

Oracle Banking Digital Experience

**US Originations Savings Account User Manual
Release 17.1.0.0.0**

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ORACLE®

US Originations Savings Account 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:

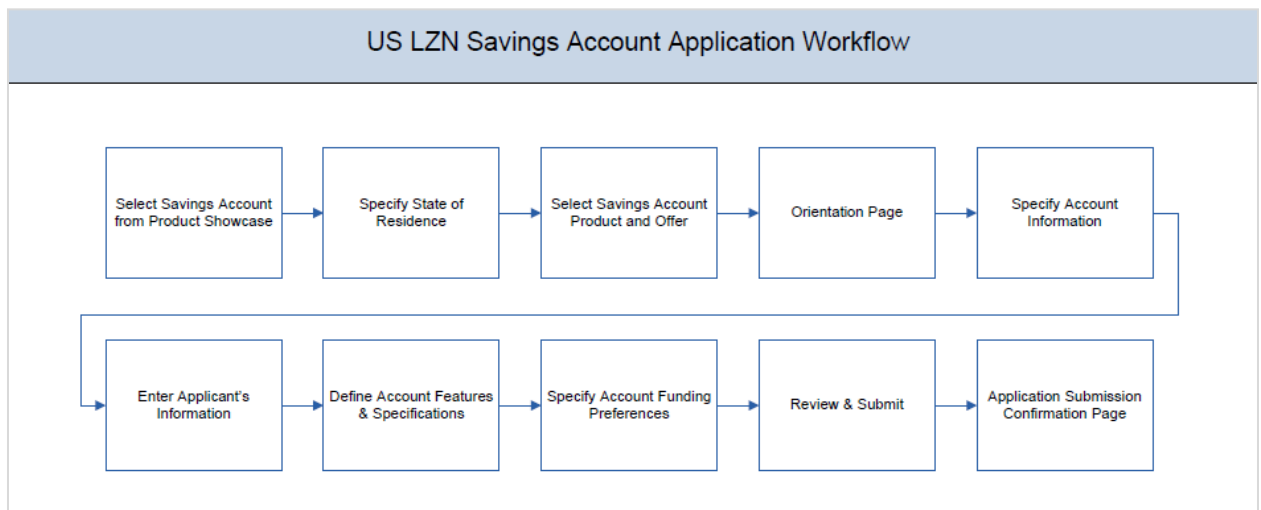
- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Saving Accounts Application

The savings account application is to enable customers to apply for a savings account by providing minimal personal details. The applicant is also provided with the option to customize the debit card associated with the account. All the required disclosures and notices are displayed as part of the application. 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 at a later date.

Savings Account Application Workflow



The saving account opening application goes through a particular cycle. Following are the steps involved in the account opening application:

- **Account Information:** In this section, you can identify the holding pattern of the account, which is 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 applicant.
- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Features and Specifications:** This section comprises of two sub sections – Activity Profile and Debit Card Preferences. In the activity profile sub section, you can define details pertaining to the regular activities you plan on performing on your account. In the debit card preferences sub section, you can customize your debit card linked to the savings account, by defining the name to be printed on the card, the card design and other details.
- **Account Funding:** This section enables you to select the method through which you will fund the initial deposit on your account and to specify details of funding including amount to be funded and subsequent account or card details from which the amount is to be debited.
- **Review and Submit:** This section 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, if required. The second sub section displays the disclosures and notices applicable on the savings account application. You can view details of these disclosures and notices and give consent before submitting the application to the bank.

- **Confirmation:** 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 a savings account applications, the debit decision outcome is also displayed and if positive, the account number that is generated to the bank is displayed.

How to reach here:

Dashboard > Savings Accounts

To apply for savings account:

