

# **Oracle Banking Digital Experience**

**US Originations Credit Card User Manual  
Release 17.1.0.0.0**

**Part No. E83887-01**

**March 2017**

**ORACLE®**

US Originations Credit Card User Manual  
March 2017

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

Copyright © 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

**U.S. GOVERNMENT END USERS:** Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

## Table of Contents

1.	Preface.....	4
2.	Credit Card Application .....	5
3.	Application Tracker .....	46

# 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:

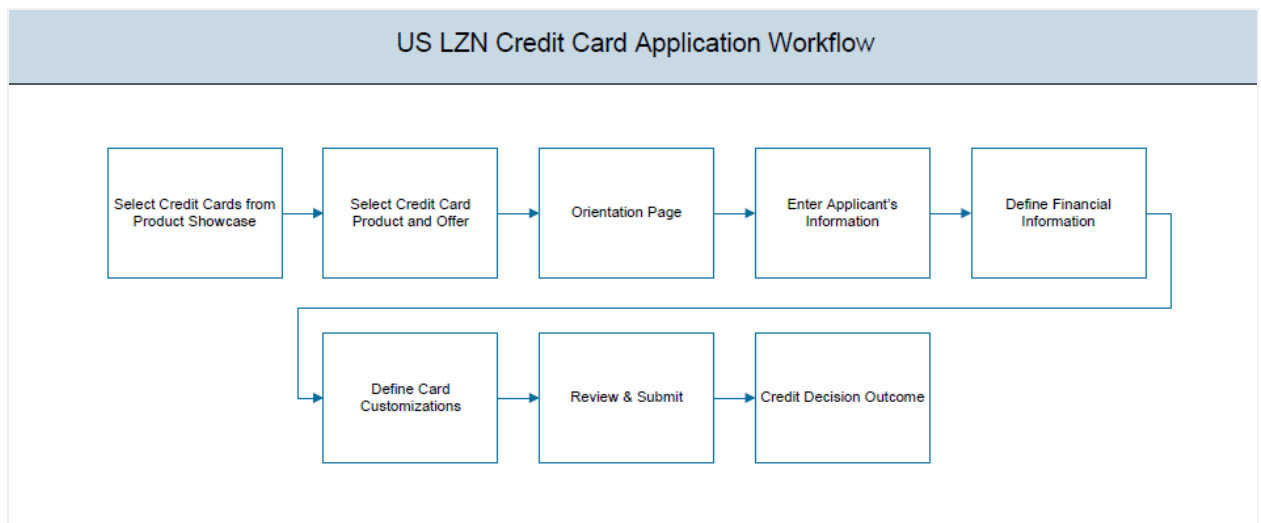
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Credit Card Application

The credit card application is created to enable customers to apply for a credit card by providing basic personal and financial details. The applicant can also define preferences such as whether authorized users are to be added to the card and if balance transfers are to be defined. 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 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 is saved. Additionally, the applicant can perform certain tasks from the application tracker such as uploading documents required by the bank, specifying additional card preferences such as delivery preferences and card customizations including defining card background and name to be printed on the card.

### Credit Card Application Workflow



The credit card application process consists of the following steps:

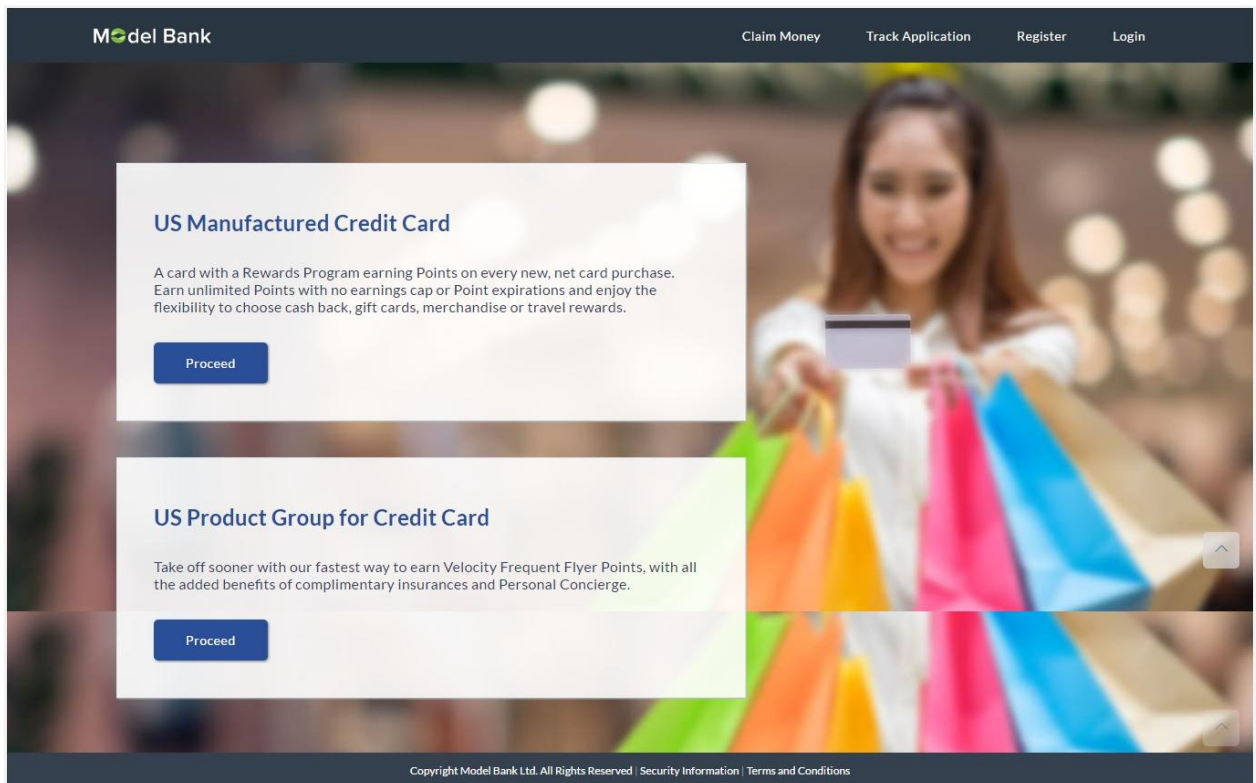
- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** These sections consist of the details such as, income, expense, asset, and liability details of the applicant.
- **Card Customization:** This section enables you to customize the credit card you are applying for by add authorized users to the card or defining balance transfer to be made to the card.
- **Review and Submit:** This section comprises of two sub sections. The first displays the summary of the credit card 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 credit card application. You can view details of these disclosures and notices and if required, give consent to them before submitting the application to the bank.
- **Credit Decision Outcome:** This section displays the credit decision, once the application is submitted successfully.

**How to reach here:**

Dashboard > Credit Card

**To apply for credit card:**

1. The product selection screen appears.

**Product List**

2. Once the appropriate product is selected, click **Proceed**. The **Credit Card Offers** screen appears.

## Credit Card Offers

The screenshot displays the Model Bank website's credit card offers page. At the top, the navigation bar includes the Model Bank logo and links for Claim Money, Track Application, Register, and Login. The main heading is "CREDIT CARDS OFFERS". Below this, a section titled "US Manufactured Credit Card Offers" features two product cards. The first card, "US Gold Credit Card High Limit", includes an image of a smiling couple and an "Apply" button. The second card, "US Gold Credit Card Low Limit", includes an image of a woman working on a laptop and an "Apply" button. A vertical scrollbar is visible on the right side of the offer cards. At the bottom of the page, a footer contains the text: "Copyright Model Bank Ltd. All Rights Reserved | Security Information | Terms and Conditions".


3. Once the appropriate product is selected, click **Apply**. The orientation screen of the specific credit card offer appears 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.

## Credit Card Orientation Page

BEFORE WE GO AHEAD..


### US Gold Credit Card High Limit

Model Bank keeps your personal information **private and secure**.




**Before You Apply**

Applying for a Model Bank Credit Card is easy. Your application should only take a few minutes but if you don't have enough time to complete your application now, you can save it and complete it at a later date.



**Check Your Eligibility**

In order to apply for a Model Bank Credit Card, you must be a legal major, a resident of the country and earn a regular income.



**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**

- Personal and Contact details.
- Employment and Income details.
- Financial details.

