

Oracle Banking Digital Experience

**Checking Account Originations User Manual
Release 17.1.0.0.0**

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ORACLE®

Checkings Account Originations User Manual
March 2017

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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 17.1.0.0.0, refer to the following documents:

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

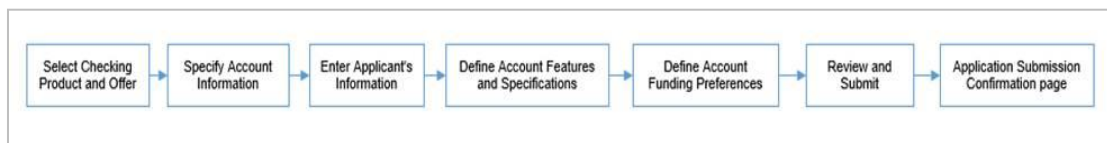
2. Checking Account Application

A checking account is a deposit account held at a financial institution that allows withdrawals and deposits. They are also called as demand accounts and can be accessed using checks, automated teller machines and electronic debits.

Checking accounts can include business accounts, student accounts and joint accounts, along with many other types of accounts that offer similar features. The checking account application has been created so as to enable customers to apply for a checking account by providing minimal personal details. The applicant can customize the debit card associated with the account.

The application tracker is built to enable tracking of the application once it is submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved.

Checking Workflow



Following are the steps involved as part of application submission:

- **Account Information:** In this section, you can identify the holding pattern of the account, i.e. whether the account is to be jointly held and subsequently identify if the co-applicant is an existing customer of the bank or a new user.
- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Features & Specifications:** This section comprises of two sub sections – Activity Profile and Debit Card Preferences. In the activity profile sub section, you can define details pertaining to the regular activities you plan on performing on your account. In the debit card preferences sub section, you can customize your debit card linked to the checking account, by defining the name to be embossed on the card, the card design etc..
- **Account Funding:** This section enables you to select the method through which you will fund the initial deposit on your account and to specify details of funding including amount to be funded and subsequent account or card details from which the amount is to be debited.
- **Review and Submit:** This section displays the summary of the application. You can verify details submitted as part of the application and can modify information if required.
- **Confirmation:** This section displays a message confirming that the application has been submitted along with account number and additional steps that might be required to be taken by the applicant or the bank.

How to reach here:

Dashboard > Checking Account

To apply for checking account:

1. The applicant visits the bank portal page and select 'Checkings' as an option from the product showcase
2. The product selection screen appears.

Product List







The screenshot displays the Model Bank website's product list. At the top, the Model Bank logo is on the left, and navigation links for 'Claim Money', 'Track Application', 'Register', and 'Login' are on the right. The main content area features four product cards, each with a title, a brief description, and a blue 'Proceed' button. The cards are: 'Transaction Account Group' (describing online and mobile banking tools), 'Non Personal CASA' (describing a popular account for everyday needs), 'Personal CASA' (describing a popular account for everyday needs), and 'US Retail Checking Group' (describing a popular account for everyday needs). The background of the page is a blurred image of a man and a woman in a professional setting. At the bottom, a dark footer contains the text: 'Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

3. Once the appropriate product is selected, click **Proceed**. The **Checking Offers** screen appears.

Checking Offers

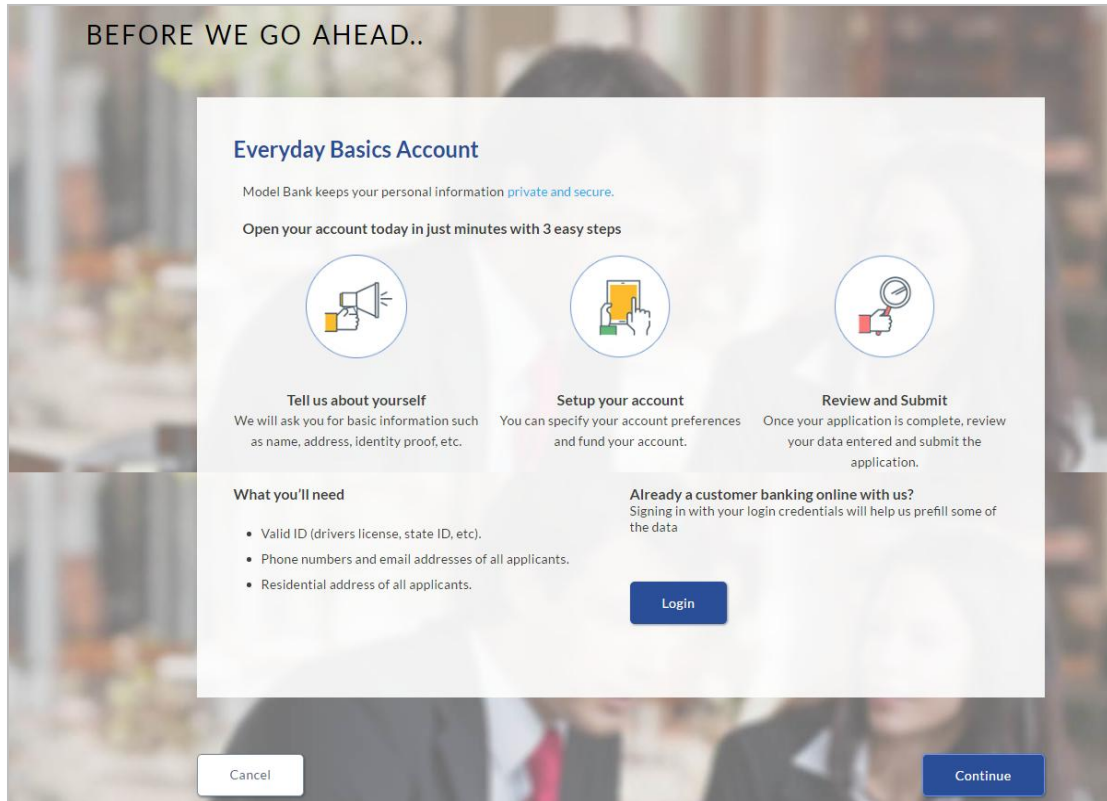
CHECKING OFFERS

Personal CASA Offers

	55 Plus Account	Apply ...
	Everyday Basics Account	Apply ...
	Everyday Essentials	Apply ...
	Passbook Account	Apply ...
	Personal Overdraft	Apply ...
	Visa Extra	Apply ...