1. The state of residence screen appears.

State of Residence

Please Select Your State of Residence

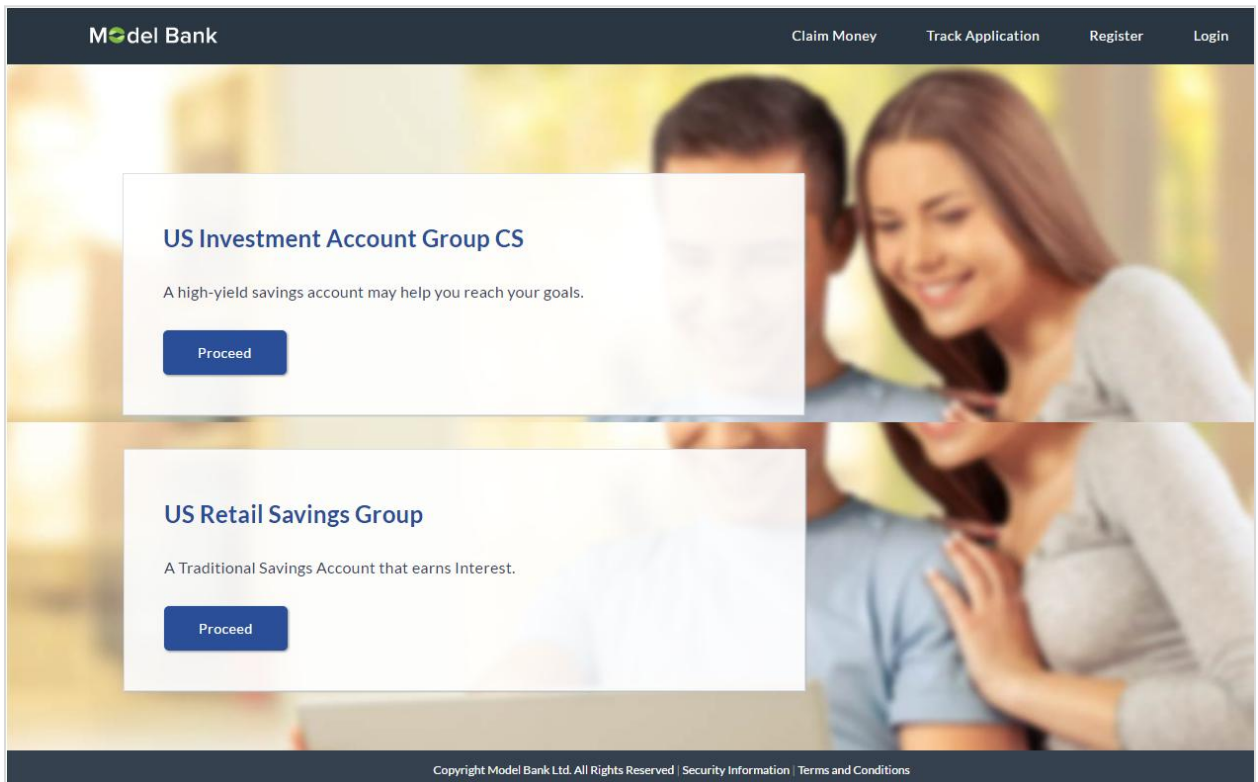
Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.

Alaska

Cancel Select

2. Select the state name from the drop-down list.
3. Click **Select**. The product selection screen appears.
OR
Click **Cancel** if you do not wish to proceed with the application.

Product List



4. Once the appropriate product is selected, click **Proceed**. The **Savings Offers** screen appears with various offer options.

Savings Offers

SAVINGS OFFERS

US Investment Account Group CS Offers



HSA IRA SAVINGS OFFER

Apply



KEOGH IRA SAVINGS OFFER 2

Apply



SEP IRA SAVINGS OFFER

Apply



SIMPLE IRA SAVINGS OFFER

Apply



TRADITIONAL IRA SAVINGS OFFER

Apply



5. Once the appropriate product is selected, click **Apply**. The **Orientation** screen of the specific savings account 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.


Savings Orientation

BEFORE WE GO AHEAD..

HSA IRA SAVINGS OFFER


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

Open your account today in just minutes with 3 easy steps




Tell us about yourself

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



Setup your account

You can specify your account preferences and fund your account.



Review and Submit

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

Important Information About Opening a New Account

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

What 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](#)

6. 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 mortgage loan application process. For more information on cancel-ling an application click [here](#).

- The savings requirement screen appears. Enter the savings account details like, account currency and if there is a co-applicant.

Savings Account Requirements

You are applying for

HSA IRA SAVINGS OFFER

Help us understand your requirements

Which currency should this account have?

Would you like to add a co-applicant?

Field Description

Field Name	Description
Help us understand your savings requirements	
Which currency should this account have?	Currency (US dollars) of the account appears.
Would you like to add a co-applicant	Indicates whether a co-applicant is to be added to the application.
Is Co-applicant an existing user	Indicates whether co-applicant is an existing user. This field appears, if you select Yes , in the Is there a Co-Applicant? field.
Co-applicant Customer ID	Indicates the co-applicants customer ID, if the co-applicant is an existing user. This field appears, if you select Yes , in the Is Co-Applicant an existing user? field.