**What this means for you**

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

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

[Login](#)

[Cancel](#)

[Continue](#)





4. Click **Continue**, if you are an anonymous user. The Primary Information, Proof of Identity, Contact Information, Employment Information. Depending on the number of co-applicants, the respective sections are added.  
OR  
Click **Login** if you are a registered user. For more information click [here](#).  
OR  
Click **Cancel** to abort the mortgage loan application process. For more information on cancel-ling an application click [here](#).



## Applicants Profile Details

You are applying for

### US GOLD CREDIT CARD HIGH LIMIT

-  Primary Information >
-  Proof of Identity >
-  Contact Information >
-  Employment Information >

5. 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

Continue

### Field Description

Field Name	Description
<b>Salutation</b>	Select your salutation. Examples of salutation are Mr., Mrs., Dr.
<b>First Name</b>	Enter your first name.
<b>Middle Name</b>	Enter your middle name here. This field is optional.
<b>Last Name</b>	Enter your last name.

Field Name	Description
<b>Suffix</b>	Enter your suffix. This field is optional.
<b>Date of Birth</b>	Your date of birth in format MM/DD/YYYY. The system validates your date of birth so as to identify whether you have attained age of majority.
<b>Citizenship</b>	The country of which you are a citizenship. By default, United States will be selected. You can change this value to reflect the country of which you are a citizen.
<b>Permanent Resident</b>	You are required to identify whether you are a permanent resident of the United States or not.  If your citizenship is any other than United States and if you are also not a permanent resident of the United States, you will not be able to proceed with the application as, currently, only US citizens or resident aliens are allowed to submit applications only.
<b>Country of Residence</b>	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.

6. 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>	Enter your Social Security Number
<b>Type of Identification</b>	<p>The identification that you want to provide as proof of identity</p> <p>The identification type could be:</p> <ul style="list-style-type: none"> <li>• Driving License</li> <li>• Matricular Consular Card</li> <li>• State ID</li> </ul>
<b>State of Issue</b>	<p>The state in which your ID as selected in <b>Type of Identification</b> field, has been issued.</p> <p>This field is not displayed if you have selected <b>Matricular Consular Card</b> as <b>Type of Identification</b>.</p>
<b>ID Number</b>	Identification number corresponding to the identification type.


Field Name	Description
<b>Expiration Date</b>	The date on which you ID expires. The system will validate if the expiration date has passed or if it is a valid date i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one which has a valid expiration date.

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

#### **2.1.4 Contact Information**

In the contact information section enter contact details including your email address, phone numbers, and current residential address. You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.

#### **Contact Information**


**Contact Information**
▼

### Email

Email ?

Confirm Email

### Phone Number

Phone Type  ▼

Primary Phone Number

Alternate Phone Number

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

### 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>	Your Email ID
<b>Confirm Email</b>	Re-enter the email ID to confirm.
<b>Phone Number</b>	
<b>Phone Type</b>	Type of phone number that is being added as primary 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>	You can select <b>Yes</b> if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
<b>Phone Type</b>	Type of phone number that is being added as an alternate number.  The options are the same as those available for the phone type of primary phone number. The type selected as primary phone type will not be part of the list. Hence you cannot enter two phone numbers of the same type.  This field is displayed if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.
<b>Phone Number</b>	Phone number corresponding to the selected alternate phone type  This field is displayed 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>	<p>The type of residence.</p> <p>The accommodation types are:</p> <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>	Your address details
<b>City</b>	The city in which you reside
<b>State</b>	The state in which you reside.
<b>Zip Code</b>	The zipcode of your residence. You can enter the zip code in format zip+4 in addition to regular format.
<b>Staying Since</b>	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify you previous residence address.
<b>Previous Residential Address</b>	
<b>Accommodation Type</b>	<p>The type of residence.</p> <p>The accommodation types are:</p> <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 details of your previous residence
<b>City</b>	The city in which you resided previously
<b>State</b>	The state in which you resided previously.

<b>Field Name</b>	<b>Description</b>
<b>Zip Code</b>	The zipcode of your previous residence. You can 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, date on which specific employment was started and if you are salaried or self employed, the company or employer name. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment.

#### Employment Information

The screenshot shows a web form titled "Employment Information" with a navigation icon in the top right. Below the title is a light blue banner with the text "Please specify details of your employment for the past 36 months". The main section is titled "Primary Employment" and contains four rows of input fields: "Employment Type" with a dropdown menu showing "Salaried"; "Employment Status" with a dropdown menu showing "Full Time"; "Company Name or Employer" with a text input field containing "mCorp"; and "Start Date" with a text input field containing "01/01/2012" and a calendar icon. An "Add" button is located at the bottom right of the form.

**Field Description**

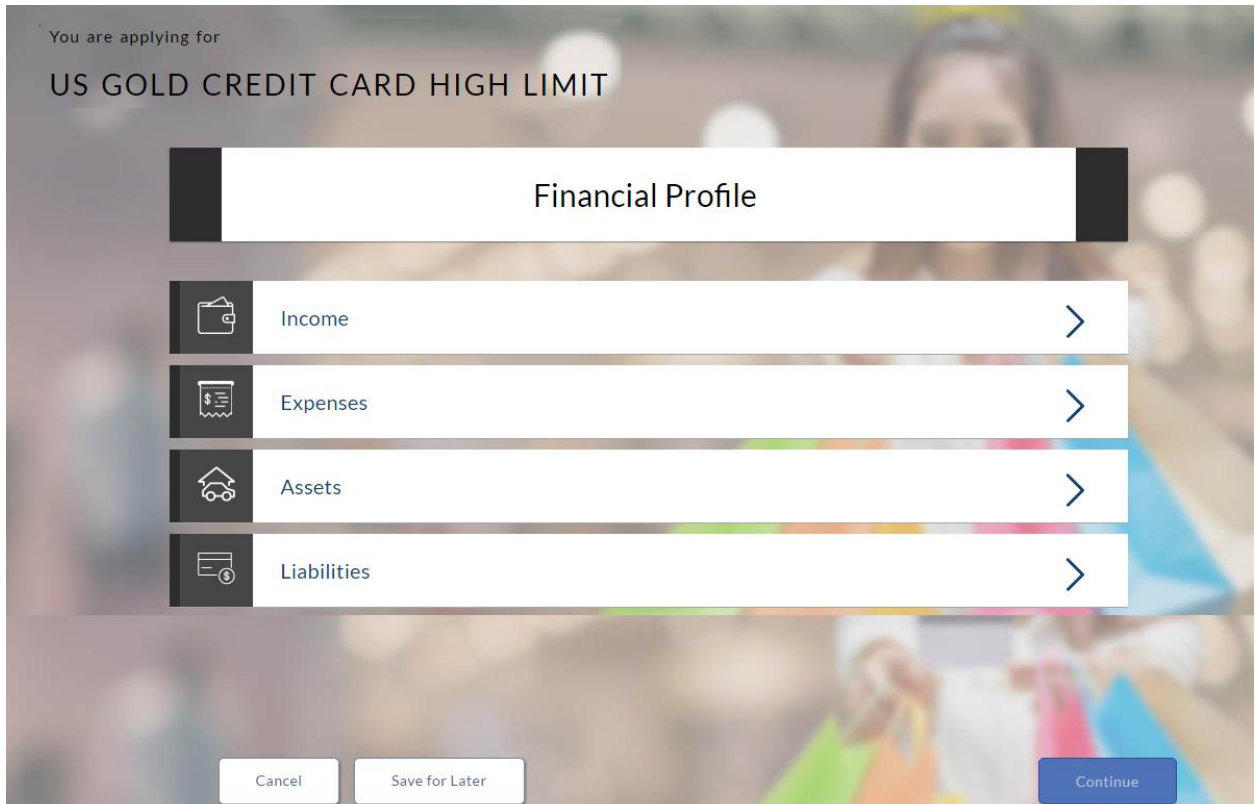
<b>Field Name</b>	<b>Description</b>
<b>Primary Employment</b>	
<b>Employment Type</b>	<p>The type of your current primary employment</p> <p>The types are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> <li>• Others</li> </ul>
<b>Employment Status</b>	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option <b>Salaried</b> or <b>Self Employed</b> the options will be:</p> <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul> <p>If you have selected the option <b>Others</b>, the options will be:</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 at which you are employed. This field will be displayed only if you have selected <b>Salaried</b> or <b>Self Employed</b> as <b>Employment Type</b>.</p>
<b>Start Date</b>	<p>The date on which you started current employment.</p>
<b>Additional Employment</b>	

