

Oracle Banking Digital Experience

**Checking Account Originations User Manual
Release 17.2.0.0.0**

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ORACLE®

Checkings Account Originations User Manual
July 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 17.2.0.0.0, refer to the following documents:

Oracle Banking Digital Experience Licensing Guide

Oracle Banking Digital Experience Installation Manuals

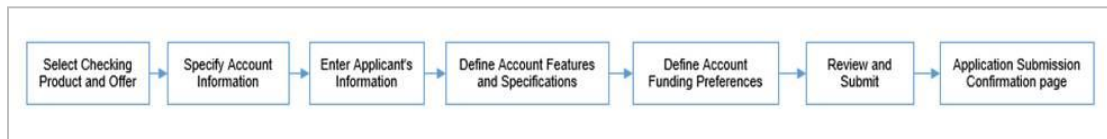
2. Checking Account Application

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

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

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

Checking Workflow



Following are the steps involved as part of application submission:

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

How to reach here:

Dashboard > Checking Account

To apply for checking account:

- Select **Checking's** on the product showcase screen.

2.1 Product List

The screenshot displays the ZigBank website's 'EXPLORER OUR CHECKINGS PRODUCTS' section. The page features a dark blue header with the ZigBank logo and a 'Login' button. The main content area is a grid of five product cards, each with a title, a brief description, and a 'Proceed' button. The background of the page is a blurred image of a woman in a professional setting.

EXPLORER OUR CHECKINGS PRODUCTS

- Transaction Account Group**
 Gives you full access to Online and Mobile Banking, a suite of powerful tools and apps that make it easy to track your spending, pay bills, send money, deposit checks and more.
[Proceed](#)
- Group of Groups Liability Flexi Credit**
 Our most popular bank account to help manage your everyday banking needs. Multiple ways to access funds, whether here or overseas.
[Proceed](#)
- Non Personal CASA**
 Our most popular bank account to help manage your everyday banking needs. Multiple ways to access funds, whether here or overseas.
[Proceed](#)
- Personal CASA**
 Our most popular bank account to help manage your everyday banking needs. Multiple ways to access funds, whether here or overseas.
[Proceed](#)
- US Retail Checking Group**
 Our most popular bank account to help manage your everyday banking needs. Multiple ways to access funds, whether here or overseas.
[Proceed](#)

