

# **Oracle Banking Digital Experience**

**US Originations Certificate of Deposit User Manual  
Release 17.1.0.0.0**

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**ORACLE®**

US Originations Certificate of Deposit 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:

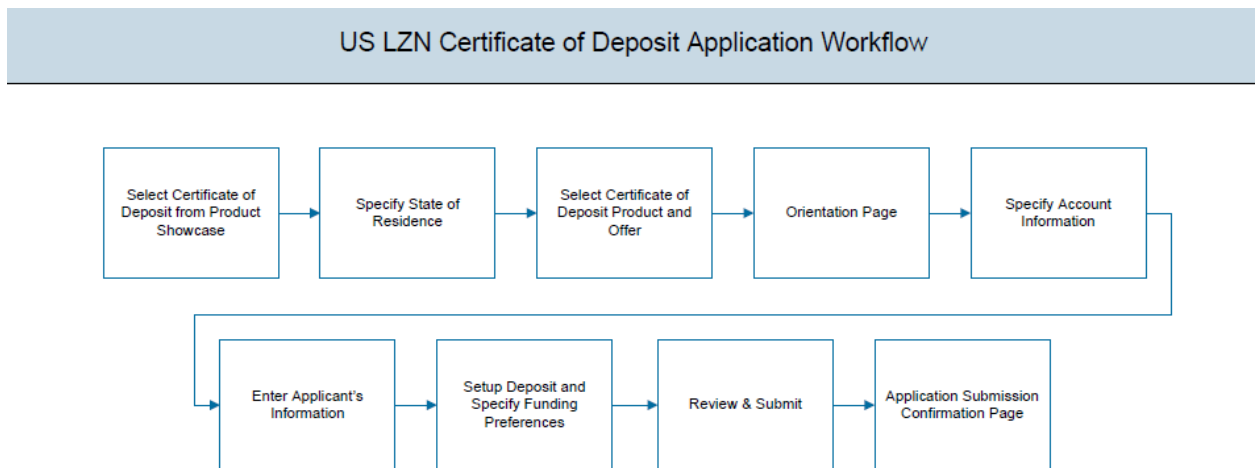
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Certificate Of Deposit Account Application

The certificate of deposit account application has been created so as to enable customers to apply for a deposit account by providing details of the deposit to be opened along with minimal personal details. All the required disclosures and notices are displayed as part of the application and all regulations governing the bank and applicant involved have been kept in mind while identifying information to be captured.

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

### Certificate Of Deposit 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.
- **Deposit Setup:** This section comprises of two sub sections, one in which you can define details of your deposit account such as deposit amount, tenure and interest frequency, and the other in which you can specify funding details such as 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 comprises of two sub sections. The first displays the summary of the application. You can verify details submitted as part of the application and can modify any if required. The second sub section displays the disclosures and notices applicable on the deposit application. You can view details of these disclosures and notices and give consent to them before submitting the application to the bank.
- **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. If the bank has configured the debit bureau check step

for certificate of deposit applications, the debit decision outcome is also displayed and if positive, the account number that is generated to the bank is displayed as well.

**How to reach here:**

Dashboard > Certificate of Deposits

**To apply for certificate of deposit:**

1. The state of residence screen appears.

**State of Residence**

**Field Description**

Field Name	Description
<b>Please select your state of residence</b>	
<b>Select State</b>	You are required to select the state in which you reside.

2. From the drop-down list, select the state of residence, and click **Select**. The product list screen appears.  
OR  
Click **Cancel** if you do not want to proceed with the application.

## Product List

The screenshot displays the Model Bank website interface. 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 two product cards. The first card, titled 'US Bank Certificate of Deposit', includes a sub-header and a paragraph of text: 'Now you can get an even better return for your savings. Lock-in a competitive interest rate with our Term Deposits and watch your savings grow. The fixed rate of return means you'll always know what your investment's worth and can plan how to use the interest earned.' Below this text is a blue 'Proceed' button. The second card, titled 'US Investment Account Group TD', includes a sub-header and a paragraph: 'Make your money work harder. Enjoy fixed returns, competitive interest rates and a choice of terms.' Below this text is another blue 'Proceed' button. The background of the page is a blurred image of a stack of coins with a small green plant growing from them. At the bottom of the page, a dark blue 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 **Certificate of Deposit Offers** screen appears.

## Certificate of Deposit Offers

Model Bank

Claim Money Track Application Register Login

CERTIFICATE OF DEPOSITS OFFERS

US Bank Certificate Of Deposit Offers

Fixed Offer [Apply](#)

Stepup Offer [Apply](#)

Variable Offer [Apply](#)

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- Once the appropriate product is selected, click **Apply**. The **Orientation** screen of the specific certificate of deposit account offer is displayed containing details informing the applicant about the steps involved in the application, details required for application and eligibility criteria. Additionally, the orientation screen also displays text defining the USA Patriot Act, by which you are informed about the bank's need to comply with the specific act and the requirement to capture certain information of all applicants.