Field Name	Description
<b>Employment Type</b>	<p>The type of 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>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option <b>Salaried</b> or <b>Self Employed</b> the options will be:</p> <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul> <p>If you have selected the option <b>Others</b>, the options will be:</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 at which you are/were employed. This field will be displayed only if you have selected <b>Salaried</b> or <b>Self Employed</b> as <b>Employment Type</b>.</p>
<b>Start Date</b>	<p>The date on which you started employment at the specific company or organization.</p>
<b>End Date</b>	<p>The date on which you employment at the specific company or organization ended.</p>
	<ul style="list-style-type: none"> <li>• Click <b>Add</b> to update the employment information.</li> <li>• Click  to add more than one employment information.</li> </ul>
<p><b>Note:</b> You can lick  to edit the employment information.</p>	

- Click **Continue** to proceed with the application process.
7. 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 credit card application process. For more information on canceling an application, click [here](#).
  8. The **Financial Profile** screen appears with **Income, Expense, Asset, and Liability** sections.



## 2.1.6 Financial Profile

This page comprises of multiple sections in which you can enter your financial details in the form of income, expenses, assets, and liabilities.




## 2.1.7 Income

In this section enter details of all income that you want to be considered to be the basis on which you will make credit card payments. Hence, any income earned as alimony or child support need not be identified here if you do not wish for it to be considered.


You can add multiple records of income upto a defined limit. Click the  icon to add additional income records and the  icon against a specific record to delete it.

- From the **Source of Income** list, select your source of income.
- In the **Gross income** field, enter your gross income.
- In the **Net Income** field, enter your net income.
- From the **Frequency** list, select the frequency in which you earn the particular income.

### Income Information


**Income**
▼

You do not have to include alimony, child support or separate maintenance income if you do not want it considered as a basis for repayment.

**Primary Income**


Source of Income	<input style="width: 100%;" type="text" value="PAYG or Salary"/> ▼
Gross Income	<input style="width: 100%;" type="text" value="\$800,000.00"/>
Net Income	<input style="width: 100%;" type="text" value="\$800,000.00"/>
Frequency	<input style="width: 100%;" type="text" value="Yearly"/> ▼

### Field Description

Field Name	Description
<b>Primary Income</b>	
<b>Source of Income</b>	The source of your primary income. Examples of source of income can be rental income, salary, etc.




<b>Field Name</b>	<b>Description</b>
<b>Gross Income</b>	Gross amount of income earned.
<b>Net Income</b>	Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed.
<b>Frequency</b>	<p>The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc.</p> <p>By default <b>Yearly</b> will be selected in this field. You can change this value as required.</p>



---

- Click **Save** to update the income details.
- Click **Continue** to proceed with the expense details section.

OR

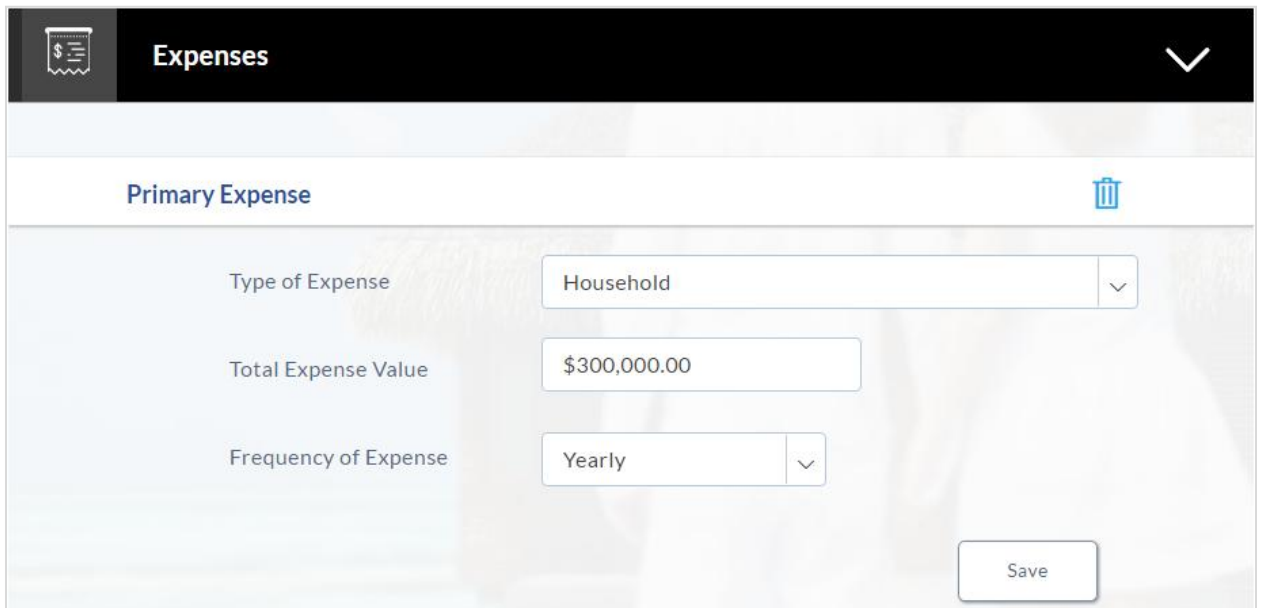
- Click  to add another income record.

## 2.1.8 Expenses

In this section enter details of all expenses you incur on a regular basis. You can add multiple expense records up to a defined limit. Click the  icon to add additional expense records and the  icon against a specific record to delete it.

- From the **Type of Expense** list, select the expense type.
- In the **Total Expense Value** field, enter the value of expense incurred.
- From the **Frequency of Expense** list, select the frequency in which the expense is incurred.

### Expense Information




The screenshot shows a mobile application interface for entering expense information. At the top, there is a dark header with a wallet icon, the title 'Expenses', and a dropdown arrow. Below the header, the main content area is titled 'Primary Expense' with a trash icon to its right. The form contains three input fields: 'Type of Expense' with a dropdown menu showing 'Household', 'Total Expense Value' with a text input field containing '\$300,000.00', and 'Frequency of Expense' with a dropdown menu showing 'Yearly'. A 'Save' button is located at the bottom right of the form.

### Field Description



Field Name	Description
<b>Primary Expense</b>	
<b>Type of Expense</b>	The type of expense. Example - household, school fees, etc.
<b>Total Expense Value</b>	The total value of expenditure against the specific type identified.
<b>Frequency of Expense</b>	The frequency at which you incur the specific expense. By default the value Monthly will be selected and can be changed.

- Click **Save** to update the expense details.
- Click **Continue** to proceed with the asset details section.

OR

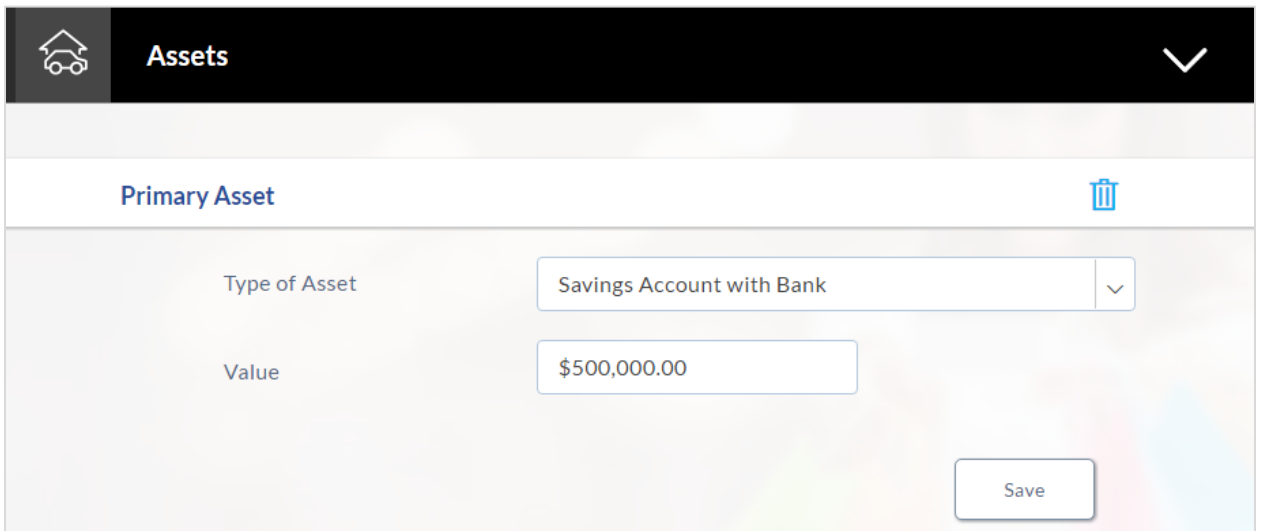
- Click  to add another expense record.