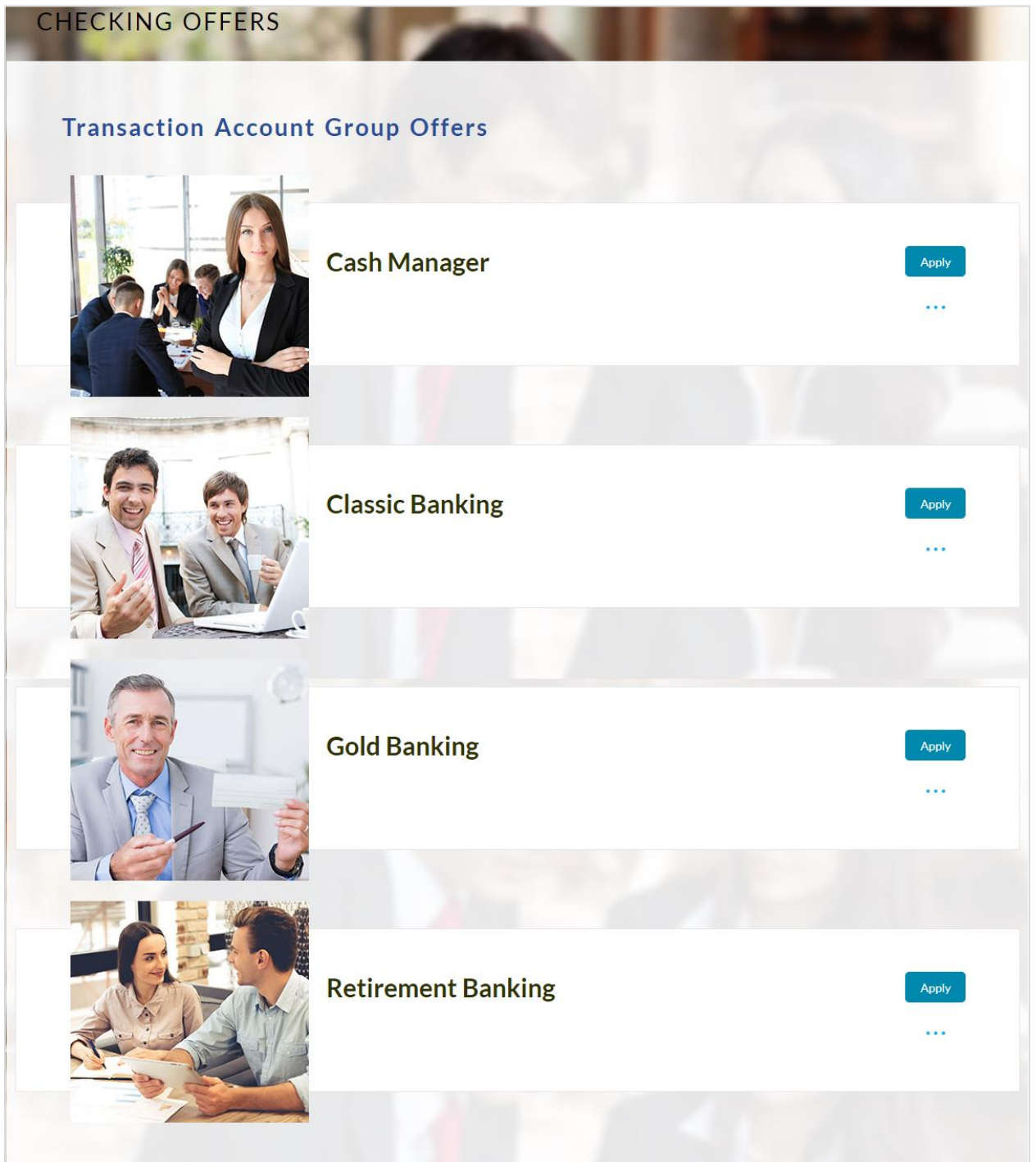
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- Click the **Proceed** option available on the desired product card. A screen containing all the offers available under the selected checking account product is displayed

2.2 Checking Offers

CHECKING OFFERS

Transaction Account Group Offers



- **Cash Manager** [Apply](#)
- **Classic Banking** [Apply](#)
- **Gold Banking** [Apply](#)
- **Retirement Banking** [Apply](#)

- Click the Apply option available on the desired offer card. The Orientation screen of the specific checking account offer is displayed containing details informing the applicant about the steps involved in the application, details required for application and eligibility criteria


2.3 Orientation Page

BEFORE WE GO AHEAD..

Cash Manager


ZigBank 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.

What you'll need

- Valid ID (drivers license, state ID, etc).
- Phone numbers and email addresses of all applicants.
- Residential address of all applicants.

Already a customer banking online with us?

Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Cancel](#)
[Continue](#)

- Click Continue, if you are a new/unregistered user.
OR
Click Login if you are a registered user. For more information on the application of an existing user, view the **Existing User** section in this document.
OR
Click Cancel to abort the application process
- The account requirements page is displayed in which you can identify the holding pattern of the account and also specify the currency of the account.

2.4 Checking Account Requirement

You are applying for
CASH MANAGER

Help us understand your savings requirements

Which currency would you like to open your account?

Is there a co-applicant?

