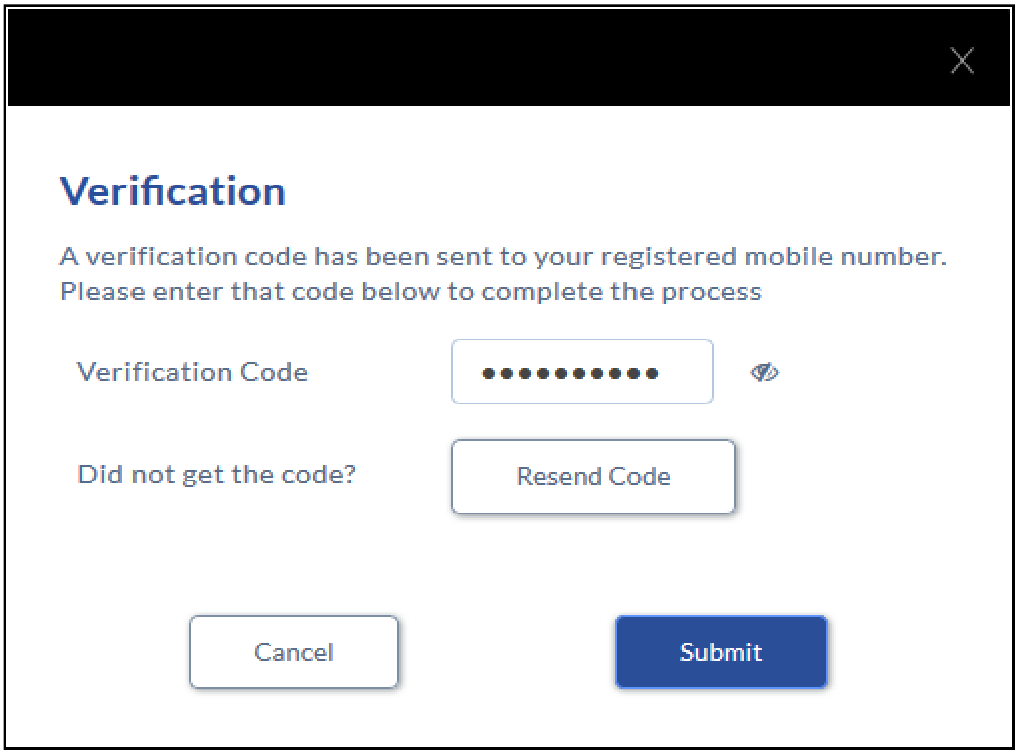
14. Click **Register**. The **Registration** screen appears.
OR
Click **Go To Homepage** to navigate to the home screen.

Registration



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**.

Verification



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

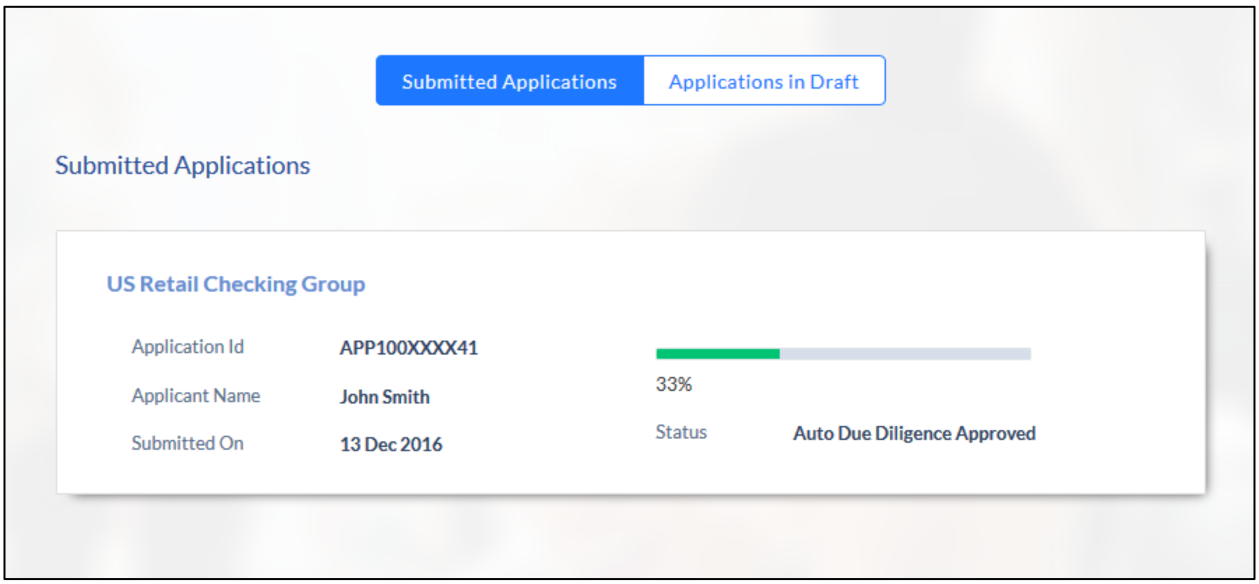
You can track the progress of the application by using application tracker. Following are the different statuses of the application:

- 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:

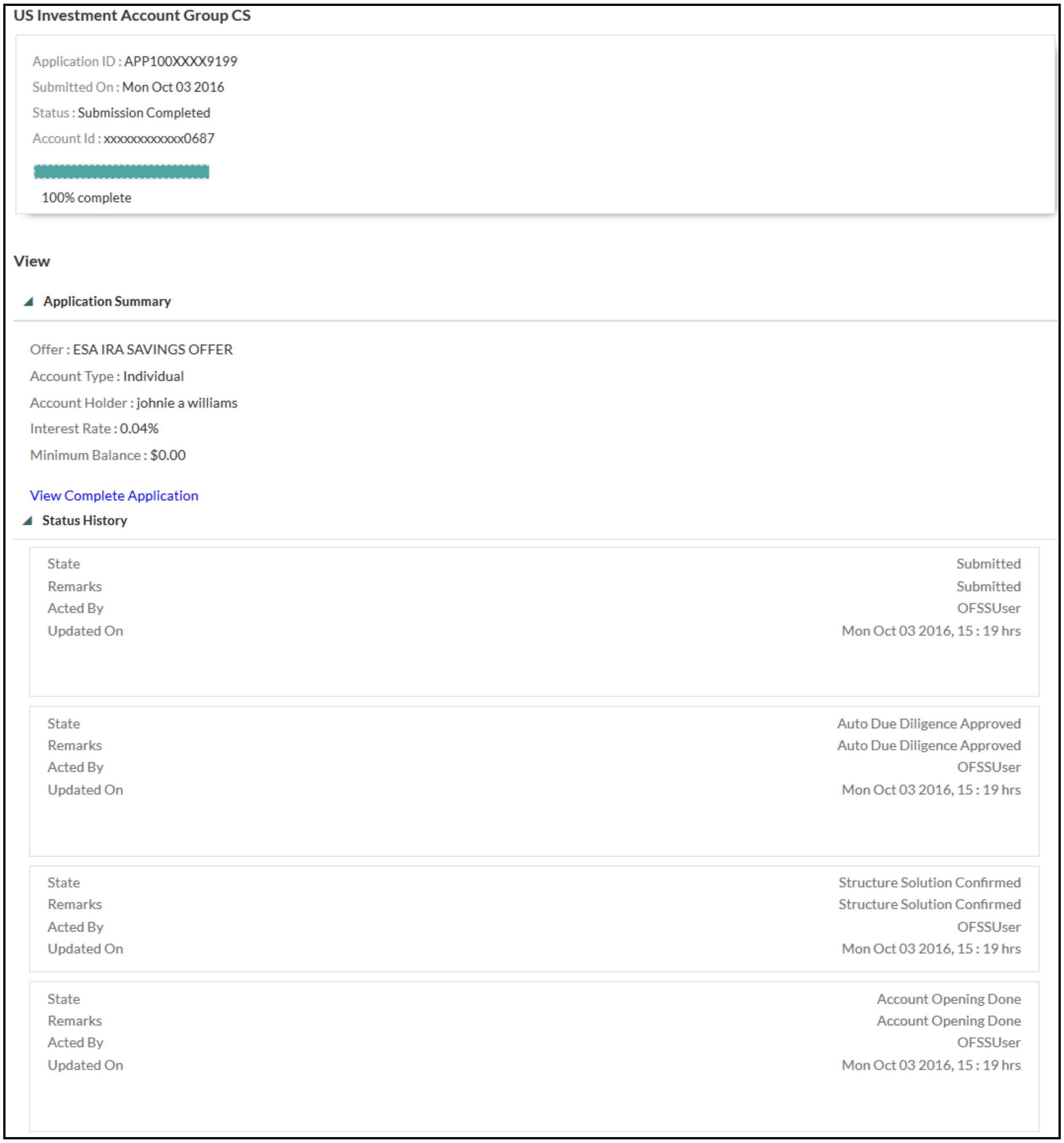
1. Click **Track Application**.
2. Log-in in the application with the newly created user ID and password.