### 2.1.9 Assets

In this section enter details of all assets owned by you. You can add multiple asset records up to a defined limit. Click the  icon to add additional asset records and the  icon against a specific record to delete it.

- From the **Type of Asset** list, select the appropriate option.
- In the **Value** field, enter the value of the asset in US dollars.

#### Assets




#### Field Description



Field Name	Description
<b>Primary Assets</b>	
<b>Type of Asset</b>	Type of asset owned by you. Examples of assets are – Home, Savings account with bank, etc.
<b>Value</b>	The market value of the asset.

- Click **Save**.
- Click **Continue** to proceed with the liability details section.

OR

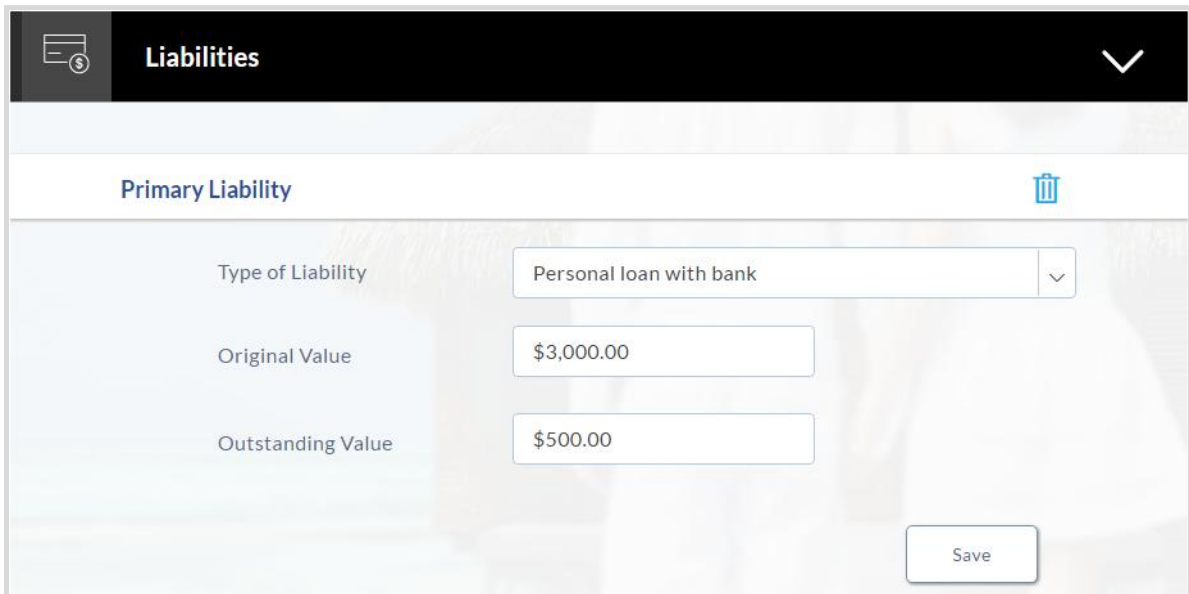
- Click  to add another asset record.

## 2.1.10 Liabilities

In this section enter details of all your liabilities. You can add multiple records up to a defined limit. Click the  icon to add additional records and the  icon against a specific record to delete it.


- From the **Type of Liability** list, select an appropriate option.
- In the **Original Value** field, enter the original value, i.e. the initial value of the liability.
- In the **Outstanding Value** field, enter the current outstanding value of the liability.

### Liabilities



### Field Description

Field Name	Description
<b>Primary Liability</b>	
<b>Type of Liability</b>	The type of liability being defined. Examples can be home loan, personal loan, credit card debt, etc.
<b>Original Value</b>	Original value of the liability.
<b>Outstanding Value</b>	Outstanding value of the liability.

- Click **Continue** to proceed with the application process.  
Click **Continue**. OR
  - Click  to add another liability record.
9. Once the asset, liability, income, and expense details are entered click **Continue**.
  10. The **Customize your Card** screen appears.

### **2.1.11 Customize your Card**

In this section you can define preferences related to your credit card. You can opt to add authorized users on your card and also define details of balances to be transferred to your new card.

Customize your Card
▼

**Authorized Users**(optional)  
 You may add up to 3 additional card holders.  
 The primary card holder will be responsible for all transactions including interest and fees changes.

Add an authorized user

Authorized User 1

Salutation	<input type="text" value="Mr"/>
First Name	<input type="text" value="Sam"/>
Middle Name (optional)	<input type="text" value="A"/>
Last Name	<input type="text" value="Williams"/>
Suffix (optional)	<input type="text" value="I"/>
Date of Birth	<input type="text" value="01/01/1992"/>
Citizenship <a href="#">?</a>	<input type="text" value="UNITED STATES"/>
Permanent Resident	<input type="button" value="Yes"/> <input type="button" value="No"/>
Social Security Number <a href="#">?</a>	<input type="text" value="472-97-2947"/>
Address is same as primary applicant's	<input type="button" value="Yes"/> <input type="button" value="No"/>

**Residential Address**  
 (P.O. Boxes are not allowed)

Accommodation Type	<input type="text" value="Owned"/>
Address Line 1	<input type="text" value="A21"/>
Address Line 2 (optional)	<input type="text" value="NKP"/>
City	<input type="text" value="Berkshire"/>
State	<input type="text" value="Alaska"/>
Zip Code (First 5 digits are required)	<input type="text" value="74794-7298"/>
Staying Since	<input type="text" value="01/01/1992"/>

Add another authorized user

**Balance Transfer**(optional)  
[What is a balance transfer?](#)  
 You may transfer up to 5 balances from any cards. Balance transfers may be subject to a fee. Please review the Pricing and Terms.

Transfer a balance to my new credit card

Balance Transfer 1

Card Issuer	OBP_1
Payee Name	mCorp
Card Number	xxxx-xxxx-xxxx-3749
Transfer Amount	\$200.00

Transfer another balance

**Field Description**




<b>Field Name</b>	<b>Description</b>
<b>Authorized Users</b>	
<b>Add an authorized user</b>	You can add an authorized user by selecting <b>Yes</b> . The following fields to capture authorized user's information are displayed if you select option <b>Yes</b> .
<b>Authorized User &lt;Number&gt;</b>	
<b>Salutation</b>	Specify the authorized user's salutation. Examples of salutation are Mr., Mrs., Dr.
<b>First Name</b>	Enter the authorized user's first name.
<b>Middle Name</b>	Enter the authorized user's middle name. This field is optional.
<b>Last Name</b>	Enter the authorized user's last name.
<b>Suffix</b>	Enter the authorized user's suffix. This field is optional.
<b>Date of Birth</b>	Enter the authorized user's date of birth in format MM/DD/YYYY.  The system validates the authorized user's date of birth so as to identify whether the authorized user meets the age requirements as defined by the bank.
<b>Citizenship</b>	The country in which the authorized user is a citizen. By default, United States will be selected. You can change this value to reflect the country of which the authorized user is a citizen.
<b>Permanent Resident</b>	Whether the authorized user is a permanent resident of the United States or not.  If citizenship is any other than United States and if the authorized user is not a permanent resident of the United States, you will not be able to add the authorized user.
<b>Country of Residence</b>	This field is enabled only if you have identified that the authorized user is not a permanent resident of the United States by selecting <b>No</b> in the <b>Permanent Resident</b> field. In this case, the authorized user's country of residence is required to be identified.
<b>Social Security Number</b>	Enter the authorized user's Social Security Number
<b>Residential Address</b>	