Field Name	Description
Send Verification Code via	<p>Indicates the channel on which the verification code is to be sent.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number <p>This field appears, if you select Yes, in the Is Co-Applicant an existing user? field.</p>

8. Enter the account currency.
9. If a co-applicant is to be part of the application click **Yes** from the **Would you like to add a co-applicant?** field.
OR
Click **No** if the account is required for a single applicant.
10. 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.
11. 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.
12. 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.
13. Click **Verify**. The **Verification** screen appears.
14. In the **Verification Code** field, enter the verification code and click **Submit**.
15. Code verified message appears. Click **Continue**. The Primary Information, Proof of Identity, Contact Information, Employment Information, Features and Specifications, and Fund Your Account. Depending on the number of co-applicants, the respective sections are added.

Applicants Profile Details

You are applying for

HSA IRA SAVINGS OFFER

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

16. 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: UNITED STATES

Permanent Resident: Yes

Continue

Field Description

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

Field Name	Description
First Name	First name of the applicant.
Middle Name	Middle Name of the applicant.
Last Name	Last name of the applicant.
Suffix (Optional)	Suffix of the applicant.
Date of Birth	Date of birth of the applicant. The date of birth is validated against the selected state of residence to check the age of majority.
Citizenship	Applicant's country of citizenship. 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.
Permanent Resident	Indicates whether applicant is permanent resident. United States citizens or resident aliens are allowed to submit applications. The applications of residents, other than United States is rejected.
Country of Residence	This field is enabled only if you have identified that you are not a permanent resident of the United States by selecting No in the Permanent Resident field. In this case, you are required to identify the country in which you reside.

- 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

The screenshot shows a mobile application interface for 'Proof of Identity'. The title bar is black with a white ID card icon on the left and a white checkmark on the right. The main content area has a light blue background with a blurred image of a person. The form fields are as follows:

- Social Security Number**: A text input field with a blue question mark icon and a placeholder 'xxx-xx-xxxx'.
- Type of Identification**: A dropdown menu with 'Driving License' selected and a downward arrow.
- State of Issue**: A dropdown menu with 'Alaska' selected and a downward arrow.
- ID Number**: A text input field with the value 'A21365'.
- Expiration Date**: A text input field with the value '10/10/2030' and a calendar icon to its right.

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

Field Description

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

Field Name	Description
Expiration Date	The date on which your 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


Phone Type 

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

Field Name	Description
Email	
Email	Your Email ID
Confirm Email	Re-enter the email ID to confirm.
Phone Number	
Phone Type	Type of phone number that is being added as primary The options are: <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Phone number corresponding to the selected phone type.
Alternate Phone Number	You can select Yes if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
Phone Type	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 Yes in the Add an alternate phone number field.
Phone Number	Phone number corresponding to the selected alternate phone type This field is displayed if you select Yes in the Add an alternate phone number field.
Residential Address	


Field Name	Description
Accommodation Type	<p>The type of residence.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Address Line 1 - 2	Your address details
City	The city in which you reside
State	The state in which you reside. The state that you selected upfront will be displayed in this field. You will not be able to change the state here.
Zip Code	The zipcode of your residence. You can enter the zip code in format zip+4 in addition to regular format.
Staying Since	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.
Previous Residential Address	
Accommodation Type	<p>The type of residence.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Address Line 1 - 2	Address details of your previous residence
City	The city in which you resided previously

Field Name	Description
State	The state in which you resided previously. The state that you selected upfront will be displayed here by default and can be changed.
Zip Code	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, 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

Field Name	Description
Employment Type	<p>The type of your current primary employment</p> <p>The types are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed • Others
Employment Status	<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 Salaried or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time <p>If you have selected the option Others, the options will be:</p> <ul style="list-style-type: none"> • Home Duties • Non-Resident • Pensioner • Retired • Student • Superannuation • Unemployed • Casual • Contractor
Company Name or Employer	<p>Name of the company or firm at which you are employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Start Date	<p>The date on which you started current employment. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</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.
- The **Features and Specifications** section appears.

2.1.6 Features and Specifications

- This page comprises of two sub sections, the Activity Profile section in which you are required to enter information pertaining to the activity of the account and the Debit Card Preferences section in which you can personalize your card by selecting a network provider of choice, name to be printed on the card and also select a card design and upload an image to be printed on the card.