## Orientation

### Fixed Offer


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

Open your account today in just minutes with 3 easy steps




**Tell us about yourself**

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



**Setup your account**

You can setup your deposit and fund your account.



**Review and Submit**

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

**Important Information About Opening a New Account**

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

**What you'll need**

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

**What this means for you**

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

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

Login

Cancel

Continue

5. Click **Continue**, if you are an anonymous user.  
OR  
Click **Login** if you are a registered user. For more information click [here](#).  
OR  
Click **Cancel** to abort the certificate of deposit application process. For more information on cancel-ling an application click [here](#).
6. The certificate of deposit requirement screen appears. Enter the deposit account details like, deposit amount, tenure, interest payout frequency, and if there is a co-applicant.

## Certificate of Deposit Requirement

You are applying for  
**FIXED OFFER**

**Before we go ahead, please confirm your requirements**

Which currency should this account have?

Would you like to add a co-applicant?

Is Co-applicant an existing user?

### Field Description

Field Name	Description
<b>Which currency should this account have?</b>	The currency (US dollars) of the deposit account will be displayed.
<b>Would you like to add a co-applicant?</b>	You can identify whether a co-applicant is to be added to the application or not.
<b>Is co-applicant an existing user</b>	Indicates whether the co-applicant is an existing user. This field appears, if you have selected <b>Yes</b> in the <b>Would you like to add a co-applicant?</b> field.
<b>Co-applicant Customer ID</b>	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field appears, if you have selected <b>Yes</b> in the <b>Is co-applicant an existing user?</b> field.
<b>Send Verification Code via</b>	Indicates the channel on which the verification code is to be sent. The options are: <ul style="list-style-type: none"> <li>• Co-applicant's registered email address</li> <li>• Co-applicant's registered phone number</li> </ul> This field appears, if you have selected <b>Yes</b> in the <b>Is co-applicant an existing user?</b> field.

7. Enter the account currency.

8. If there is a co-applicant click **Yes** from the **Would you like to add 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**. The Primary Information, Proof of Identity, Contact Information, Employment Information, and Fund Your Deposit. Depending on the number of co-applicants, the respective sections are added.

### Applicants Profile Details

The screenshot displays a mobile application interface for a Certificate of Deposit application. At the top, it says "You are applying for" followed by "FIXED OFFER". Below this, there is a list of five sections, each with an icon and a right-pointing chevron:

- Primary Information (Icon: Document with lines)
- Proof of Identity (Icon: ID card)
- Contact Information (Icon: Envelope and phone)
- Employment Information (Icon: Person with gear)
- Setup Your Deposit (Icon: Money bag with dollar sign)

At the bottom of the screen, there are three buttons: "Cancel" (light gray), "Save for Later" (light gray), and "Review & Submit" (dark blue).

15. Click the appropriate section to enter the details.

## 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

All your details are [private and secure](#).

Salutation	Mr	▼
First Name	Phil	
Middle Name (optional)	A	
Last Name	Simmons	
Suffix (optional)	I	▼
Date of Birth	10/10/1990	📅
Citizenship <a href="#">?</a>	UNITED STATES ▼	
Permanent Resident	Yes	No

Continue

### Field Description

Field Name	Description
Salutation	Salutation of applicant. The options are: <ul style="list-style-type: none"> <li>• Mr.</li> <li>• Ms</li> <li>• Mrs.</li> <li>• Others</li> </ul>

<b>Field Name</b>	<b>Description</b>
<b>First Name</b>	<p>First name of the applicant.</p> <p>You can modify the first name, if required. The first name appears, If it is updated in the <b>Applicant Information</b> section.</p>
<b>Middle Name</b>	<p>Middle Name of the applicant.</p> <p>You can modify the middle name, if required. The middle name appears, If it is updated in the <b>Applicant Information</b> section.</p>
<b>Last Name</b>	<p>Last name of the applicant.</p> <p>You can modify the last name, if required. The last name appears, If it is updated in the <b>Applicant Information</b> section.</p>
<b>Suffix (Optional)</b>	<p>Suffix of the applicant.</p> <p>The suffix appears, If it is updated in the <b>Applicant Information</b> section.</p>
<b>Date of Birth</b>	<p>Date of birth of the applicant.</p> <p>The date of birth is validated against the selected state of residence to check the age of majority.</p>
<b>Citizenship</b>	<p>Applicant's country of citizenship.</p> <p>By default the system displays United States as country of citizenship. Select the new country name if the applicant is non resident of United States.</p>
<b>Permanent Resident</b>	<p>Indicates whether applicant is permanent resident.</p> <p>United States citizens or resident aliens are allowed to submit applications. The applications of residents, other than United States are rejected.</p>
<b>Country of Residence</b>	<p>This field is enabled only if you have identified that you are not a permanent resident of the United States by selecting <b>No</b> in the <b>Permanent Resident</b> field. In this case, you are required to identify the country in which you reside.</p>

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

### 2.1.3 Proof of Identity

In the proof of identity section enter the social security number, identity type, state of issue, ID number, and expiry date.