- Once the appropriate product is selected, click **Apply**. The orientation screen appear with details, like steps to be performed while applying for the checking account and details needed for application.

Checking Account



- Click **Continue**, if you are a new user or want to continue as a guest user.
OR
Click **Login** if you are a registered user. For more information refer to Register User section.
OR
Click **Cancel** to abort the checking application process. For more information on cancelling an application refer to Cancel Application section.
- The checking requirement screen appears. Enter the checking account details like, account currency and if there is a co-applicant.

Checking Account Requirement

You are applying for

EVERYDAY BASICS ACCOUNT

Help us understand your savings requirements

Which currency would you like to open your account?

Is there a co-applicant?

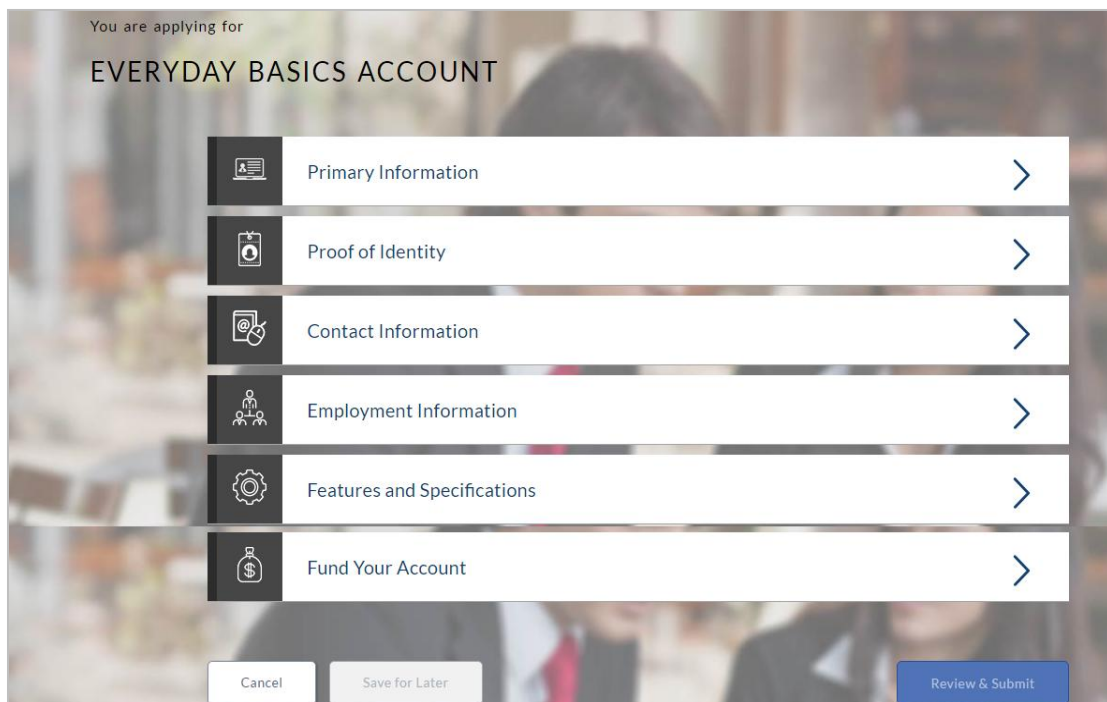
Field Description

Field Name	Description
Help us understand your checking requirements	
Account Currency	Currency in which the account is to be opened.
Is there a co-applicant	Indicates if there is a co-applicant along with the primary applicant.
Is Co-applicant an existing user	Indicates whether co-applicant is an existing user. This field appears, if you select Yes , in the ' Is there a Co-Applicant? ' field.
Co-applicant Customer ID	Indicates the co-applicants customer ID. This field appears, if you select Yes , in the ' Is Co-Applicant an existing user? ' field.
Send Verification Code via	Indicates the channel on which the verification code is to be sent. The options are: <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number This field appears, if you select Yes , in the ' Is Co-Applicant an existing user? ' field.

7. Enter the account currency.
8. If there is a co-applicant click '**Yes**' from the '**Is there a co-applicant?**' field.
OR
Click **No** if there is a single applicant.

9. If co-applicant is an existing user click **Yes** in the '**Is co-applicant an existing user?**' field.
OR
Click **No** if the co-applicant is not an existing user.
10. If you click **Yes** in the '**Is co-applicant an existing user?**' field, enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
11. Once the co-applicants customer ID is entered, it needs to be verified. From the **Send Verification Code via** field, select the appropriate option to receive the verification code.
12. Click **Verify**. The **Verification** screen appears.
13. In the **Verification Code** field, enter the verification code and click **Submit**.
14. Code verified message appears. Click **Continue**.
15. The following sections appear
 Primary Information, Proof of Identity, Contact Information, Employment Information, Features and Specifications, and Fund Your Account.
 Sections will be repeated for co-applicant in case of co-applicant present as part of the application.