Features and Specifications


▼

Features and Specifications

Set up your account features and identify activity specifications.

Activity Profile

Identify your banking activity. Why we require this information. [?](#)

Quarterly Number of Cash Deposits

Will ATM be used in multiple states Yes No

Debit Card Preferences for Sam Wilson

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

Card Type Master Card

Name on Card

Card Design




Image on Card [Choose file...](#)

Upload

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

Continue

Field Description


Field Name	Description
Activity Profile	
Questions pertaining to your intended account activity	You will be required to answer all questions regarding the activities you will be performing on your account. Example of a question is – Quarterly number of cash deposits.
Debit Card Preferences	
Card Type	You can select the network provider from a list configured for the savings account offer
Name on Card	You can enter your name as you would like it embossed on the card
Card Design	You can select a background design or theme to be printed on the card. This field is optional.
Image on Card	You can upload an image to be printed on the card. This field is optional.
Card Image	Once you have selected a card type and card design, an image of the debit card will be displayed on the screen based on the card type and design selections. This image will change if you make any changes to the card type and design selections.

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

2.1.7 Fund Your Account

- In this section you are required to specify an option to fund your account. You can define the amount of initial deposit you would like to make in your account. The minimum amount required to be deposited is defined by the bank and displayed on the screen. You can select mode of funding from the options provided. The general modes of funding are via debit card or credit card in case you are a new customer. In case you are an existing customer with the bank you can also select one of your savings or checking accounts held with the bank from which to make the transfer or even an external bank's account that you have linked to your banking profile.

Fund Your Account


▼

Fund Your Account

Initial Deposit Amount

\$ 200 minimum

Your Funding Source

Please select your method of payment

I will use my Credit Card

Card Type ▼

Card Number

Expiration Date ▼ Month ▼ Year

Name on Card

Security Code ?


I will use my Debit Card

Field Description

Field Name	Description
------------	-------------

Field Name	Description
Initial Deposit Amount	The amount you wish to be deposited in your account, in US dollars. The system will run a check to ensure that the amount you have entered is now lower than the minimum amount defined on the screen.
Your Funding Source	
I will use my Credit Card	Select this option if you wish to transfer funds from your credit card
I will use my Debit Card	Select this option if you wish to transfer funds from your debit card
I will transfer funds from another account with the bank (Your savings or checking account)	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.
I will transfer funds from my account at another bank (Your bank charges may apply)	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.
Account Number	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.
The following fields are displayed if you opt to fund your account via an account held with another bank:	
Account Number	All your linked savings and checking accounts will be displayed in this dropdown and will be available for selection.
Account Name	This field will be displayed once you have selected an account. This field will display the name of your account.
Bank ID	The ID of the bank in which your account is held. This field will be displayed once you have selected an account.
Bank Branch	The branch at which your account is held. This field will be displayed once you have selected an account.
The following fields are displayed if you opt to fund your account via credit card or debit card:	
Card Type	Enter your card's network provider. E.g. VISA, American Express, Discovery, etc.

Field Name	Description
Card Number	Enter your card number as it is printed on the card.
Expiration Date (Month and Year)	Enter the month and year on which your card expires
Name on Card	Enter your name as it is printed on the card.
Security Code	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 account application process.
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.
 19. Click  to edit the details.

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

HSA IRA SAVINGS OFFER

Please review your information before submitting your application.

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

Proof of Identity

Proof of Identity 	
Social Security Number	xxx-xx-8753
Type of Identification	Driving License
State of Issue	Alaska
ID Number	A632878327
Expiration Date	01/01/2030



Contact Information

Contact Information	
Email	
Email	philw@mail.com
Phone Number	
Primary Phone Number	Work Mobile: (729)472-9842
Residential Address	
Accommodation Type	Owned
Address	A21, NKP, Berkshire Alaska 32089-4820
Staying Since	01/01/1990



Employment Information

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


Features and Specifications

 Features and Specifications 	
Activity Profile	
Quarterly Number of Cash Deposits	10
Will ATM be used in Multiple States?	No
Debit Card Preferences for Phil Williams	
Card Type	USSavingsDebitCard
Name on Card	Phil Williams
Card Design	Black

Fund Your Account

 Fund Your Account 	
Initial Deposit Amount	\$500
Funding Through	American Express Credit Card: xxxx-xxxxxx-2384

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

Field Name	Description
ESIGN Disclosure	
I have reviewed and consent to the ESIGN Disclosure	Select this check box to provide consent to the ESIGN Disclosure
TIN Certification and Backup Withholding	
I certify and sign under penalty of perjury, that all 4 tax status certification statements above are true	Select this checkbox to acknowledge that you accept the information submitted by you is correct.
Additional Disclosures	
I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice	Select this check box to acknowledge that you have reviewed the account documents and privacy policy and accept the same.