#### Proof of Identity

#### Field Description

Field Name	Description
<b>Social Security Number</b>	Indicates the social security number of the United States resident.
<b>Type of Identification</b>	Identification type of the applicant. The identification type could be: <ul style="list-style-type: none"> <li>• State ID</li> <li>• Driving License</li> <li>• Matricular Consular Card</li> </ul>
<b>State of Issue</b>	State name where the identification type is issued. This field appears if you select <b>State ID</b> or <b>Driving License</b> in <b>Type of Identification</b> list.
<b>ID Number</b>	Identification number corresponding to the identification type.

<b>Field Name</b>	<b>Description</b>
<b>Expiration Date</b>	Identification proof expiry date. The expiration date should not be the backdated 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, email, current residential address, and phone number.

Enter the **Previous Residential Address** details if you have stayed at the current location for less than the specified period.

#### Contact Information



 **Contact Information**
▼

### Email

Email ?

Confirm Email

### Phone Number

Phone Type  ▼

Primary Phone Number

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.

### Residential Address

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

Accommodation Type  ▼


Address Line 1

Address Line 2 (optional)

City

State  ▼

Zip Code (First 5 digits are required)

Staying Since  

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Email</b>	
<b>Email</b>	Email ID of the applicant.
<b>Confirm Email</b>	Re-enter the email ID to confirm.
<b>Phone Number</b>	
<b>Phone Type</b>	Type of phone. The options are: <ul style="list-style-type: none"> <li>• Personal Mobile</li> <li>• Work Mobile</li> <li>• Home Phone</li> <li>• Work Phone</li> </ul>
<b>Primary Phone Number</b>	Phone number corresponding to the selected phone type.
<b>Alternate phone number</b>	Alternate phone number other than the primary phone. Click <b>Yes</b> if you wish to add an alternate phone number.
<b>Phone Type</b>	Phone type being added as alternate phone number. The options are: <ul style="list-style-type: none"> <li>• Personal Mobile</li> <li>• Work Mobile</li> <li>• Home Phone</li> <li>• Work Phone</li> </ul> <p>This field appears if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.</p> <p>The phone types are same as primary phone type, if you select Work Mobile as primary type than the same does not appear in the alternate phone type.</p>
<b>Phone Number</b>	Phone number corresponding to the alternate phone type. This field appears if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.
<b>Residential Address</b>	


<b>Field Name</b>	<b>Description</b>
<b>Accommodation Type</b>	Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Other</li> </ul>
<b>Address 1-2</b>	Address details of the applicant.
<b>City</b>	City where the applicant resides.
<b>State</b>	State name of the applicant.
<b>Zip Code</b>	Zip code of the applicant.
<b>Staying Since</b>	Date since when the applicant is staying at the current address.  If the date is less than the specified number of period, the <b>Previous Residential Address</b> section appears.
<b>Previous Residential Address</b>	
<b>Accommodation Type</b>	Residential accommodation type of the applicant. The accommodation types are: <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Other</li> </ul>
<b>Address line 1-2</b>	Address line 1 and 2 of the previous residence.
<b>City</b>	City name of your previous residence.
<b>State</b>	State name of your previous residence.

<b>Field Name</b>	<b>Description</b>
<b>Zip Code</b>	Zip code of your previous residence. Enter the zip code in format zip+4 in addition to regular format


## 2.1.5 Employment Information

In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, subsequent status, and if you are salaried or self employed, the company or employer name and date on which specific employment was started.

### Employment Information




## Employment Information



Please specify details of your current primary employment

### Primary Employment


Employment Type	Salaried	▼
Employment Status	Full Time	▼
Company Name or Employer	mCorp	
Start Date	01/01/2012	

Add

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Employment Type</b>	<p>The type of your current primary employment.</p> <p>The types are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> <li>• Others</li> </ul>
<b>Employment Status</b>	<p>Occupation status of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul> <p>If you select <b>Others</b> option in the <b>Employment Type</b> list, following options may appear:</p> <ul style="list-style-type: none"> <li>• Home Duties</li> <li>• Non-Resident</li> <li>• Pensioner</li> <li>• Retired</li> <li>• Student</li> <li>• Superannuation</li> <li>• Unemployed</li> <li>• Casual</li> <li>• Contractor</li> </ul>
<b>Company Name or Employer</b>	<p>Name of the company or firm in which the applicant is employed.</p> <p>This field appears if you select <b>Salaried</b> or <b>Self Employed</b> in <b>Employment Type</b> list.</p>
<b>Start Date</b>	<p>Date on which you started the employment.</p> <p>This field appears if you select <b>Salaried</b> or <b>Self Employed</b> in <b>Employment Type</b> list.</p>

- Click **Add** to update the employment information.