Submitted Application



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



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:

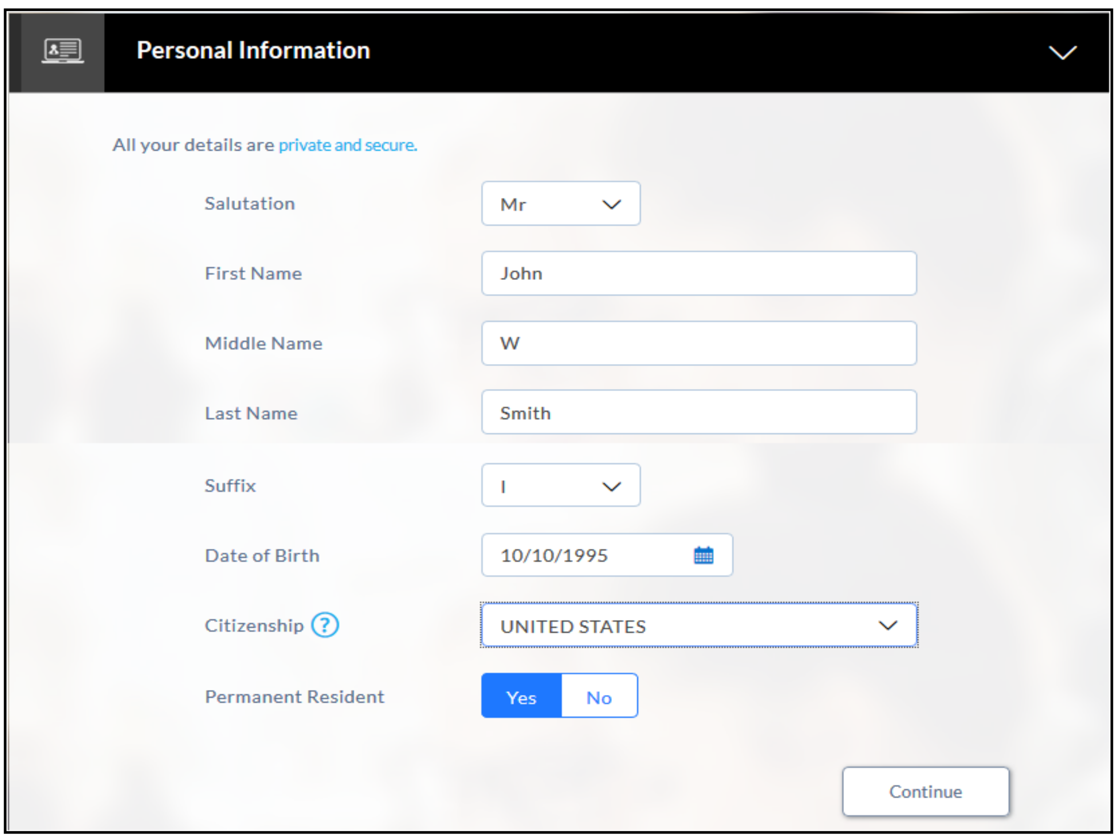
- Primary
- Identity
- Contact
- Employment
- Features
- Fund Account
- Setup Your Deposit

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



Field Description

Field Name	Description
Salutation	Salutation of applicant. The options are: • 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: • Married • Unmarried • Divorced
Dependents	Number of people dependent on the applicant.