<b>Field Name</b>	<b>Description</b>
<b>Address is same as primary applicant's</b>	Select this option if your address is the same as that of the primary applicant's. The system will populate the primary applicant's address in this section.
<b>Accommodation Type</b>	The authorized user's residence type. 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>	The authorized user's address details
<b>City</b>	The city in which the authorized user resides.
<b>State</b>	The state in which the authorized user resides.
<b>Zip Code</b>	The zip code of the authorized user's residence. You can enter the zip code in format zip+4 in addition to regular format.
<b>Staying Since</b>	Date since which the authorized user has been residing at the current address. If you identify a date that is less than the minimum amount of time required for the user to have resided in the current residence, the system will display fields in which you can specify the previous residence address of the authorized user.
<b>Previous Residential Address</b>	
<b>Accommodation Type</b>	The authorized user's residence type. 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>



Field Name	Description
<b>Address Line 1 - 2</b>	Address details of previous residence
<b>City</b>	The city in which the authorized user had resided previously
<b>State</b>	The state in which the authorized user had resided previously.
<b>Zip Code</b>	The zip code of the authorized user's previous residence. You can enter the zip code in format zip+4 in addition to regular format.
<b>Balance Transfer</b>	
<b>Transfer a balance to my new card</b>	You can select option <b>Yes</b> to specify balance transfer details. The following fields in which you can enter balance transfer details are displayed if you select <b>Yes</b> .
<b>Balance Transfer &lt;Number&gt;</b>	Each balance transfer record that you define will be numbered.
<b>Card Issuer</b>	The name of the institution that issued the card from which balance is to be transferred to your new card
<b>Payee Name</b>	The name of the card holder from which balance is to be transferred
<b>Card Number</b>	The number of the credit card from which balance is to be transferred
<b>Transfer Amount</b>	The amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.

The following is applicable for both Authorized Users as well as Balance Transfer sub sections:

- Click **Add** to save the specific.  
OR  
Click  to delete the record.
- Click  to add another authorized user.  
OR  
Click  to edit the information of a previously entered record.  
OR  
Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

### 2.1.12 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

## US GOLD CREDIT CARD HIGH LIMIT

Please review your information before submitting your application.

☰
Primary Information

Name	Mr Sam A Wilson I
Date of Birth	10/10/1990
Citizenship	UNITED STATES
Permanent Resident	Yes

#### Proof Of Identity

📄
Proof of Identity

Social Security Number	xxx-xx-3478
Type of Identification	Driving License
State of Issue	Alaska
ID Number	A6767
Expiration Date	10/10/2030

## Contact Information

Contact Information	
<b>Email</b>	
Email	sam3@mail.com
<b>Phone Number</b>	
Primary Phone Number	Personal Mobile: (979)678-9678
<b>Residential Address</b>	
Accommodation Type	Owned
Address	A32, NKP, Berkshire Alaska 77878-6786
Staying Since	10/10/1990


## Employment Information


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

## Financial Profile

### Income

Financial Profile



Incomes




**Primary Income**

Source of Income	PAYG or Salary
Frequency	Yearly
Gross Income	\$800,000.00
Net Income	\$800,000.00

### Expenses



Expenses




**Primary Expense**

Type of Expense	Household
Total Expense Value	\$300,000.00
Frequency of Expense	Yearly

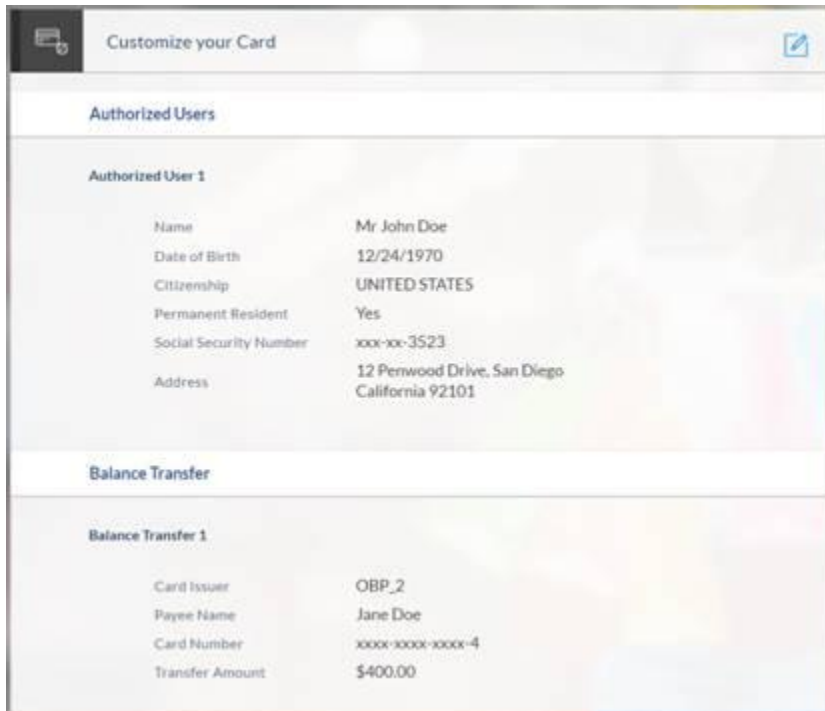
**Assets**

Assets 	
<b>Primary Asset</b>	
Type of Asset	Savings Account with Bank
Value	A\$500,000.00

**Liabilities**

Liabilities 	
<b>Primary Liability</b>	
Type of Liability	Personal Line of Credit with Bank
Original Value	\$2,000.00
Outstanding Value	\$500.00

## Customize your Card




The screenshot shows a web interface titled "Customize your Card". It is divided into two main sections: "Authorized Users" and "Balance Transfer".

**Authorized Users**


<b>Authorized User 1</b>	
Name	Mr John Doe
Date of Birth	12/24/1970
Citizenship	UNITED STATES
Permanent Resident	Yes
Social Security Number	xxx-xx-3523
Address	12 Penwood Drive, San Diego California 92101

**Balance Transfer**

<b>Balance Transfer 1</b>	
Card Issuer	OBP_2
Payee Name	Jane Doe
Card Number	xxxx-xxxx-xxxx-4
Transfer Amount	\$400.00

- Click  against a specific section in order to edit details of that section.

## 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 sam3@mail.com 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](#)

**Primary Applicant**

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

**Terms and Conditions**

Please go through the following terms and conditions carefully so that you are fully aware about the terms of this credit card offer.

I have read and agree to the above terms and conditions.

**Certifications**

- I certify that I have read and agree to all the pricing, terms and conditions applicable on the credit card offer.
- I agree that I am the person named in the application and all the information including information of authorized users, if any, in the application is, to the best of my knowledge, correct. I also acknowledge that I have the consent of all the authorized users I have added and that if the bank finds any information fraudulent or that the authorized users did not give their consent, the bank can close this account.
- I authorize Model Bank 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.
- Model Bank has the permission to contact me with information regarding my application as well as any information pertaining to my accounts on my phone numbers provided. My consent allows the bank to contact me via SMS, artificial or prerecorded voice messages and automatic dialing technology.
- All correspondence, including credit cards, statements and notifications will be sent to the address of the primary card holder. I understand that I will be held responsible for all the repayment of all balances on this account including that of the authorized users. Authorized users will have the same privileges as I do but will not be financially responsible.
- I agree that balance transfers, if any, will be sent to my payee(s) within a few days of my new credit card being mailed.
- I agree to be bound by the terms and conditions of the Account Agreement that will be sent to me and understand that the terms and conditions of my account may change at any time, subject to applicable law.

[Account Agreement](#)

I have read and agree to the above statements.