-
20. Once the details are edited click **Continue**.
 21. The review and submit screen appears. Click **Submit**.
 22. The application reference number is generated with the conditional approval and additional steps to be performed by the bank or applicant.

2.1.8 Submitted Application Confirmation

This section displays a message confirming that the application has been submitted along with details and additional steps to be performed by the applicant or the bank. If the bank has configured the debit bureau check step for savings account applications, the debit decision outcome appears and if positive, the account number is generated and displayed.

1. 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.
2. The **Login** screen appears. In the **USERNAME** field, enter the user name created while submitting the application.
3. In the **PASSWORD** field, enter the password.
4. Click **Login**. The application tracker screen appears with submitted as well as in draft applications.

Submitted Application

Model Bank Track Application Logout

TRACK YOUR APPLICATION

Submitted In Draft

Submitted Applications

US Retail Checking Group

Application Id	APP100XXXX08	<div style="width: 33%; height: 10px; background-color: #28a745;"></div>	
Applicant Name	Phil Williams	33%	
Submitted On	03/26/2017	Status	Auto Due Diligence Approved

US Investment Account Group CS

Application Id	APP100XXXX58	<div style="width: 100%; height: 10px; background-color: #28a745;"></div>	
Applicant Name	Phil Williams	100%	
Submitted On	03/27/2017	Status	Submission Completed

[Go to Homepage](#)

5. 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**.

2.1.9 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 Applicant

You have applied for
HSA IRA SAVINGS 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 [?](#)

Confirm Email [Verify](#)

Password [?](#)

Confirm Password

[Register](#)

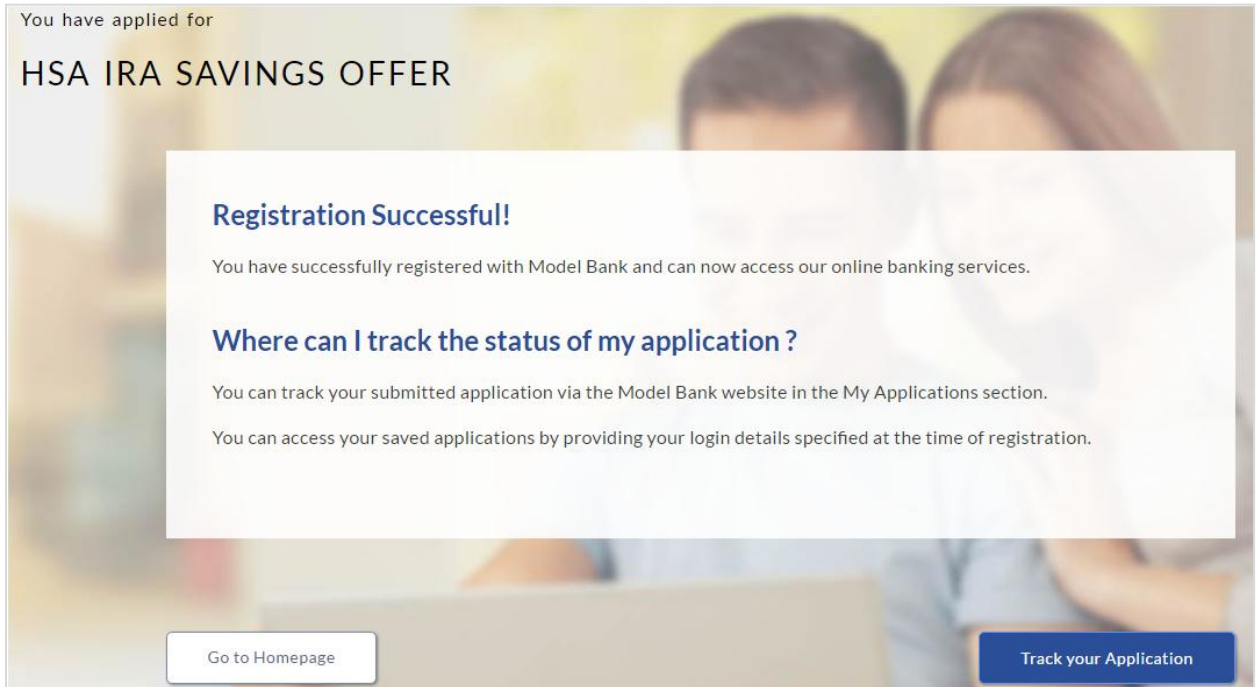
Field Description

Field Name	Description
Email	The email ID of the applicant.
Confirm Email	To confirm re-enter the email ID.