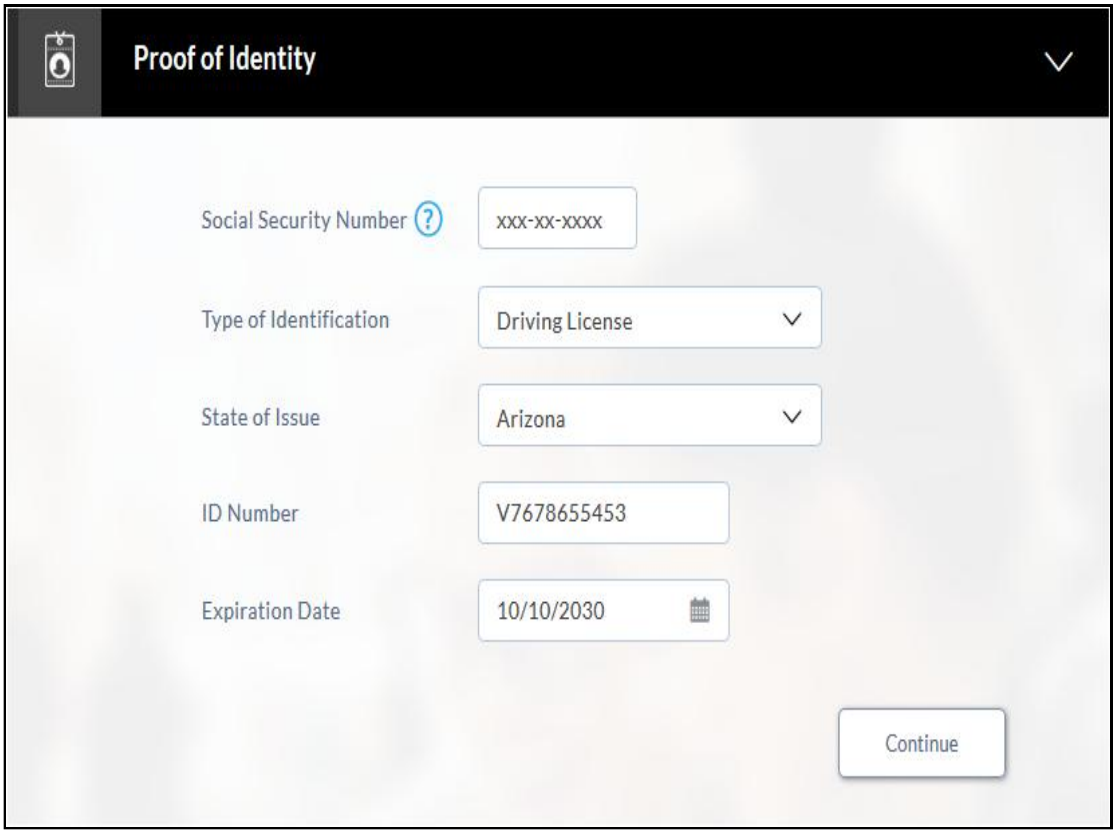
2. Click **Continue** to save the primary information. The **Proof Of Identity** section appears.

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: • Driving License • Marticular Consular Card • State ID
ID Number	Identification number corresponding to the identification type.
Expiration Date	Last day of the identity.