Applicant Details

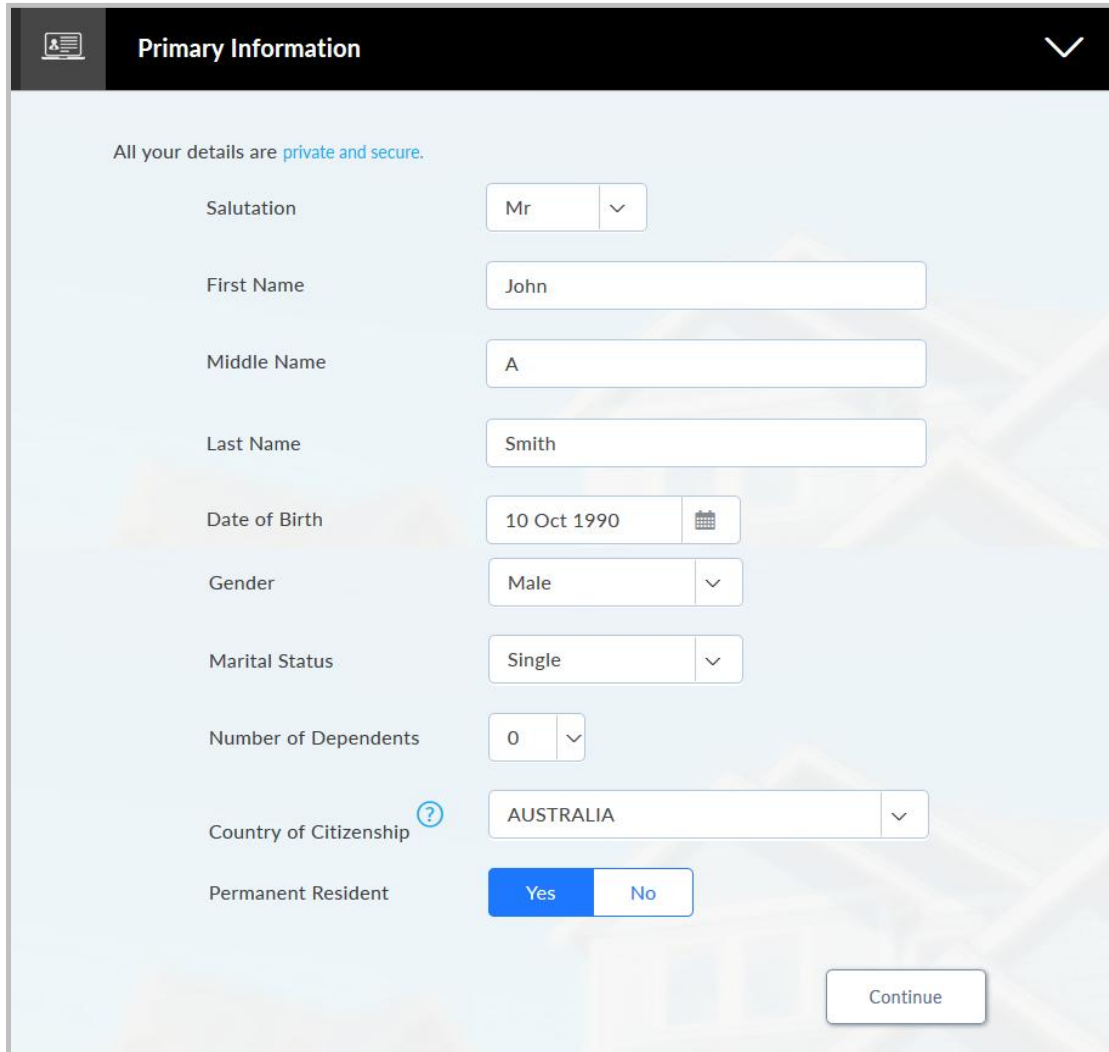


The primary information section will open to enter information about the applicant.

2.1.2 Primary Information

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

Primary Information



The screenshot shows a mobile application interface for entering primary information. At the top, there is a dark header with a list icon on the left, the title "Primary Information" in the center, and a checkmark icon on the right. Below the header, a light blue background contains the text "All your details are private and secure." in a smaller font. The form consists of several fields:

- Salutation:** A dropdown menu with "Mr" selected.
- First Name:** A text input field containing "John".
- Middle Name:** A text input field containing "A".
- Last Name:** A text input field containing "Smith".
- Date of Birth:** A date picker showing "10 Oct 1990" with a calendar icon.
- Gender:** A dropdown menu with "Male" selected.
- Marital Status:** A dropdown menu with "Single" selected.
- Number of Dependents:** A dropdown menu with "0" selected.
- Country of Citizenship:** A dropdown menu with "AUSTRALIA" selected and a help icon (question mark in a circle) to its left.
- Permanent Resident:** Two radio buttons, "Yes" (which is selected and highlighted in blue) and "No".

At the bottom right of the form, there is a "Continue" button.

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.
Middle Name	Middle Name of the applicant.
Last Name	Last name of the applicant.
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
Number of Dependents	Number of people dependent on the applicant.
Country of Citizenship	Applicant's country of citizenship.
Permanent Resident	Indicates whether applicant is permanent resident.
Country of Residence	The residence country of the primary applicant. This field appears if you select No in the Permanent Resident field.

15. Click **Continue**. The **Proof of Identity** section appears.

2.1.3 Proof of Identity

- In the proof of identity section enter the identity details such as, identity type, ID number, and expiry date.

Proof of Identity

Field Description

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

- Click **Continue** to save the identification information. The **Contact Information** section appears.

2.1.4 Contact Information

- In the contact information section enter the contact details such as, accommodation type, address, city, state, zip, email ID, etc.
The **Previous Residential Address** section appears if the applicant is staying at the current location for less than a specified period.

Contact Information (Current and Previous Residential Address)

@ i s
Contact Information - John Smith
▼

Residential Address

We will be sending all postal mail to this address.

Country	AUSTRALIA	▼
Address Line 1	A21	
Address Line 2	NKP	
City	Sydney	
State	Victoria	▼
Zip Code	444001	

Staying Since	01 Feb 2017	📅
Accommodation Type	Owned	▼

Previous Residential Address ?

Country	AUSTRALIA	▼
Address Line 1	A21	
Address Line 2	NKP	
City	Sydney	
State	Victoria	▼
Zip Code	444006	

Accommodation Type	Owned	▼
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Email

Email ?	john4@mail.com
Please confirm your email ID	john4@mail.com

Phone Number

Phone Type	Work Mobile	▼
Primary Phone Number	5410987675	
Add an alternate phone number	Yes No	

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.