**Note:** You can click  to edit the employment information.

- Click **Continue** to proceed with the application process.
16. Click **Continue**. The **Setup Your Deposit** section appears.

## 2.1.6 Setup Your Deposit

This page comprises of two sub sections, one in which you can define details of your deposit account such as deposit amount, tenure and interest frequency, and the other in which you can specify funding details such as 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.

### Setup Your Deposit


**Setup Your Deposit**
▼

Deposit Amount

\$ 100 minimum

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

Year(s)
 Month(s)
 Day(s)

Interest Payout Frequency  
How would you like to receive interest?

Maturity
▼

Interest Rate 0.1%

**Your Funding Source**

Please select your method of payment

I will use my Credit Card

Card Type 
American Express
▼

Card Number 
xxxx-xxxxxx-xxxxx

Expiration Date 
12
▼
Month

2023
▼
Year

Name on Card 
Phil Williams

Security Code 
••••
 ?

I will use my Debit Card

I will fund my deposit later.

Continue

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Deposit Amount</b>	The amount for which you wish to open a deposit account with the bank.
<b>Tenure</b>	The tenure or term for which the deposit is being opened. The acceptable term range will be displayed against this field. You can specify term in years, months and days
<b>Interest Payout Frequency</b>	The frequency in which you would like to receive interest. This field will be displayed once you have defined the amount and tenure for which you are opening a deposit with the bank. This field will contain all the possible interest payout frequencies based on the amount and tenure you have entered.
<b>Interest Rate</b>	The interest rate applicable on the deposit account. The interest rate will be fetched and displayed once you have specified all details of the deposit i.e. amount, tenure and interest payout frequency.
<b>Your Funding Source</b>	
<b>I will use my Credit Card</b>	Select this option if you wish to transfer funds from your credit card.
<b>I will use my Debit Card</b>	Select this option if you wish to transfer funds from your debit card.
<b>I will transfer funds from another account with the bank (Your savings or checking account)</b>	Select this option if you wish to transfer funds from your savings or checking account held with the bank. This option will be available only if you are an existing customer of the bank.
<b>I will transfer funds from my account at another bank (Your bank charges may apply)</b>	Select this option if you wish to transfer funds from your savings or checking account held with another bank. This option will be available only if you are an existing customer of the bank.
<b>Account Number</b>	This field will be displayed only if you have selected the option to fund your account from one of your savings or checking accounts held with the bank. All your active savings and checking account that are held with the bank will be displayed in a dropdown and will be available for selection with the exception of any accounts that are in a debit block state.
<b>The following fields are displayed if you opt to fund your account via an account held with another bank</b>	
<b>Account Number</b>	All your linked savings and checking accounts will be displayed in this dropdown and will be available for selection.



Field Name	Description
<b>Account Name</b>	This field will be displayed once you have selected an account. This field will display the name of your account.
<b>Bank ID</b>	The ID of the bank in which your account is held. This field will be displayed once you have selected an account.
<b>Bank Branch</b>	The branch at which your account is held. This field will be displayed once you have selected an account.
<b>The following fields are displayed if you opt to fund your account via credit card or debit card</b>	
<b>Card Type</b>	Enter your card's network provider. For example: VISA, American Express, and Discovery.
<b>Card Number</b>	Enter your card number as it is printed on the card.
<b>Expiration Date (Month and Year)</b>	Enter the month and year on which your card expires.
<b>Name on Card</b>	Enter your name as it is printed on the card.
<b>Security Code</b>	Enter the security code of your card. Your security code is the three digit number printed on the back of your card. On an American express credit card, it is the four digit number printed on the front of your card just above your card number.

- Click **Continue** to proceed with the certificate of deposit application process.  
OR  
Click **Modify** to edit and update the deposit funding details.
- 17. Click **Continue**.  
OR  
Click **Save for Later**, to register and resume the loan application at later stage. For more information on save for later, click [here](#).  
OR  
Click **Cancel** to close the auto loan application process. For more information on canceling an application, click [here](#).
- 18. Click **Continue**. Click **Review and Submit**. The review screen appears.

## Review and Submit

The review and submit page consists of the following two sub sections:


- **Application Verification:** This section will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.
- **Disclosures and Consents:** This section displays all the various disclosures and notices impacting you and the bank. The facility to provide your consent to a disclosure is provided against each disclosure.

## Primary Information


You are applying for

# FIXED OFFER

Please review your information before submitting your application.