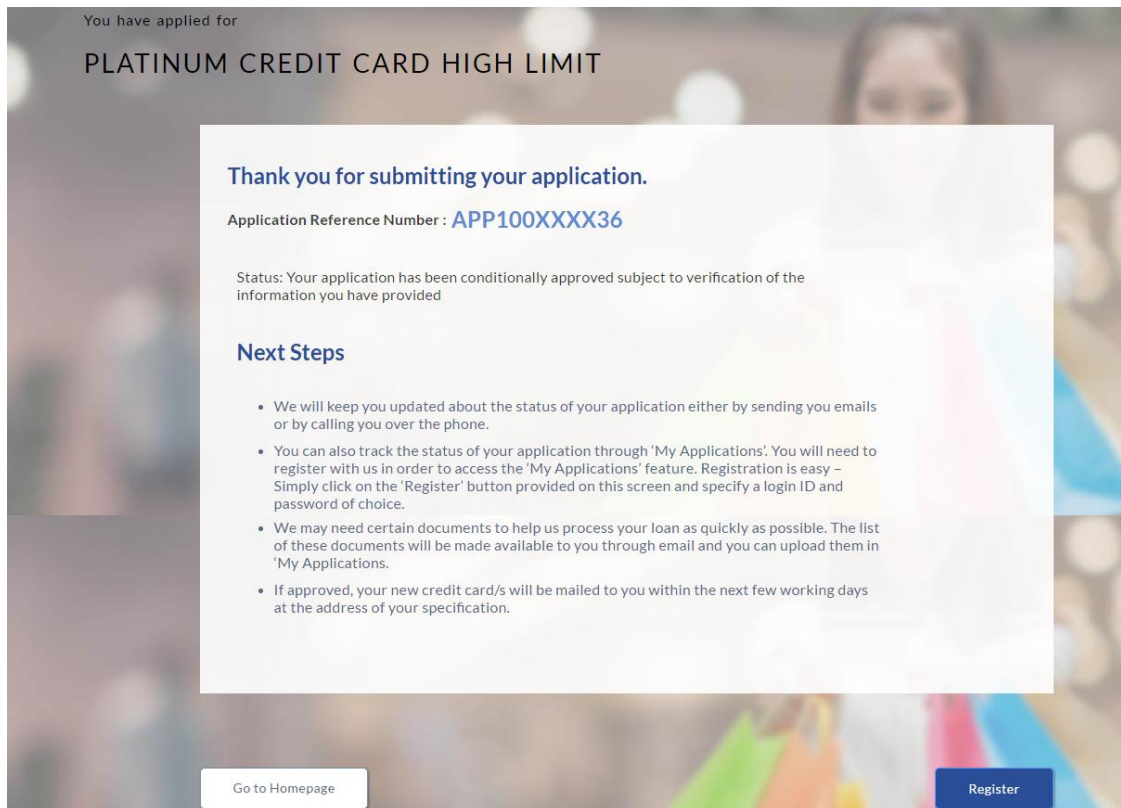


## Field Description

Field Name	Description
<b>ESIGN Disclosure</b>	
<b>I have reviewed and consent to the ESIGN Disclosure</b>	Indicates to provide consent to the Esign disclosure.
<b>Certification</b>	
<b>I have read and agree to the above statements</b>	Indicates the agreement with the terms and conditions and certifications defined.

10. Once you have verified all the information and have provided consent to all the disclosures click **Submit**.
11. The screen confirming application submission will be displayed which will contain the application reference number, decision outcome and any additional steps that might need to be undertaken by you or the bank.

## Submitted Application Confirmation



12. Click **Track your Application**. The application dashboard screen appears. For more information on track application click [here](#).

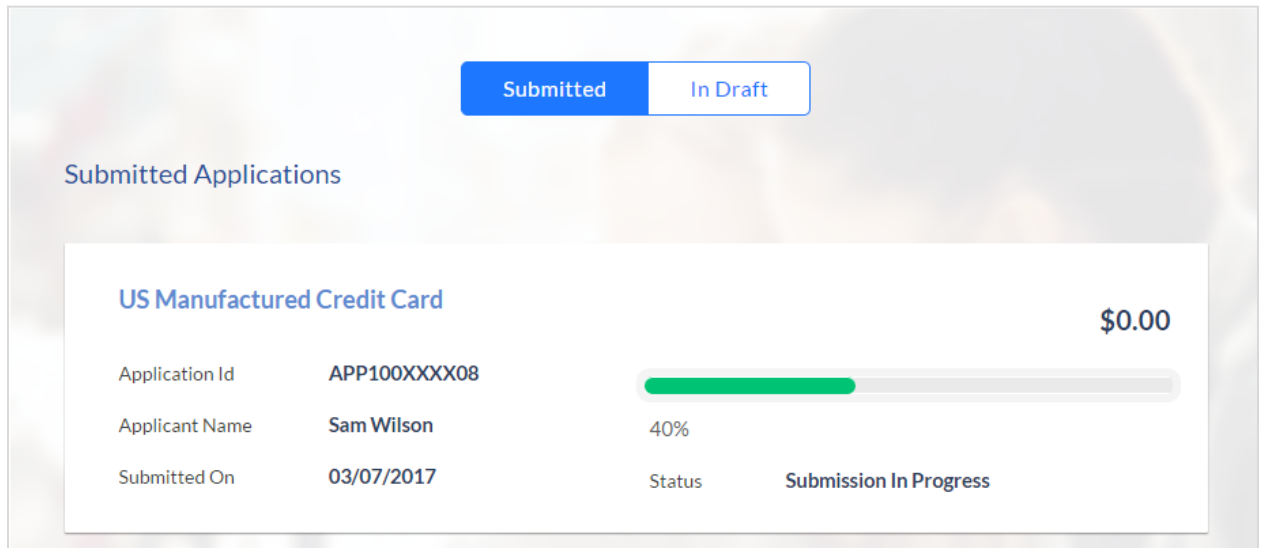


OR

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

13. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.
14. In the **PASSWORD** field, enter the password.
15. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

### Submitted Application



16. 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**.

### 2.1.13 Register User

#### To register an applicant:

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

john4@mail.com [Send Link](#)

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

### 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.

- 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.

### 2.1.14 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

## US GOLD CREDIT CARD HIGH LIMIT

### 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.

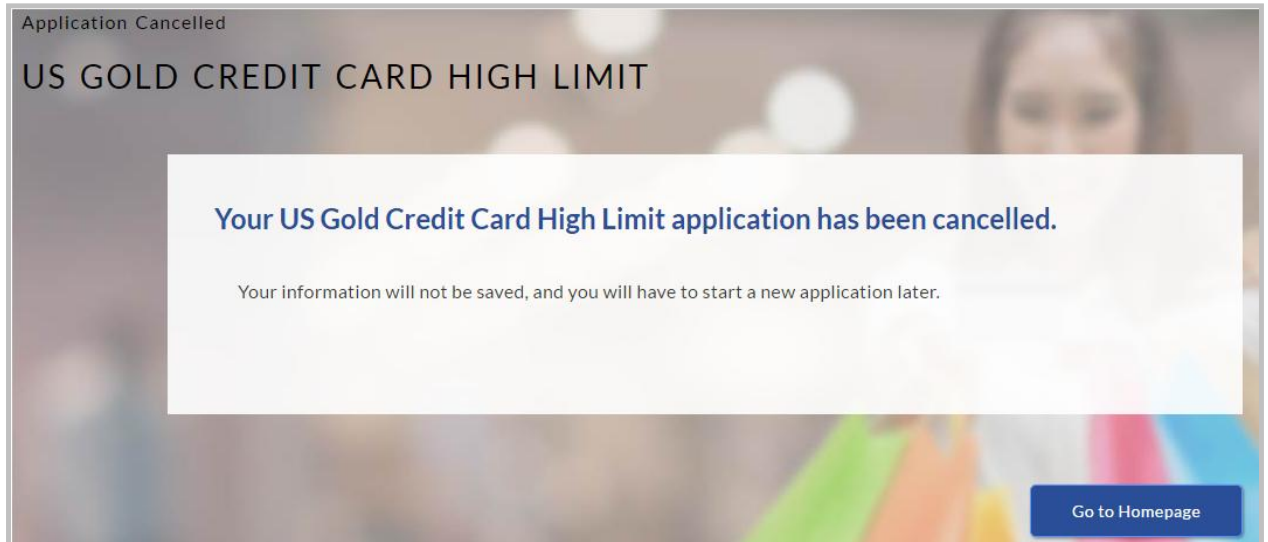
[Return to Application](#) [Cancel and Exit](#)

**Field Description**

Field Name	Description
<b>Reason for Cancellation</b>	Indicates the reason to cancel an application. The cancellation reason could be: <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>	Specify the reason to cancel the application. This field appears if you select <b>Others</b> option in the <b>Reason for Cancellation</b> .