Continue

Field Description

Field Name	Description
Residential Address	
Country	Residing country name of the applicant.
Address 1-2	Address details of the applicant.
City	City where the applicant resides.
State	State name of the applicant.
Zip Code	Zip code of the applicant.
Staying Since	Date since when the applicant is staying at the current address.
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
Previous Residential Address	
Country	Country where the applicant stayed prior to the current residence.
Address Line 1-2	Address details where the applicant stayed prior to the current residence.
City	City where the applicant stayed prior to the current residence.
State	State where the applicant stayed prior to the current residence.
Zip Code	Zip code where the applicant stayed prior to the current residence.

Field Name	Description
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
Email	
Email	Email ID of the applicant.
Please confirm your email ID	Re-enter the email ID to confirm.
Phone Number	
Phone Type	Type of phone. The options are: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Phone number corresponding to the selected phone type.
Add an alternate phone number	Alternate phone number other than the primary phone.
Phone Type	Alternate phone type. The options are: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone <p>This field appears if you select Yes in the Add an alternate phone number field.</p>


Field Name	Description
Alternate Phone Number	Alternate phone other than primary phone number. This field appears if you select Yes in the Add an alternate phone number field.
Default as that of Primary Applicant (Co-Applicant)	Indicates whether address details of co-applicant is same as primary applicant. This field appears if you Yes in the Is there a co-applicant field in the requirement screen.


2.1.5 Employment Information


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

Note: The additional employment details section appears if the current employment is less than a specified period.

Employment Information



Employment Information





Primary Employment 

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	mCorp
Designation	Sr.Business Anlyst
Start Date	10 Oct 2013
Gross Annual Salary	A\$1,000,000.00
Address	C21, NKP, Sydney VIC AU 400081


Additional Employment 


Please specify details of your employment for the last 3 years

Employment Type	<input type="text" value="Salaried"/>
Employment Status	<input type="text" value="Part Time"/>
Employer Name	<input type="text" value="Ola Corp"/>
Start Date	<input type="text" value="10 Oct 2012"/> 
End Date	<input type="text" value="01 Jan 2013"/> 
Designation	<input type="text" value="Business Anlyst"/>
Gross Annual Salary	<input type="text" value="A\$700,000.00"/>
Country	<input type="text" value="AUSTRALIA"/>
Address Line 1	<input type="text" value="A11"/>
Address Line 2	<input type="text" value="Seepz"/>
City	<input type="text" value="Sydney"/>
State	<input type="text" value="Victoria"/>
Zip Code	<input type="text" value="400021"/>

Field Description

Field Name	Description
Employment Type	Occupation 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
Employer Name	Name of the company or firm in which the applicant is employed.
Start Date	Employment start date of the applicant.
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 office address details.
City	City name in which the applicant is employed.
State	State name where the applicant is employed.
Zip Code	Zip code of the location where the applicant is employed.

- Click **Add** to update the employment information.
- Click  to add more than one employment information.

Note: You can click  to edit the employment information.

- Click **Continue** to proceed with the application process.

2.1.6 Features and Specifications

- The **Features and Specifications** screen appears. In the features and specifications screen enter the appropriate information like, card type, name on the card, card design, and image on card.

Features and Specifications

⚙
▼

Features and Specifications


Debit Card Preferences for John Smith

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:



Choose file...

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
Card Type	The card type for the transactions.
Name on Card	Name to be printed on the card.
Card Design	Design of the card.
Image on Card	Image to be printed on the card.

16. Click **Continue**. The **Fund Your Account** section appears.

2.1.7 Fund Your Account

- In the fund your account screen enter the appropriate information like, initial deposit amount, funding source, card type, card number, expiration date, name on card, and security code.

Fund Your Account


▼

Initial Deposit Amount
 \$ 0 minimum

Your Funding Source
 Please select your method of payment

I will use my Credit Card
 I will use my Debit Card

Card Type ▼

Card Number

Expiration Date ▼ Month ▼ Year

Name on Card

Security Code ?

Field Description

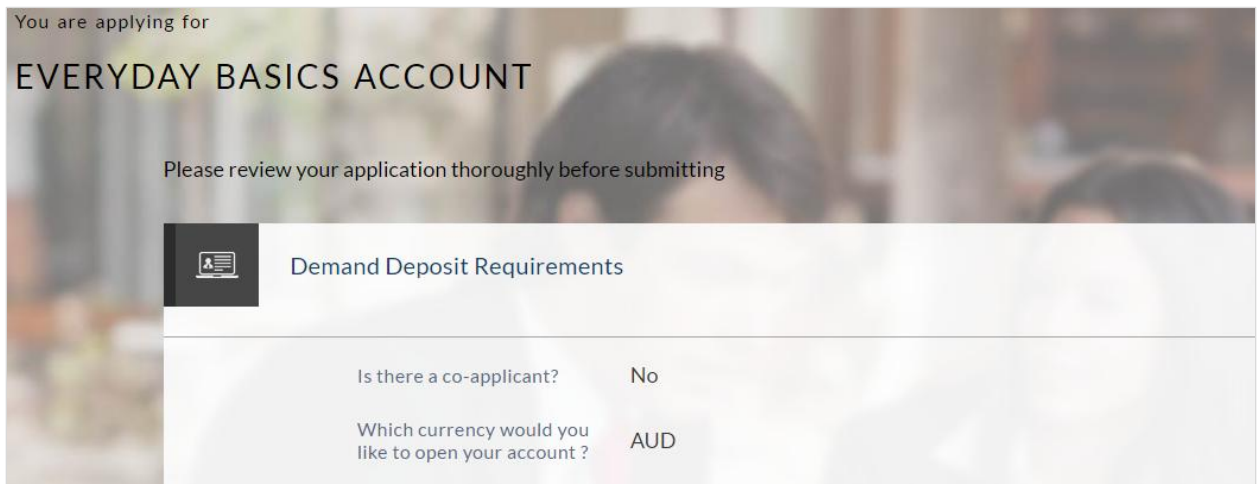
Field Name	Description
Initial Deposit Amount	Initial amount to be deposited in the account.
Your Funding Source	Indicates the type funding. The options are: <ul style="list-style-type: none"> • Credit Card • Debit Card
Card Type	The card type through which the account is funded.
Card Number	The 16 digit number printed on the card.
Expiration Date	Card expiration date, in terms of year and month.