Primary Information 	
Name	Mr Phil A Simmons I
Date of Birth	01/01/1990
Citizenship	UNITED STATES
Permanent Resident	Yes

## Proof of Identity

Proof of Identity 	
Social Security Number	xxx-xx-7492
Type of Identification	Driving License
State of Issue	Alaska
ID Number	A453657
Expiration Date	10/10/2030


### Contact Information

Contact Information	
<b>Email</b>	
Email	samw@mail.com
<b>Phone Number</b>	
Primary Phone Number	Personal Mobile: (983)098-1010
<b>Residential Address</b>	
Accommodation Type	Owned
Address	A25, NKP, Berkshire Alaska 65464-6464
Staying Since	01/01/1990


### Employment Information

Employment Information	
<b>Primary Employment</b>	
Employment Type	Salaried
Employment Status	Full Time
Company Name or Employer	mCrop
Start Date	01/01/2012

### Deposit Details

Deposit Details		
Deposit Amount	\$1000	
Interest Rate	0.1%	
Interest Payment	Maturity	
Tenure	1 Year(s), 6 Month(s), 0 Day(s)	
Funding Through		

## Disclosures and Consents


Disclosures and Consents

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

**E-SIGN Disclosure**

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

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

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

[E-SIGN Disclosure](#)

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

**TIN Certification and Backup Withholding**

Under penalties of perjury, I certify that

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

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

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

**Additional Disclosures**

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

[Deposit Account Agreement](#)


[Consumer Privacy Notice](#)

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

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

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>ESIGN Disclosure</b>	
<b>I have reviewed and consent to the ESIGN Disclosure</b>	Indicates to provide consent to the Esign disclosure.
<b>TIN Certification and Backup Withholding</b>	
<b>I certify and sign under penalty of perjury, that all 4 tax status certification statements above are true</b>	Select this checkbox to acknowledge that you accept the information submitted by you is correct.
<b>Additional Disclosure</b>	
<b>I acknowledge that I have reviewed and agree to the Product Legal Documents and Privacy Policy Notice</b>	Indicates to acknowledge that you have read the product legal document and privacy policy of the bank.

19. Click  to edit the loan requirement details.
20. Once the details are verified and edited click **Continue**.
21. The review and submit screen appears. Click **Submit**.
22. The application reference number is generated with the conditional approval.

**Submitted Application**

This section displays a message confirming that the application has been submitted along with details on additional steps that might be required to be taken by the applicant or the bank. If the bank has configured the debit bureau check step for certificate of deposit applications, the debit decision outcome is also displayed and if positive, the account number that is generated to the bank is displayed as well.

23. Click **Track your Application**. The application dashboard screen appears. For more information on track application click [here](#).  
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 you can register for channel access. Click **Register**.

### 2.1.7 Register User

#### To register an applicant:

1. In the **Email** field, enter the email address.
2. To confirm re-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 User

You have applied for  
**FIXED OFFER**

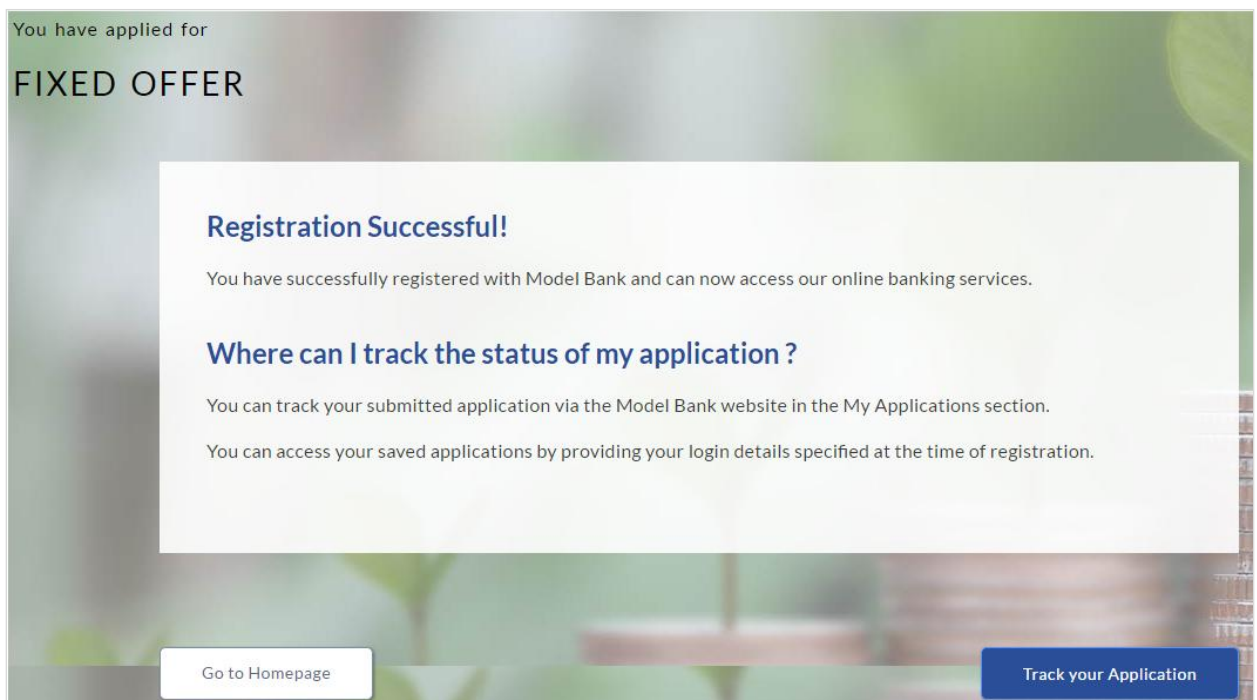
### Registration

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

Email <span style="font-size: x-small;">?</span>	<input type="text" value="sam4@mail.com"/>	
Confirm Email	<input type="text" value="sam4@mail.com"/>	<a href="#" style="font-size: x-small; color: #0070c0;">Verify</a>
Password <span style="font-size: x-small;">?</span>	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