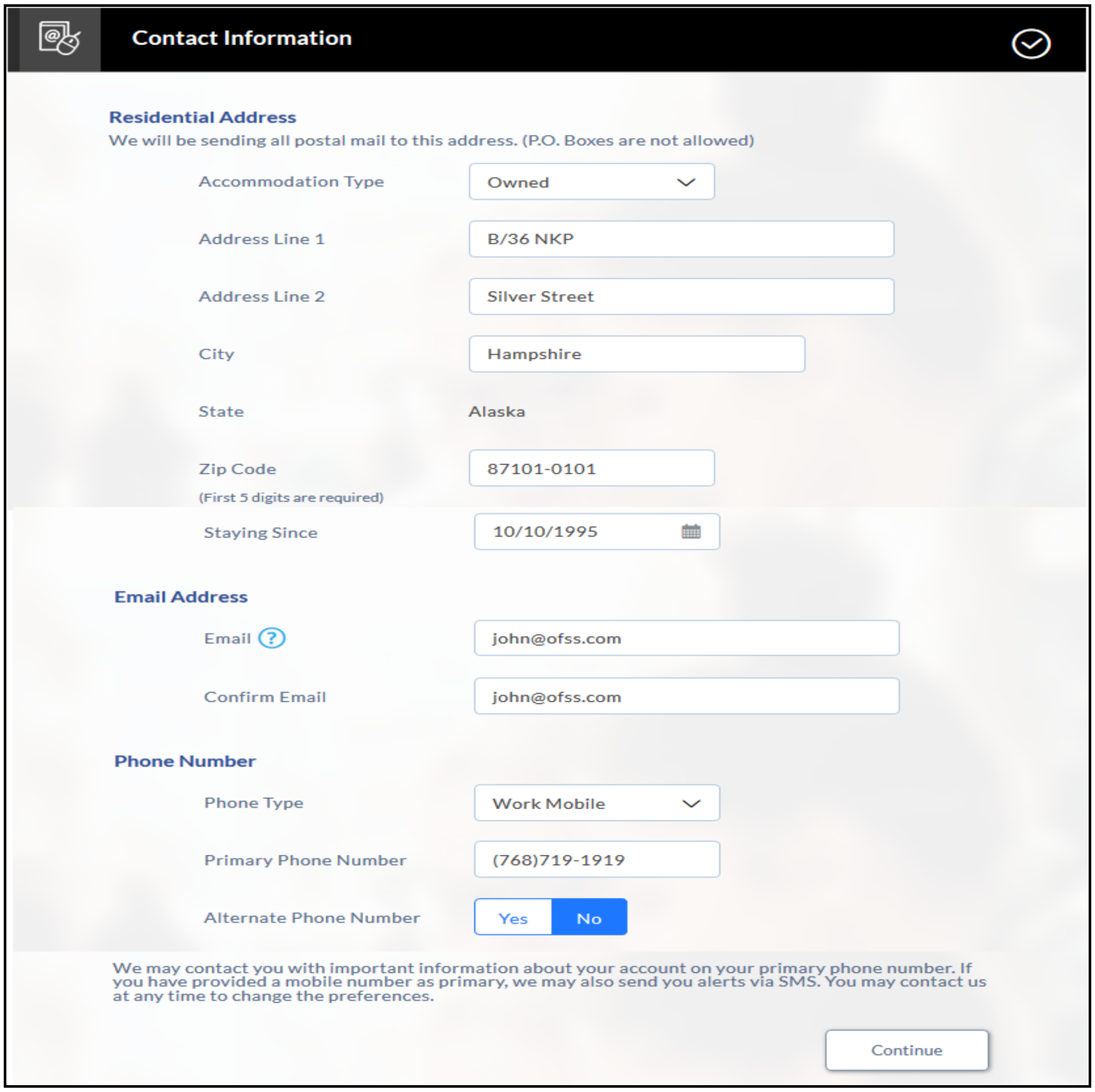
2. Click **Continue** to save the identification information. The **Contact Details** section appears.

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



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: • Personal Mobile • Work Mobile • Work Phone
Primary Phone Number	Primary phone number of the applicant.