Field Name	Description
Name on Card	Name printed on the card.
Security Code	Security code printed on the back side of the card.

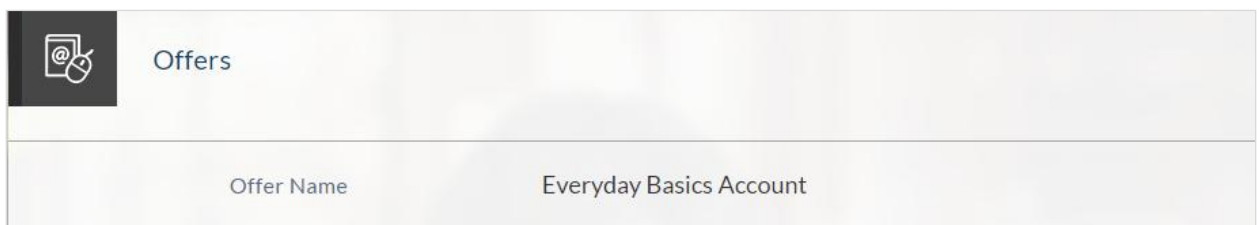
- Click **Continue** to proceed with the account application process.
17. Click **Continue**.
 OR
 Click **Save for Later**, to register and resume the application at later stage. For more information on save for later, refer to the Save for Later section.
 OR
 Click **Cancel** to close the checking account application process. For more information on cancelling an application, refer to Cancel Application section.
18. Click **Continue**. Click **Review and Submit**. The review screen appears.

Review and Submit


Demand Deposit Requirement




Offers




Primary Information


Primary Information		
Name	Mr Sam A Waugh	
Date of Birth	10 Oct 1990	
Marital Status	Single	
Number of Dependents	0	
Country of Citizenship	AUSTRALIA	
Permanent Resident	Yes	

Proof Of Identity

Proof of Identity		
Type of Identification	Passport	
ID Number	E216578354	
Expiration Date	10 Oct 2030	

Contact Information


Contact Information



Residential Address

Staying Since	10 Oct 1990
Accommodation Type	Owned
Address	A21, NKP, Sydney Victoria AUSTRALIA 444001


Email

Email	sam1@mail.com
-------	---------------

Phone Number

Primary Phone Number	Work Mobile: 4520986764
----------------------	-------------------------

Employment Information


Employment Information



Primary Employment

Employment Type	Salaried
Employment Status	Full Time
Employer Name	mCorp
Designation	Sr.BA
Start Date	01 Jan 2012
Gross Annual Salary	A\$800,000.00
Address	A23, NKP, Sydney VIC AU 444008