**Field Description**

Field Name	Description
<b>Email</b>	The email ID of the applicant.
<b>Confirm Email</b>	To confirm re-enter the email ID.
<b>Password</b>	Indicates the password required for the login.
<b>Confirm Password</b>	To confirm re-enter the password.

**Register Applicant**

6. Click **Send Link** to receive the co-applicants registration link.  
OR  
Click **Track Application** to view the applications status.  
OR  
Click **Go To Homepage** to view the loan application.

**2.1.8 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  
**FIXED OFFER**

### 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

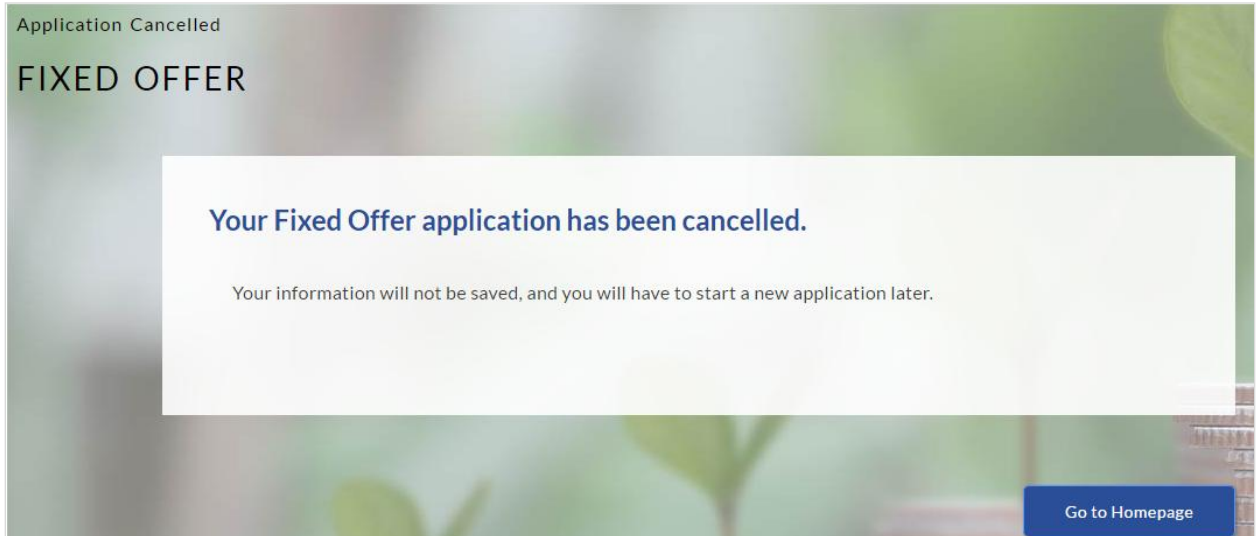
## Field Description

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

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 loan application.

### Application Cancelled



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

### 2.1.9 Save for Later

There will be two scenarios in this case

- If the applicant is a registered user and he/she is already logged in then the applicant will get a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered on channel, then he/she will need to go through the following steps.

#### To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.
2. In the **Email** field, enter the email address.
3. To confirm re-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 Later**

You are applying for  
**FIXED OFFER**

**Save and Complete Later**

Do you need more time ? Save your application now and come back later to complete your application.

If you cancel your application, your information will not be saved and you will have to start a new application.

We need just your email id and a password to enable you to resume your application later.

Email ?

Confirm Email  Verify

Password ?