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.

### 2.1.15 Save for Later

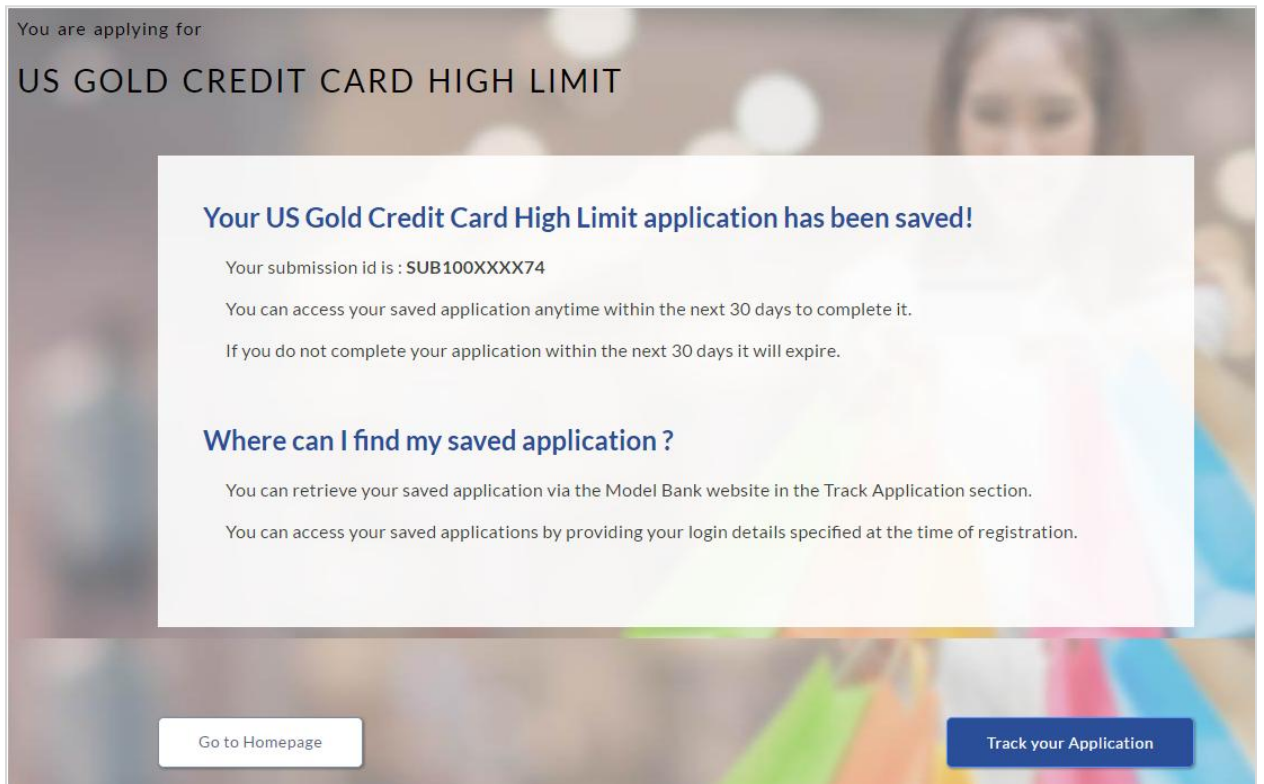
There will be two scenarios in this case

- 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 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
<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.

- 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, 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 shows the 'Submitted Applications' section. At the top, there are two tabs: 'Submitted' (highlighted in blue) and 'In Draft'. Below the tabs, the title 'Submitted Applications' is displayed. A card for 'US Manufactured Credit Card' is shown with a balance of '\$0.00'. The card contains the following information:

Application Id	APP100XXXX08	Progress	40%
Applicant Name	Sam Wilson	Status	Submission In Progress
Submitted On	03/07/2017		

#### Field Description

Field Name	Description
<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.



Field Name	Description
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

The screenshot displays the 'Credit Card for Product' application summary. At the top, it says 'TRACK YOUR APPLICATION'. The application details are as follows:

Application Id	APP100XXXX80
Applicant Name	nehal joshimarchtwentyone,Deepak Joshi,Purnima Joshi,Nishant Vasani
Submitted On	30 Mar 2017
Credit Limit	€50,000.00

A progress bar indicates 50% completion. The status is 'Submission In Progress'. Under the 'Action Required' section, there is a link for 'Additional Preferences'. Under the 'View' section, there are links for 'Application Summary', 'Documents', and 'Status History'. At the bottom, there are buttons for 'Return to Tracker' and 'Cancel Application'.

- Click the link **Additional Preferences** under the **Action Required** section. A screen is displayed with options for you to specify Card Preferences, Delivery Preferences and Membership Linkages.
- Click on the links under the **View** section to view application summary, account summary and other details.

### 3.1.2 Additional Preferences

This screen displays the options that you can select to perform any of the following actions

- Configure your cards in the **Card Preferences** section
- Specify Delivery Preferences for your Card, PIN and Statement in the **Delivery Preferences** section.
- Link your card to membership programs in the **Membership Linkage** section.
- Click on the **Card Preferences** accordion to expand the section on which you can specify preferences to personalize your card.

OR

Click on the **Delivery Preference** accordion to expand the section on which you can define preferences pertaining to where your card, PIN and statement are to be delivered.

OR

Click on the **Membership Linkage** accordion to expand the section on which you can define membership linkages



### 3.1.3 Card Preferences

In this section you can configure your card i.e. the primary card as well as the cards of your authorized users.

Card Preferences (optional)

Customize your card to reflect you personality and interests

**Primary Card**

Name on Card

Card Design  ▼

Image On Card

**Authorized User Card**

Select a card holder to customize their card


Mrs Purnima Joshi

Mr Nishant Vasani

Mr Deepak Joshi

#### Field Description

Field Name	Description
<b>Primary Card</b>	
<b>Name on Card</b>	You can specify the name that you want to be embossed on your card.

Field Name	Description
<b>Card Design</b>	You can select the bank ground design that you want printed on your card.
<b>Image on Card</b>	You can upload an image to be printed on your card.
<b>Authorized User Cards</b>	
<b>Authorized User's Name</b>	<p>The name of the authorized user will be displayed on an accordion. If you click on this accordion, the section in which you can configure the particular authorized user's card will be expanded.</p> <p>Once you have configured the authorized user's card and saved the same, the section will be minimized and the  icon will be displayed against the user's name so as to identify that the particular user's card configurations have been saved.</p>
<b>Name on Card</b>	You can specify the name that you want to be embossed on the authorized user's card.
<b>Image on Card</b>	You can upload an image to be printed on the authorized user's card.

- Click **Save** to save the configurations.  
OR  
Click **Continue** to submit the configurations.

### 3.1.4 Delivery Preferences

In this section you can define delivery preferences pertaining to where you want your card, PIN, periodic statements to be delivered. The delivery preferences specified for card and PIN will be applicable for your authorized users' cards and PINs as well.

#### Delivery Preferences

##### Field Description

Field Name	Description
<b>Card Delivery</b>	<p>You can identify whether you want your card to be delivered to your residential address, to a branch of choice or you can also define an address where you would like your card to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Home</li> <li>• Branch</li> <li>• Temporary Address</li> </ul>
<b>PIN Delivery</b>	<p>You can identify whether you want your PIN to be delivered to your residential address, to a branch of choice or you can also define an address where you would like your card to be delivered.</p> <ul style="list-style-type: none"> <li>• Home</li> <li>• Branch</li> <li>• Temporary Address</li> </ul>
<b>Statement Delivery</b>	<p>You can identify whether you want your periodic statements to be delivered via post or as a soft copy through email.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Post</li> <li>• Online</li> <li>• Both</li> </ul>
<b>Address</b>	<p>If you have selected the option <b>Home</b>, in either Card Delivery or PIN Delivery fields, your current residential address as entered in the <b>Contact Information</b> section of the application form will be displayed below that field indicating that your card or PIN will be delivered to your residential address.</p> <p>Additionally, if you have selected the option <b>Post</b> or <b>Both</b> in Statement Delivery, your current residential address will be displayed below the Statement Delivery field.</p>

Field Name	Description
<b>Select Branch</b>	<p>This field will be displayed below the Card Delivery/PIN Delivery field if you have selected the option <b>Branch</b> in either of the two fields.</p> <p>You will be able to search for or enter the name of the branch at which you want your card/PIN to be delivered.</p> <p>Once you have selected a branch, the full name and address of the branch will be displayed below the field.</p>
<b>Address Input</b>	<p>The following address fields will be displayed below the Card Delivery/PIN Delivery field if you have selected the option <b>Temporary Address</b> in that field.</p>
<b>Address Line 1 - 2</b>	<p>Details of the address at which you want your card/PIN to be delivered.</p>
<b>City</b>	<p>The city in which you want your card/PIN to be delivered.</p>
<b>State</b>	<p>The state in which you want your card/PIN to be delivered.</p>
<b>Zip Code</b>	<p>The zipcode of the address at which you want your card/PIN delivered. You can enter the zip code in format zip+4 in addition to regular format.</p>
<b>Your email</b>	<p>Your email address will be displayed below the Statement Delivery field, if you have selected the option <b>Online</b> or <b>Both</b>.</p>

- 
- Click **Continue** to submit the configurations.