Features and Specifications

Initial Deposit Amount

\$ 1 minimum

Your Funding Source

Please select your method of payment

I will use my Credit Card

Card Type


Card Number

Expiration Date Month Year

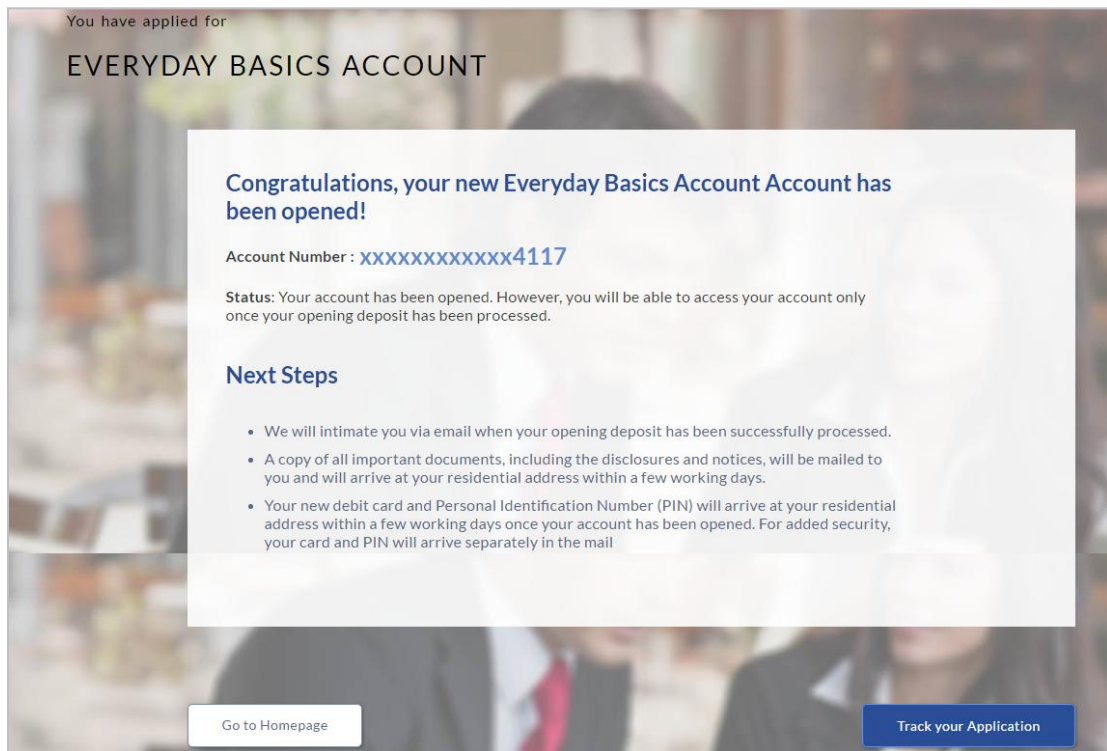
Name on Card

Security Code

I will use my Debit Card

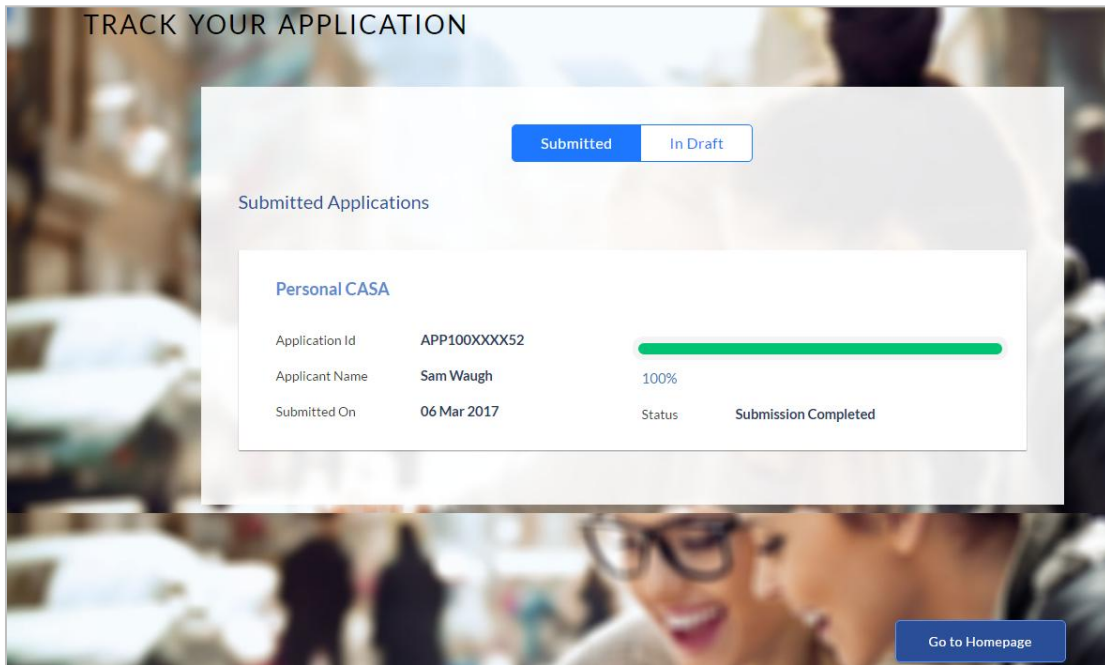
19. Click  to edit any of the section.
20. Once the details are edited click **Continue**.
21. The review and submit screen appears. Click **Submit**.
22. The generated account number is displayed on the confirmation page along with the next set of steps to be performed by the applicant.

Submitted Application



23. Click **Track your Application**. The application dashboard screen appears. For more information on track application refer to 'Application Tracker' section.
OR
Click **Go to Homepage** to navigate to the application dashboard screen.
24. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.
25. In the **PASSWORD** field, enter the password.
26. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

Submitted Application



27. If the applicant who has filled in the application details is not a registered channel user will have an option to register for channel access. Click **Register**.

2.1.8 Register User

To register an applicant:

1. In the **Email** field, enter the email address.
2. To confirm, enter the email ID in the **Confirm Email** field.
3. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message appears.
4. In the **Password** field, enter the password required for log-in.
5. To confirm enter the password in the **Confirm Password** field.

Register Applicant

Registration Successful!

You have successfully registered with Model Bank and can now access our online banking services.

Where can I track the status of my application ?

You can track your submitted application via the Model Bank website in the My Applications section.

You can access your saved applications by providing your login details specified at the time of registration.

Register the co-applicant

Send a link to the co-applicant so that they may register with us. They can then view and track the application themselves.

[Send Link](#)

[Go to Homepage](#) [Track your Application](#)

Field Description

Field Name	Description
Email	The email ID of the co-applicant.

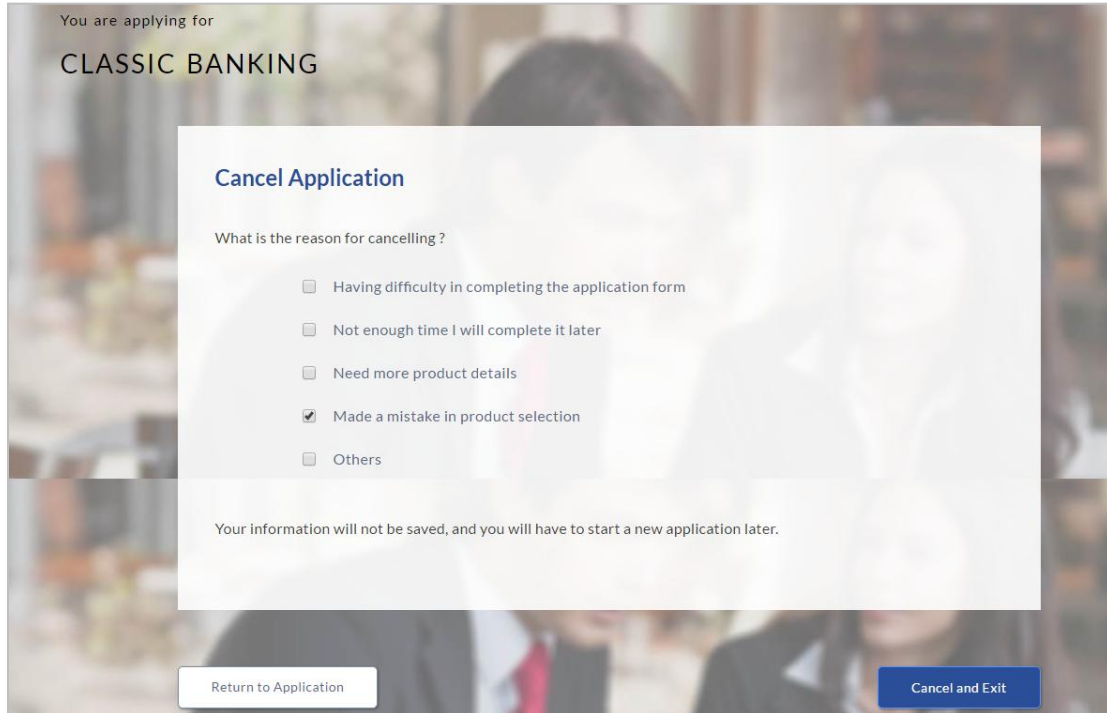
- Click **Send Link** to send registration link to the co-applicant.
OR
Click **Track Application** to view the application status.
OR
Click **Go To Homepage** to view the application.