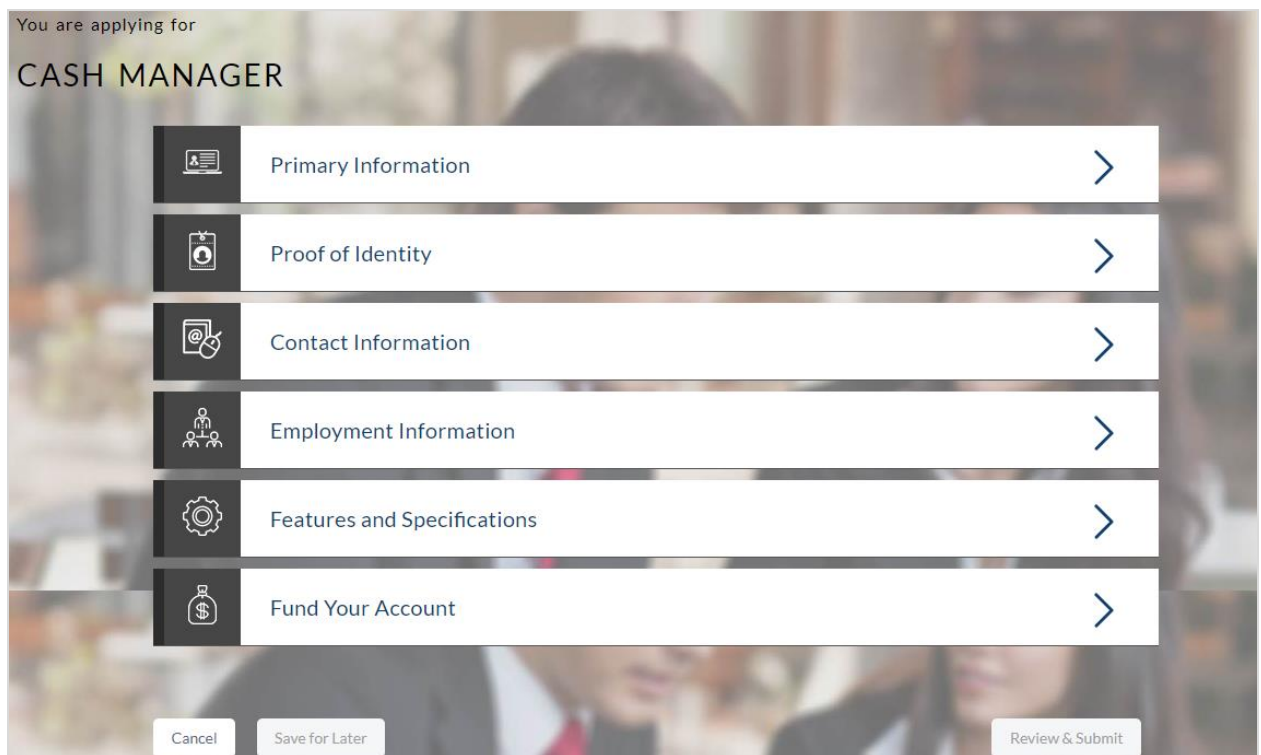
Field Description

Field Name	Description
Help us understand your checking account requirements	
Account Currency	Currency in which the account is to be opened.
Is there a co-applicant	You can identify whether a co-applicant is to be added to the application or not.
Is Co-applicant an existing user	Indicates whether co-applicant is an existing user. This field is displayed, if you have selected Yes , in the ' Is there a Co-Applicant? ' field.
Co-applicant Customer ID	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field appears, if you have selected Yes , in the ' Is Co-Applicant an existing user? ' field.
Send Verification Code via	Indicates the channel on which the verification code is to be sent. The options are: <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number This field appears, if you have selected Yes , in the ' Is Co-Applicant an existing user? ' field.

- Enter the account currency.

- If there is a co-applicant, select **Yes** in the **'Is there a co-applicant?'** field.
OR
Select **No** if there is a single applicant.
- If the co-applicant is an existing user, select **Yes** in the **'Is co-applicant an existing user?'** field.
OR
Select **No** if the co-applicant is not an existing user.
- If you have selected **yes** in the **'Is co-applicant an existing user?'** field, enter the co-applicant customer ID in the **Co-applicant Customer ID** field.
- Once the co-applicants customer ID is entered, it needs to be verified. In the **Send Verification Code via** field, select the appropriate option to receive the verification code.
- Click **Verify**. The **Verification** screen is displayed.
- In the **Verification Code** field, enter the verification code and click **Submit**.
- The code verified message is displayed. Click **Continue**.
- The application landing page is displayed on which all the section headings (Primary Information, Proof of Identity, Contact Information, Employment Information, Features & Specifications, and Fund Your Account) are displayed. If a co-applicant has been added, the sections in which the co-applicants personal information can be captured are also displayed as section headings.