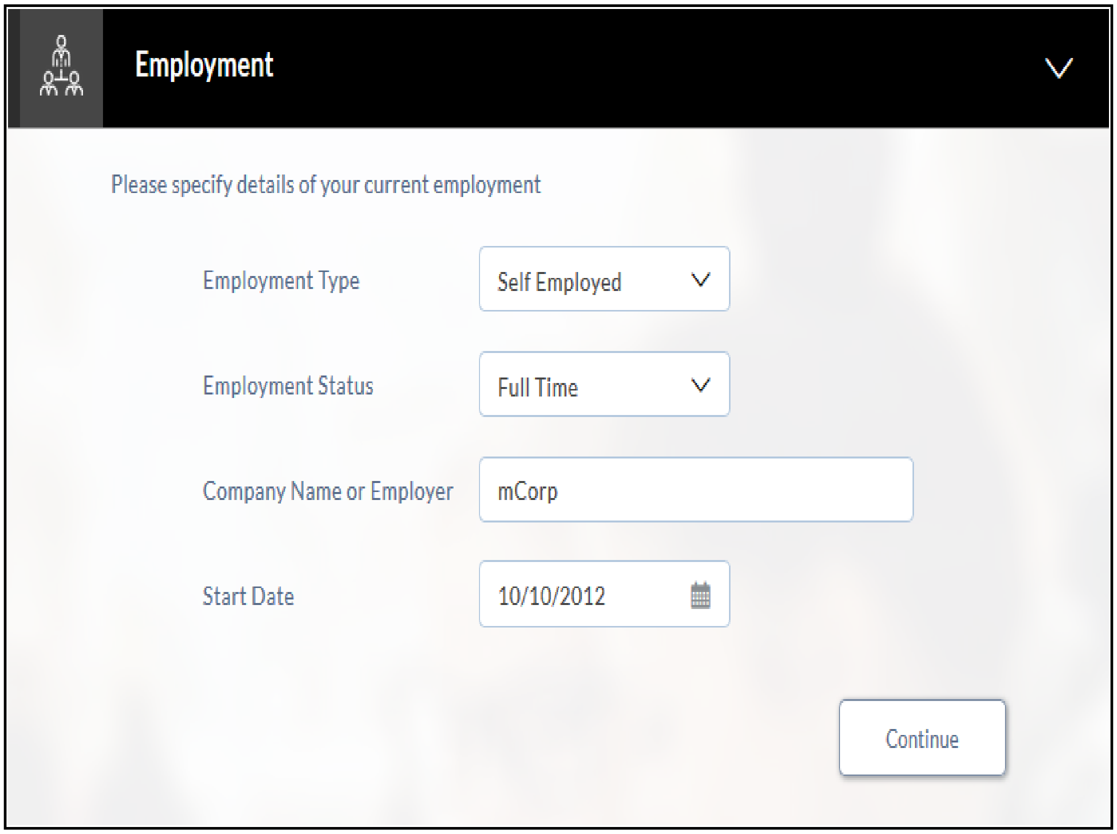
2. Click **Continue** to save the contact information. The **Employment Details** section appears.

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



Field Description

Field Name	Description
Employment Type	Employment type of the applicant. The types are: • Salaried • Self Employed • Others
Employment Status	Occupation status of the applicant. The options are: • 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.

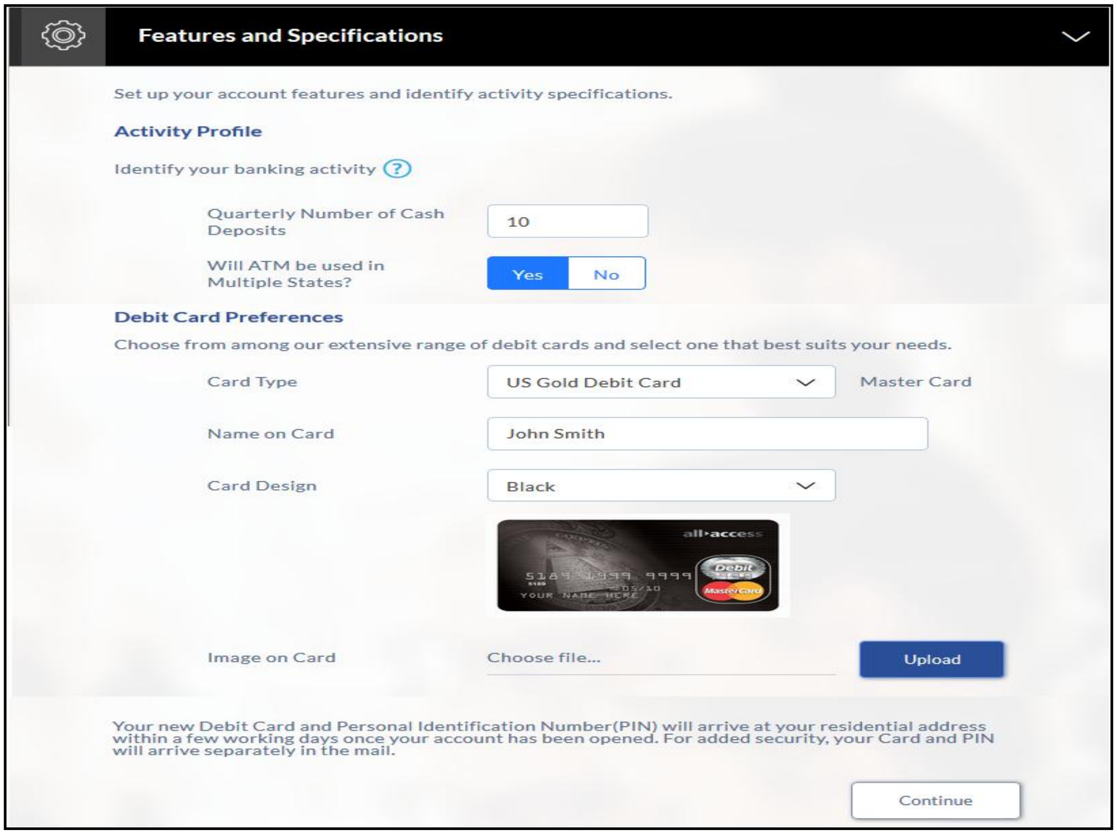
2. Click **Continue** to update the employment details. The **Features and Specifications** section appears.