2.1.9 Cancel an Application

At any point you can cancel an application.

To cancel an application:

1. Click **Cancel**. The cancel application screen appears with reasons to cancel.

Cancel Application


You are applying for
CLASSIC BANKING

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](#)

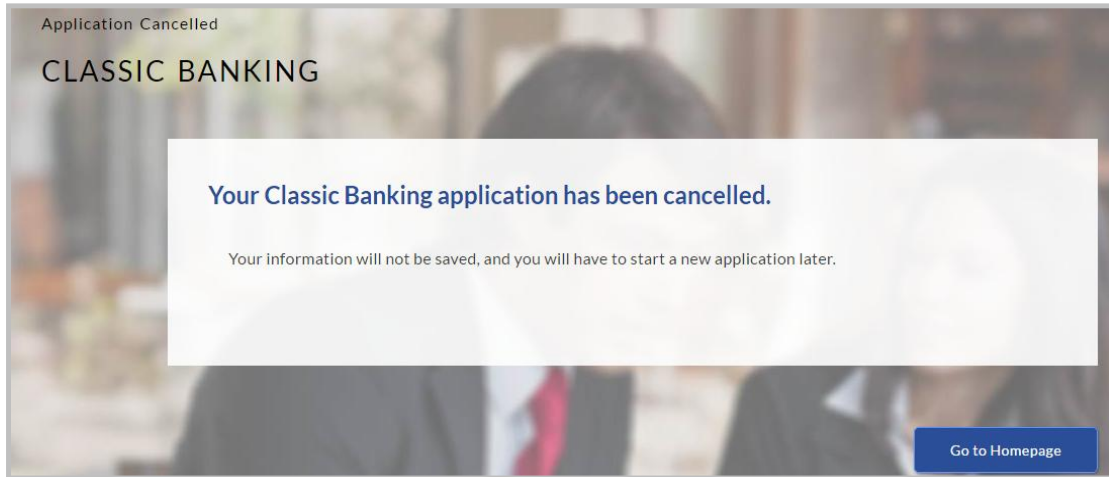
Field Description

Field Name	Description
Reason for Cancelling	Indicates the reason to cancel an application. The cancellation reason could be: <ul style="list-style-type: none"> • Difficulty in completing the form • insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	Specify the reason(s) to cancel the application. This field appears if you select Others option in the Reason for Cancelling .

2. Select the appropriate reason for cancelling the application.
3. Click **Cancel and Exit** to cancel and exit the application. Application has been cancelled message appears.

OR
Click **Return to Application** to view the application.

Application Cancelled



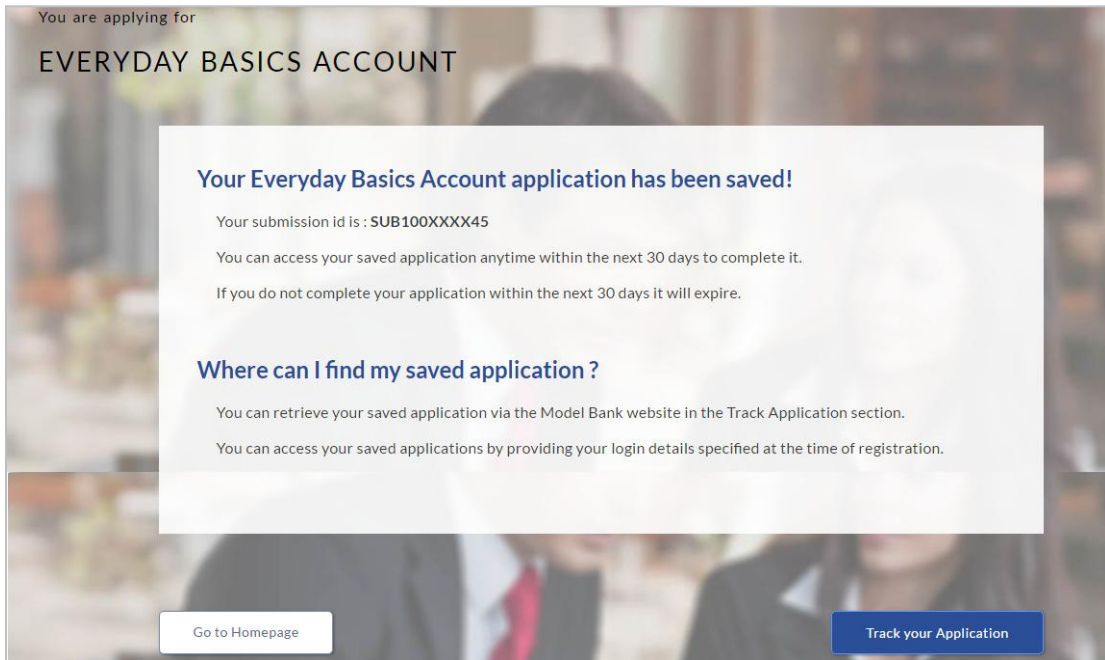
4. Click **Go To Homepage** to navigate to the application dashboard screen.