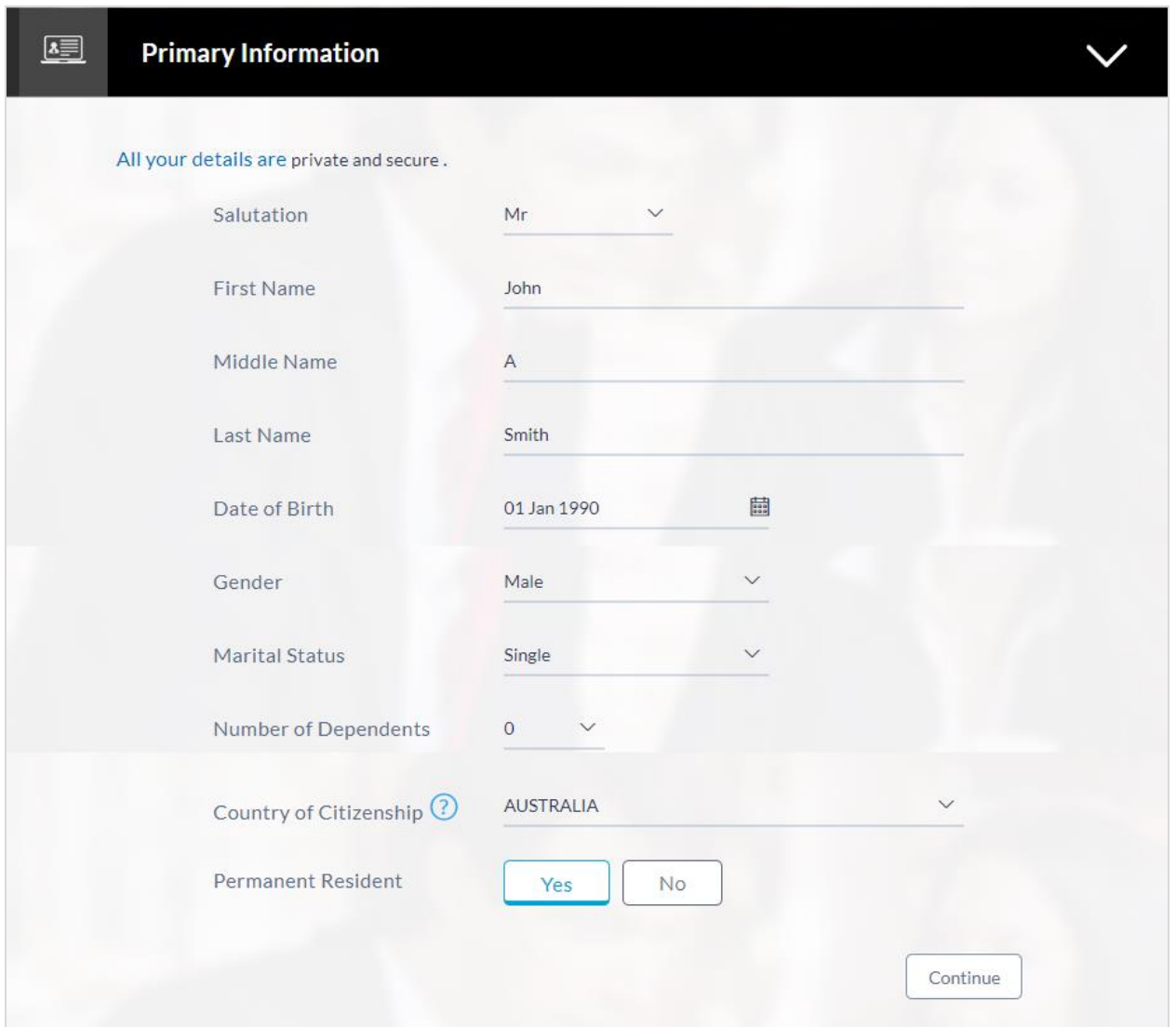
2.5 Applicant Profile Details



- The sections of the application form are displayed on this page. You can start entering information in each section starting with the first section i.e. Primary Information.