Field Name	Description
Password	Indicates the password required for the login.
Confirm Password	To confirm re-enter the password.

- Click **Register** to register the applicant.

Register Applicant - Confirm



- Click **Track Application** to view the applications status.
OR
Click **Go To Homepage** to view the loan application.

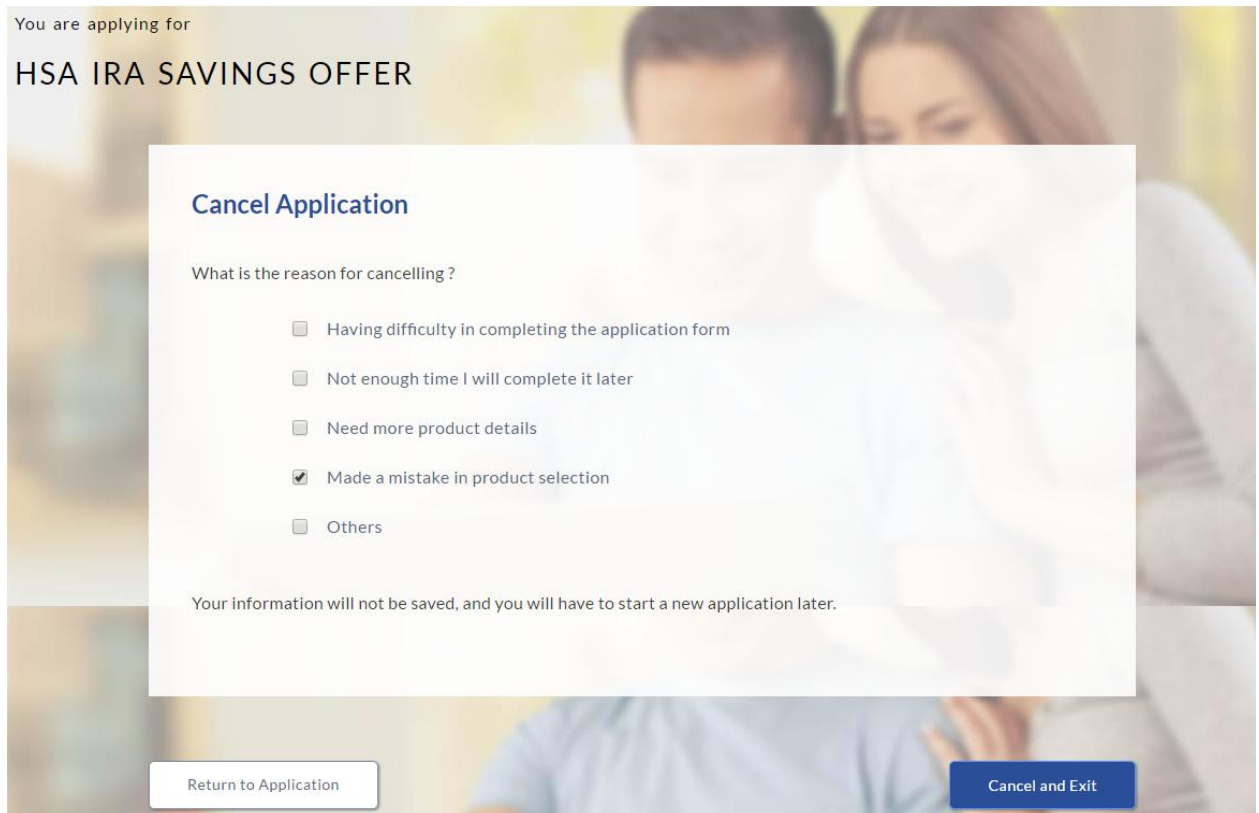
2.1.10 Cancel an Application

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



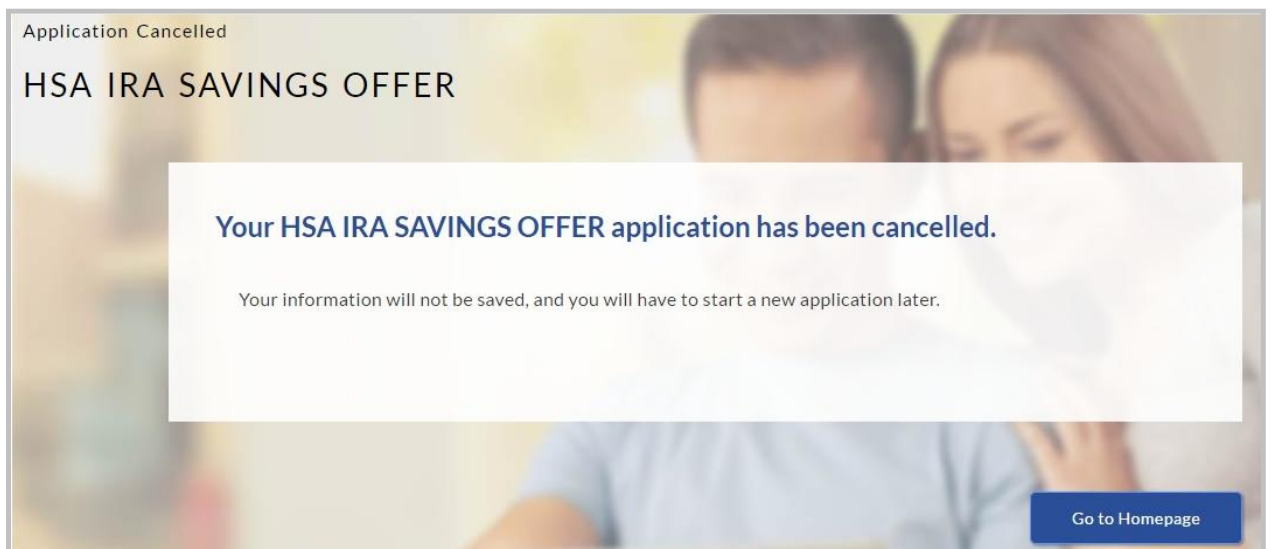
Field Description

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

Field Name	Description
Please Specify	Specify the reason to cancel the application. This field appears if you select Others option in the Reason for Cancelling .

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

Application Cancelled



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

2.1.11 Save for Later

Following scenarios are applicable for save for later.

- 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 that is 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 enter 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

You are applying for
HSA IRA SAVINGS 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