2.1.10 Save for Later

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.
For cases wherein the applicant is not a registered user
2. In the **Email** field, enter the email address.
3. To confirm, enter the email ID in the **Confirm Email** field.
4. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message appears.
5. In the **Password** field, enter the password required for log-in.
6. To confirm enter the password in the **Confirm Password** field.

Save and Complete Later



Field Description

Field Name	Description
Email	The email ID of the user.
Confirm Email	To confirm re-enter the email ID entered in the Email field.
Password	Indicates the password required for login.
Confirm Password	To confirm re-enter the password entered in the Password field.

- Click **Save Application**.
OR
Click **Cancel Application** to close the save and complete later screen.
OR
Click **Return to Application** to navigate to the application screen.

Note: The saved application appears in **Track Application** under **In Draft**. You can click the application summary and resume application submission process.

- Click **Track your Application** to view the application status.

3. Application Tracker

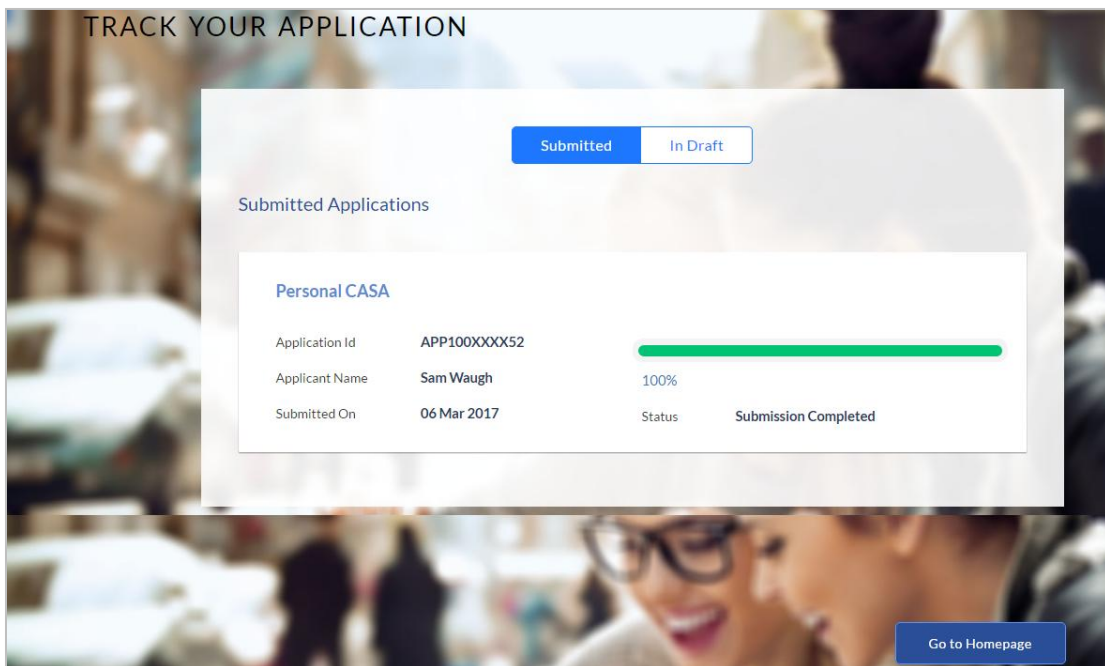
The track application allows you to view the progress of the application. Through track application you can:

- **View submitted application:** It allows you to view the submitted application details, view information related to the application and complete pending tasks applicable.
- **View application in draft:** If you click save for later while submitting the application, the application is saved as draft application so that you can retrieve the application at later stage and complete the application submission process.

To track an application:

1. Click **Track Application** on the dashboard. The **Login** screen appears.
2. Enter the registered email ID and password, click **Login**.
3. The **Application Tracker** screen appears. By default the submitted application view appears.

Submitted Application



Field Description

Field Name	Description
Application ID	Application reference number. It is a unique number generated by the application and allotted to an application.
Applicant Name	Name of the applicant.

Field Name	Description
Submitted On	Application submission date.
Status	Current status of the application.

- Click the application details to view the application summary. The **Application Summary** screen appears with details like, actions to be performed and application details to be viewed.

Application Summary

Application Summary	
Offer	Everyday Basics Account
Account Type	Individual
Account Holder	Sam A Waugh
Interest Rate	0%
Minimum Balance	A\$0.00
View Complete Application	

- Click on the links under the **View** section to view application summary and other details like status history.

Status History

Status history displays the status of the various stages of application, remarks, user name, and date on which the status is updated.

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	24 Feb 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	24 Feb 2017
State	Structure Solution Confirmed	Acted By	OFSSUser
Remarks	Structure Solution Confirmed	Updated On	24 Feb 2017
State	Account Opening Done	Acted By	OFSSUser
Remarks	Account Opening Done	Updated On	24 Feb 2017

Field Description

Field Name	Description
Status History	
State	Application status.
Remarks	Displays the remarks if any.
Acted By	User ID who has processed the account application.
Updated On	Account application updated date.

FAQs

- 1. I am an existing customer of the bank but do not have channel access, how can I proceed?**

You can register yourself as a channel user through the 'Register' option available on the portal page and provide the required details.

- 2. Can I proceed with the application if I am not an existing channel user?**

Yes, you can continue filling in the application details as a guest user and need not necessarily login.

- 3. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

No, the co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number. Once the verification process is successful, the co-applicant's details will be populated.

- 4. Why am I asked to capture previous residential address details?**

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

- 5. My co-applicant and I live in the same house, do I need to enter address details again while defining co-applicant information?**

No, there is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

- 6. Why am I being asked to capture previous employment details?**

The bank has an employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details.

- 7. I have saved the application. Can my co-applicant resume the application from the application tracker?**

Yes, the co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

- 8. Can the co-applicant perform all the pending tasks in the application tracker?**

Yes, the co-applicant has all the rights as that of the primary applicant.