Confirm Password

**Field Description**

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

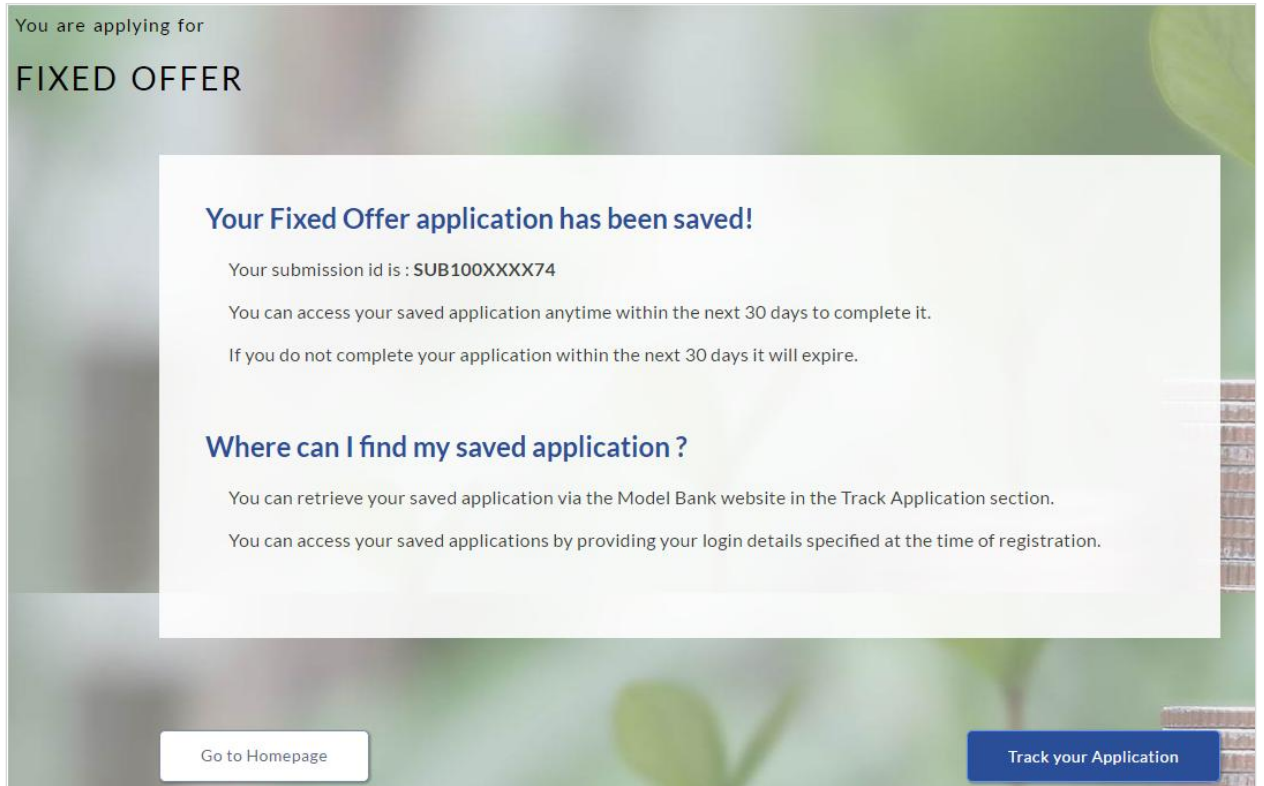
7. Click **Save Application**.  
OR  
Click **Cancel Application** to close the save and complete later screen.  
OR  
Click **Return to Application** to navigate to the application screen.

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

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### Save and Complete Later



The screenshot shows a confirmation message on a green background. At the top left, it says "You are applying for" followed by "FIXED OFFER" in large, bold, black letters. Below this, a white box contains the following text: "Your Fixed Offer application has been saved!" in bold blue font, followed by "Your submission id is : SUB100XXXX74", "You can access your saved application anytime within the next 30 days to complete it.", and "If you do not complete your application within the next 30 days it will expire." Below the white box, the text "Where can I find my saved application ?" is shown in bold blue font, followed by "You can retrieve your saved application via the Model Bank website in the Track Application section." and "You can access your saved applications by providing your login details specified at the time of registration." At the bottom left, there is a white button with the text "Go to Homepage". At the bottom right, there is a blue button with the text "Track your Application".

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

### 3. Application Tracker

The track application function 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; any 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

The screenshot displays a user interface for tracking applications. At the top, there are two tabs: 'Submitted' (active) and 'In Draft'. Below the tabs, the heading 'Submitted Applications' is followed by a card for a 'US Bank Certificate of Deposit' valued at '\$1,000.00'. The card contains the following details:

Application Id	APP100XXXX58	100%	
Applicant Name	Phil Simmons	Status	Submission Completed
Submitted On	03/24/2017		

A 'Go to Homepage' button is located in the bottom right corner of the interface.


## Field Description

Field Name	Description
<b>Certificate of Deposit Offer Name</b>	The name of the certificate of deposit offer for which application was made.
<b>Deposit Amount</b>	The amount for which the deposit was applied.
<b>Application ID</b>	Application reference number. It is a unique number generated by the application and allotted to an application.
<b>Amount</b>	The approved loan amount.
<b>Applicant Name</b>	Name of the loan applicant.
<b>Submitted On</b>	Application submission date.
<b>Status</b>	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

You can click on the **View Complete Application** link provided on the screen to view the complete application in PDF format.