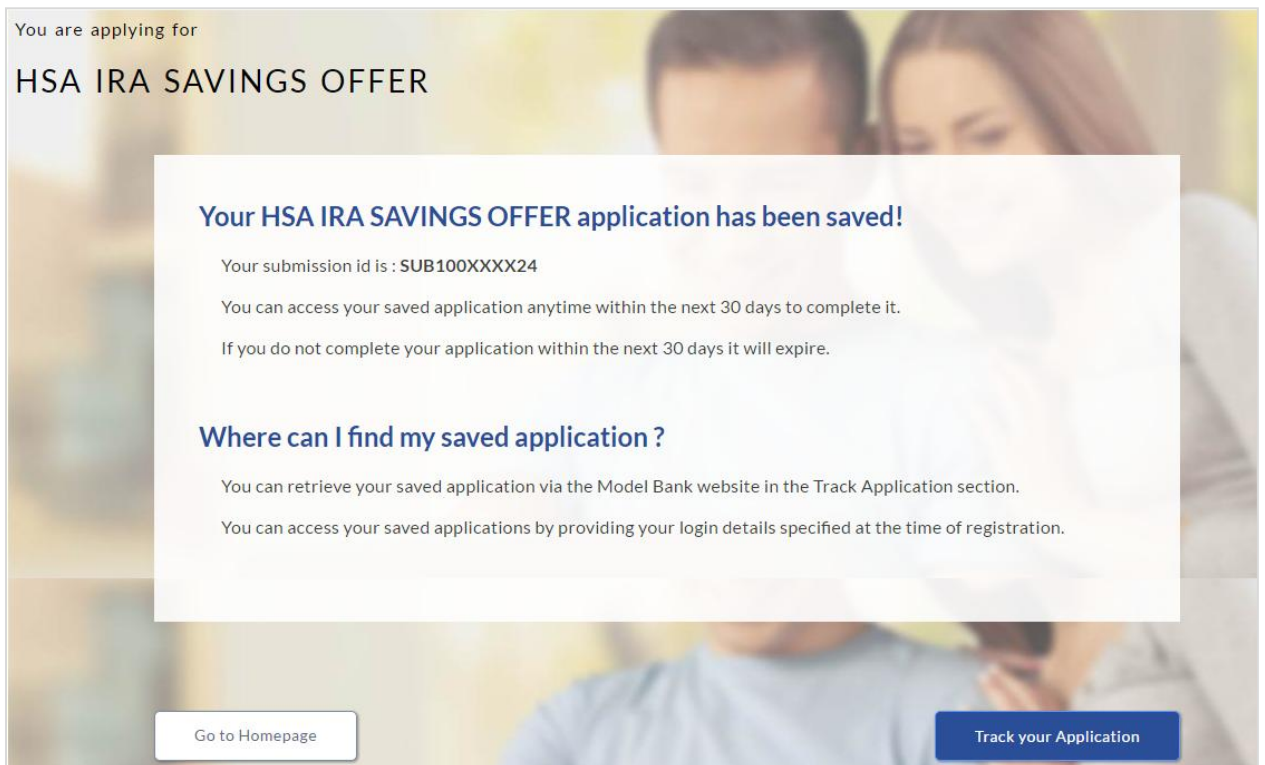
Field Description

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

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

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

Save Later



You are applying for
HSA IRA SAVINGS OFFER

Your HSA IRA SAVINGS OFFER application has been saved!

Your submission id is : SUB100XXXX24

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

Where can I find my saved application ?

You can retrieve your saved application via the Model Bank website in the Track Application section.

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

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

8. 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.
4. 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.

Submitted Application

The screenshot displays the 'Submitted Application' interface. At the top, there is a navigation bar with the 'M del Bank' logo, 'Track Application', and 'Logout' links. Below the navigation bar, the heading 'TRACK YOUR APPLICATION' is visible. The main content area features two tabs: 'Submitted' (active) and 'In Draft'. Under the 'Submitted Applications' section, there are two application cards:

- US Retail Checking Group:** Application Id: APP100XXXX08, Applicant Name: Phil Williams, Submitted On: 03/26/2017, Status: Auto Due Diligence Approved. Progress: 33%.
- US Investment Account Group CS:** Application Id: APP100XXXX58, Applicant Name: Phil Williams, Submitted On: 03/27/2017, Status: Submission Completed. Progress: 100%.

A 'Go to Homepage' button is located at the bottom right of the application tracker area.

Field Description

Field Name	Description
Savings account Offer Name	The name of the savings account offer for which application was made.
Application ID	Application reference number. It is a unique number generated by the application and allotted to an application.
Applicant Name	Name of the applicant. If application is joint, the name of the co-applicant will also be displayed.

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

- Click the specific card to view details of the specific submitted application. The **Application Summary** screen is displayed with details like, actions to be performed and application details to be viewed.

Application Summary

This screen displays a summary of your savings account 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	HSA IRA SAVINGS OFFER	Interest Rate	0.04%
Account Type	Individual	Minimum Balance	\$0.00
Account Holder	Phil A Williams	View Complete Application	

Field Description