10.1.5 Features and Specifications

To add features and specifications:

1. 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



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.

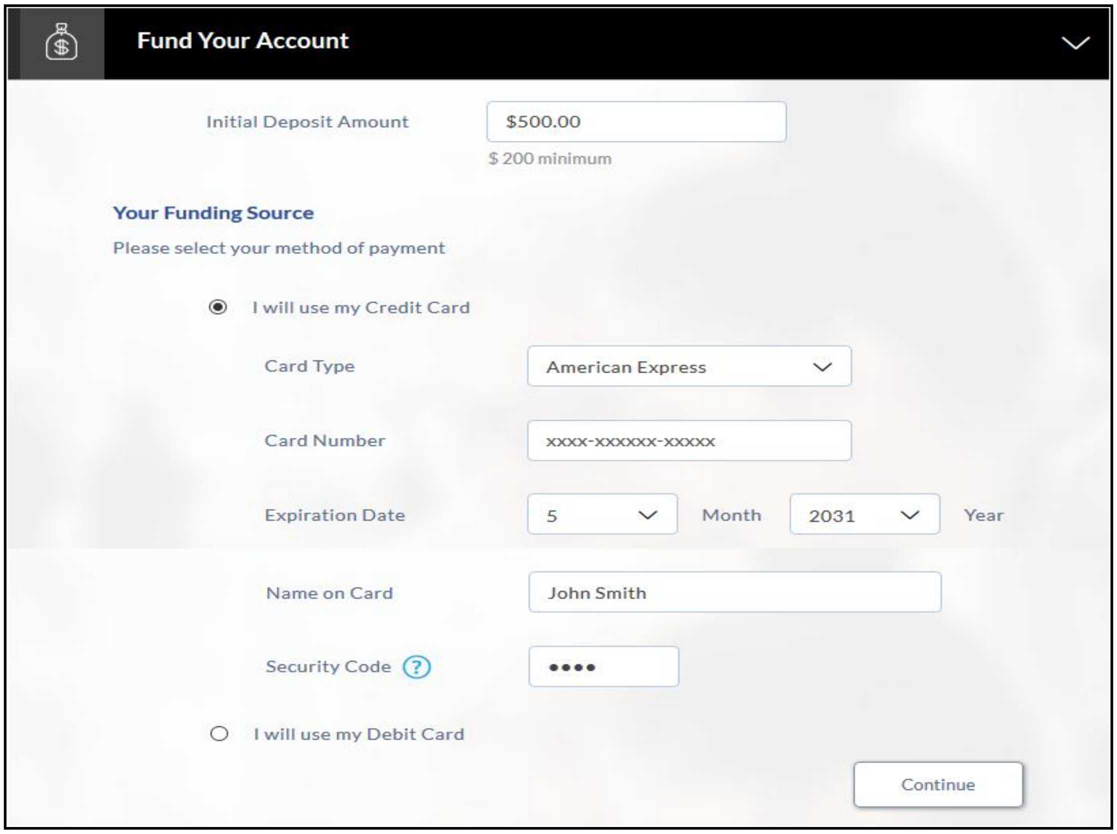
2. Click **Continue** to update the features and specification details. The **Fund Your Account** section appears.

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: • I will use my credit card • I will use my debit card
Card Type	Account funding card type. The card type could be: • 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. • 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.