 Application Summary
>

Offer	Fixed Offer	Term	1 year(s) 6 month(s)
Account Type	Individual	Interest Rate	0.1%
Account Holder	Sam A Williams	Interest Payment	MATURITY
Deposit Amount	\$1,000.00	Maturity Date	11/30/2017

[View Complete Application](#)

## Field Description

Field Name	Description
<b>Certificate of Deposit Offer Name</b>	The name of the certificate of deposit offer for which application was made.
<b>Deposit Amount</b>	The amount for which the deposit was applied.
<b>Application ID</b>	Application reference number. It is a unique number generated by the application and allotted to an application.
<b>Applicant Name</b>	Name of the applicant. If application is joint, the name of the co-applicant will also be displayed.
<b>Submitted On</b>	Application submission date.
<b>Account Created</b>	The account number of the deposit if it has been generated. The account number will be displayed in masked format.
<b>Status</b>	Current status of the application.
<b>Following fields appear if you click View Complete Application link.</b>	
<b>Offer Name</b>	The name of the certificate of deposit offer that you applied for.
<b>Account Type</b>	The type of account i.e. individual or joint.
<b>Account Holders</b>	The names of the applicants will be displayed
<b>Deposit Amount</b>	The amount for which the deposit was applied.

<b>Field Name</b>	<b>Description</b>
<b>Term</b>	The term of the deposit will be displayed.
<b>Interest Rate</b>	The interest rate applicable on the account will be displayed.
<b>Interest Payment</b>	The interest payment frequency will be displayed.
<b>Maturity Date</b>	The date on which the deposit will mature.

5. Click on the links under the **View** section to view application summary, account summary and other details.

### **Status History**

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



## Status History

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
<b>Status History</b>	
<b>State</b>	Application status.
<b>Remarks</b>	Displays the remarks if any.
<b>Acted By</b>	User ID who has processed the account application.
<b>Updated On</b>	Account application updated date.

## Document Upload


Document upload allows you to upload the documents which are required for the application processing. You can upload multiple documents for a document type. Simultaneously you can upload multiple documents. You can also delete a document that has been uploaded. This section will only be displayed if any documents are required to be uploaded by the applicant/s.

**To upload / remove a document:**

6. Click **Documents** link.
7. Click **Choose file**.
8. The open file screen is displayed. Select the appropriate file to be uploaded and click **Open**.
9. Click **Upload**. The file is uploaded.

**Document Upload**


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**Note:** Click  to remove the uploaded document.

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**Field Description**

Field Name	Description
<b>Choose File</b>	File to be uploaded.

10. Click **Document** link. The status of the uploaded document is displayed, once the documents are verified.

**Uploaded Document**

11. Click on the image link to download the uploaded document file.

## **FAQs**

**1. Can I apply for a certificate of deposit account if I am not a citizen of the United States?**

As per US law, US citizens and resident aliens can apply for banking products online. Hence, if you are not a citizen of the United States but are a permanent resident of the United States and have a Social Security Number you can apply for a certificate of deposit online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a deposit online.

**2. Why am I not required to enter information such as gender, marital status etc as part of primary information?**

Financial institutions in the US are governed by strict laws one of them being the Equal Credit Opportunity Act (ECOA) which dictates that it is unlawful for any financial institution to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status or age (as long as the applicant is a legal major). Hence, information such as the applicant's gender, number of dependents, marital status, etc are not captured in the application.

**3. Why do I have to provide my Social Security Number (SSN) in the application? How does the bank ensure that my information is safe?**

Your Social Security Number is required as it is part of the information we use to verify your identity and is also used by our third party credit and debit reporting agencies to identify your credit worthiness.

Your Social Security Number is masked as soon as you enter it so as to eliminate the risk of shoulder surfing security threat.

**4. Why do you require the expiry date of my identity proof?**

We ask for the expiry date of your identity proof to ensure that you are providing us with a valid proof of identity, one that is currently not expired.

**5. Can I provide my P.O. box as residential address?**

No, we require the address at which you currently reside and if required the address at which you resided previously.

**6. I have my entire zip code i.e. in zip+4 format. Can I provide my entire zip code?**

Yes, the application accepts regular zip format as well as zip+4 format.

**7. Can I add a co-applicant to my deposit account application? What are the eligibility requirements to be met by a co-applicant?**

Yes, you can add a co-applicant provided the facility is offered for the specific product offer you have selected. The same eligibility criteria applicable to you (the primary applicant) is

applicable to the co-applicant i.e. the co-applicant must be a legal major in the state in which the account is going to be held and must either be a US citizen or a resident alien.

**8. Can I fund my deposit through multiple modes?**

No, currently you are able to select only one mode of funding through which you are required to fund the entire amount.

**9. Why do I have to give my consent to all the disclosures displayed under the Review & Submit section?**

As per US law, all customers of the bank are to be made aware of all the disclosures and notices impacting them. Hence, we require your consent to all these disclosures and also provide links for you to view the details of each disclosure.

**10. 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.

**11. 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.

**12. 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.

**13. Is it mandatory to change the default configuration for an account as part of application tracker?**

No, you can simply view and confirm the account configuration. This facility has been provided so that you can edit any parameter or facility of the account that you wish to change.

**14. 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.

**15. 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.

**16. 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.

**17. 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