Field Name	Description
Offer Name	The name of the savings account offer that you applied for.
Account Type	The type of account i.e. individual or joint.
Account Holders	The names of the applicants will be displayed
Interest Rate	The interest rate applicable on the account will be displayed
Account Number	The savings account number will be displayed if it has been generated.

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

Status History

Status history displays the status of the various stages of your savings account application, remarks, user name, and date on which the status was updated.

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	03/09/2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	03/09/2017
State	Structure Solution Confirmed	Acted By	OFSSUser
Remarks	Structure Solution Confirmed	Updated On	03/09/2017
State	Account Opening Done	Acted By	OFSSUser
Remarks	Account Opening Done	Updated On	03/09/2017

Field Description

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

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


3.1.2 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
Choose File	File to be uploaded.

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

Uploaded Documents

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

FAQs

1. Can I apply for a savings 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 savings account online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a savings account online.

2. Why am I not required to enter information such as 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 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 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. Why must I specify details of the activity I intend on performing on my account?

We require you to provide details of intended activity on your account so as to be able to identify if there is any security threat on your account when an activity which is not expected to be undertaken by you is performed. If such an occasion arises, we will notify you regarding the specific activity on your account so as to eliminate any security threat.

9. Can I fund my account 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.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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#.

Once the verification process is successful, the co-applicant's details will be populated.

16. 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.

17. 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.

18. 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.