### 3.1.5 Membership Linkage

In this section, the names of membership programs affiliated with your new credit card will be displayed. You can link your membership ID of each respective program to your card so as to earn membership rewards when using your card to make purchases from these institutions.


#### Field Description

Field Name	Description
<b>Membership Name</b>	The name of the institution that has a membership with the card you have applied for.
<b>Membership Number</b>	You can enter your ID number that you hold with the specific membership institution so as to link your membership to the card.

- Click **Continue** to submit the linkages defined.

### 3.1.6 Application Summary

This screen displays a summary of your credit card application. You can click on the **View Complete Application** link provided on the screen to view the complete application in PDF format.

 Application Summary
>

Offer Name	US Gold Credit Card High Limit	Applicant Name	Mr Sam A Wilson I
Card Type	VISA	Application Fees	\$0.00
Approved Credit Limit	\$0.00		

#### Card Customizations

Authorized Cards	No
Balance Transfers	Yes

#### Delivery Preferences

Card Delivery	Home	A32, NKP, Berkshire Alaska 77878-6786
Pin Delivery	Home	A32, NKP, Berkshire Alaska 77878-6786
Statement Delivery	Online	sam3@mail.com

#### Membership Linkages

No linkages defined

[View Complete Application](#)

#### Field Description

Field Name	Description
<b>Offer Name</b>	The name of the credit card offer that you applied for.
<b>Card Type</b>	The card network i.e. VISA, Mastercard, American Express, etc.
<b>Approved Credit Limit</b>	The approved credit limit on your card.
<b>Applicant Name</b>	Your name as entered in the application.
<b>Application Fees</b>	The amount of fees charged for the processing of the application.
<b>Card Customizations</b>	
<b>Authorized Cards</b>	Whether you have opted to add authorized users to your card or not. The values displayed can be either Yes or No.

<b>Field Name</b>	<b>Description</b>
<b>Balance Transfers</b>	Whether you have opted to have balances of any cards transferred to your new card. The values displayed can be either Yes or No.
<b>Delivery Preferences</b>	The delivery preferences along with details as defined by you for your card, PIN and/or statement will be displayed in this sub section.
<b>Membership Linkages</b>	The membership linkages, if any, defined by you in the Membership Linkage section of Additional Preferences in the App. Tracker.

- 
- Click **View Complete Application** to view details of the entire application in a PDF.

### 3.1.7 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			
State	Submitted	Acted By	sam3@mail.com
Remarks	Submitted	Updated On	03/08/2017
State	Auto Due Diligence Approved	Acted By	sam3@mail.com
Remarks	Auto Due Diligence Approved	Updated On	03/08/2017
State	Auto Decision Referred	Acted By	sam3@mail.com
Remarks	Auto Decision Referred	Updated On	03/08/2017

#### 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.




### 3.1.8 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 remove any uploaded document.

#### To upload / remove a document:

1. Click **Documents** link.
2. Click **Choose file**.
3. The open file screen appears. Select the appropriate file to be uploaded and click **Open**.
4. Click **Upload**. The file is uploaded.

#### Document Upload

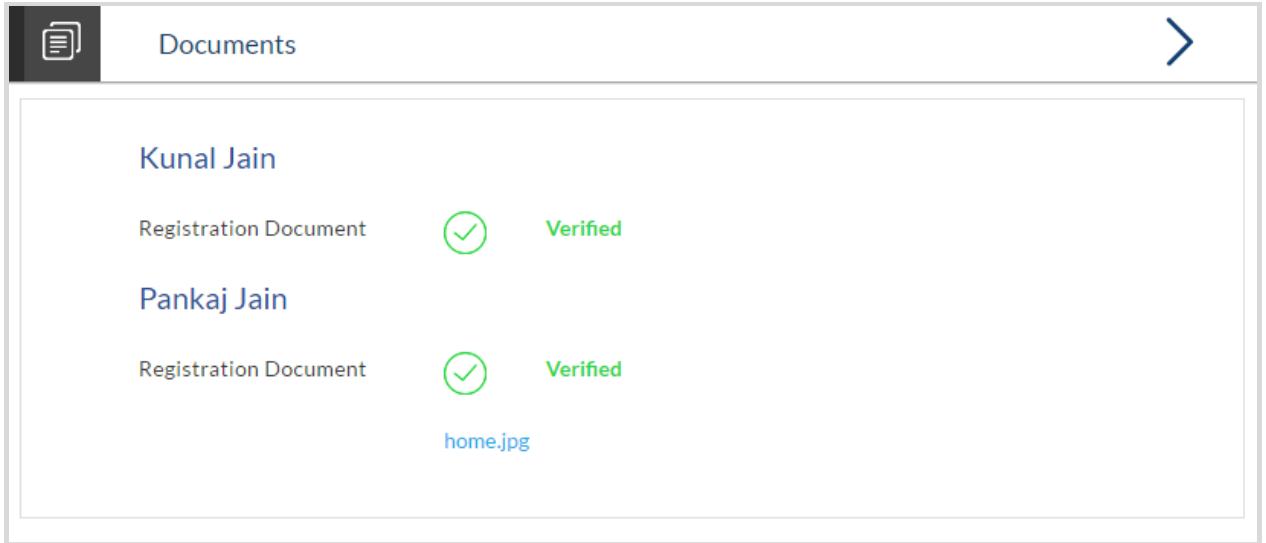
**Note:** Click  to remove the uploaded document.

#### Field Description

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

5. Click **Document** link. The status of the uploaded document appears, once the documents are verified.

#### Uploaded Document



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

## **FAQs**

### **1. Can I apply for a credit card 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 credit card online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a credit card 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 creditor 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 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. Do I need to include the income I get as alimony in the income section of the application?**

No, you do not have to include income from alimony, child support or any separate maintenance income if you do not wish for it to be considered as a basis for credit card payment.

**8. Can I add an authorized user to my card? What are the details that I must provide of my authorized user?**

Yes, you can apply for an authorized user to be added to your card. You will be required to provide your authorized user's name, date of birth, citizenship, Social Security Number and residential address details.

**9. Can I add multiple authorized users to my card?**

Yes, this depends on the card offer you have selected to apply for. The bank will define the maximum number of authorized users that can be linked to a card.

**10. What are the eligibility requirements to be met for someone to be added as an authorized user?**

The person you are adding as an authorized user to your card must:

- Be either a citizen of the United States or a resident alien.
- Meet the age requirements defined for an authorized user.

**11. Can I transfer balances from multiple cards to my new card?**

Yes, you can transfer the balances from multiple cards to your new card provided this feature is enabled for the credit card offer that you have applied for. The bank will define the maximum number of balance transfers you can perform on your card.

**12. Is there a maximum limit defined on the amount of balance that can be transferred to my card?**

Yes, you cannot transfer a balance if it is greater than the maximum credit limit defined for your card. Additionally the sum of all balance transfers also must not exceed that of the maximum credit limit of your card.

**13. 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.

**14. 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.

**15. 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.

**16. 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.

**17. 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.

**18. The application requires me to define certain financial details that are not applicable to me. How do I proceed?**

In case a financial parameter such as, an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

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

The bank has a 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.