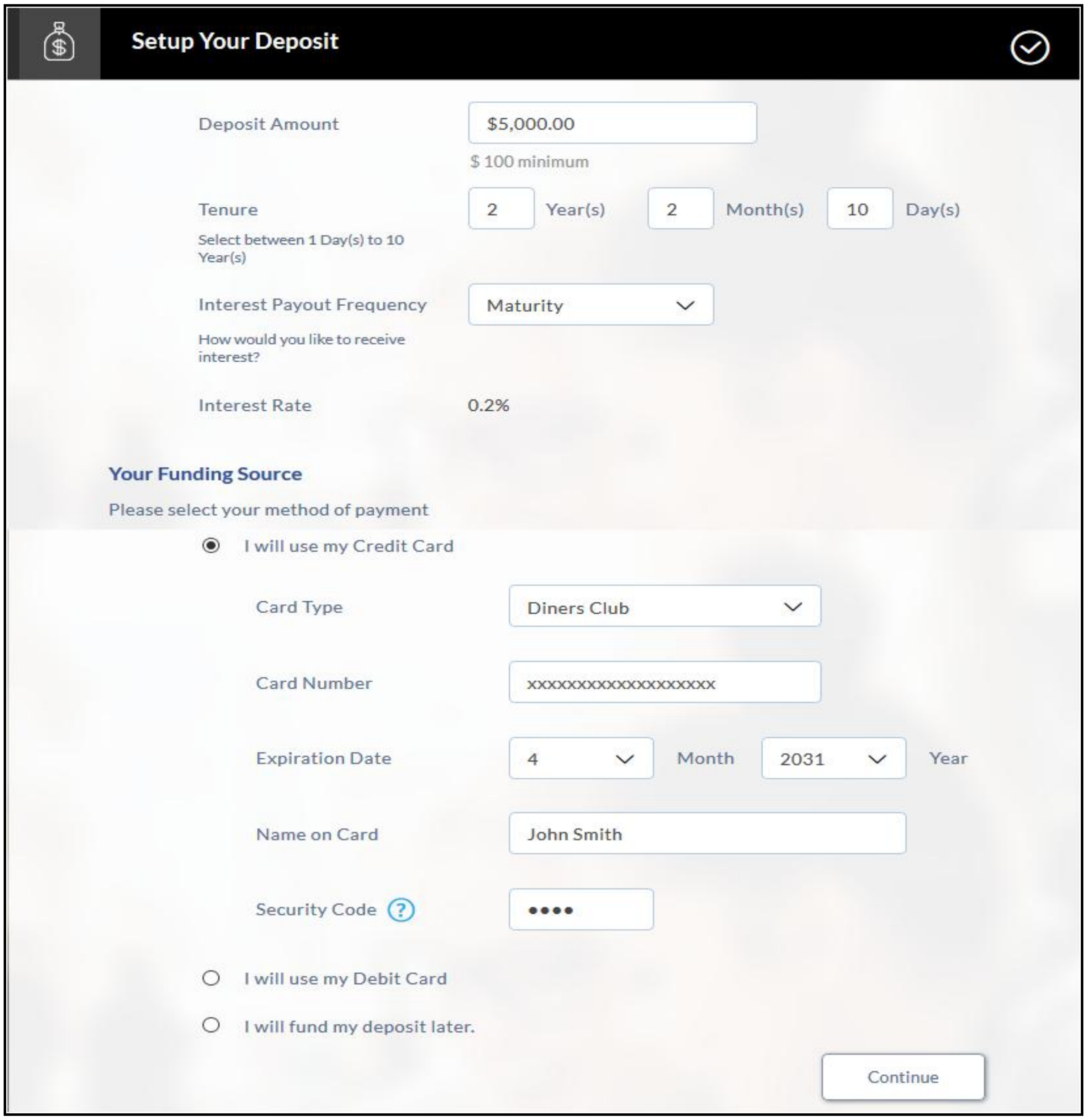
2. Click **Continue** to update the funding details.

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



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: • 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: • Monthly • Quarterly • Half Yearly • Yearly • Maturity
Your Funding Source	
Credit / Debit Card	
Card Type	Account funding card type. The card type could be: • 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. • 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.