2.6 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	John	
Middle Name	A	
Last Name	Smith	
Date of Birth	01 Jan 1990	📅
Gender	Male	▼
Marital Status	Single	▼
Number of Dependents	0	▼
Country of Citizenship [?]	AUSTRALIA	▼
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>	

Field Description

Field Name	Description
Salutation	Select Salutation of applicant. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name	Enter your middle name here. This field is optional
Last Name	Enter your last name.
Date of Birth	Enter your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Select your gender.
Marital Status	Select applicable marital status from the list. The options are: <ul style="list-style-type: none"> • Married • Single • Divorced • Widowed • De facto • Undisclosed
Number of Dependents	Specify number of people dependent on you.
Country of Citizenship	Select your country of citizenship.
Permanent Resident	You are required to identify whether you are a permanent resident
Country of Residence	Select your country of residence. This field is displayed if you select No in the Permanent Resident field.

-
- Click **Continue**. The Proof of Identity section is displayed.

2.7 Proof of Identity

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

Field Description


Field Name	Description
Identity	
Type of Identification	Select the identification that you want to provide as proof of identity The identification type could be: <ul style="list-style-type: none"> • Passport • Driving License etc.
ID Number	Enter your Identification number corresponding to the identification type.
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. 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 that has a valid expiration date.

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

2.8 Contact Information


In the contact information section enter the contact details such as, accommodation type, address, city, state, zip, email ID, etc.

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
▼

Residential Address

We will be sending all postal mail to this address.

Country	AUSTRALIA	▼
Address Line 1	A11, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444001	
Staying Since	01 Jan 1990	
Accommodation Type	Owned	▼

Email

Email ?	john11@ofss.com
Please confirm your email ID	john11@ofss.com

Phone Number

Phone Type	Work Mobile	▼
Primary Phone Number	7439873289	
Add an alternate phone number	Yes	No

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

Continue

Field Description

Field Name	Description
Residential Address	
Country	Enter the country name in which you reside.
Address 1-2	Enter your Address details.
City	Enter the name of the city in which you reside.
State	Select the state from the list.
Zip Code	Enter your Zip code.
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 your previous residence address.
Accommodation Type	The type of accommodation in which you reside. The accommodation types are: <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Others
Previous Residential Address	
Country	Select the country where you resided previously.
Address Line 1-2	Enter address details of your previous residence.
City	The city in which you resided previously.
State	The state in which you resided previously.
Zip Code	Enter the zip code where you resided previously.

Field Name	Description
Accommodation Type	<p>The type of accommodation in which you resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID to confirm the same.
Phone Number	
Phone Type	<p>Select the phone number type that you want to define as primary contact number.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Add an 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	<p>Type of phone number that is being added as an alternate number.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>


Field Name	Description
Alternate Phone Number	Alternate phone other than primary phone number. Phone number corresponding to the selected alternate phone type.
Default as that of Primary Applicant (Co-Applicant)	Specify whether address details of co-applicant are same as primary applicant. This field is displayed if you select Yes in the Is there a co-applicant field in the requirement screen.

-
- Click Continue to save the contact information.
 - The Employment Information section is displayed

2.9 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, employment status, and if you are salaried or self-employed, the company or employer name and date on which specific employment was started.

The additional employment details section is displayed if the current employment is less than a specified period


▼

Employment Information

Primary Employment ✎

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	BOFA
Designation	Sr.System Analysts
Start Date	01 Jan 2014
Gross Annual Salary	A\$500,000.00
Address	A21, NKP, Sydney VIC AU 444001

Additional Employment 🗑



Please specify details of your employment for the last 3 years

Employment Type	Salaried	▼
Employment Status	Full Time	▼
Employer Name	RBS	
Start Date	01 Jan 2012	📅
End Date	31 Dec 2013	📅
Designation	System Analysts	
Gross Annual Salary	A\$300,000.00	
Country	AUSTRALIA	▼
Address Line 1	A2, NKP	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444006	

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 <p>If employment type selected is Others, then there will be a set of options listed for selection like Home duties, Student, Unemployed etc.</p>
Employment Status	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Part Time • Full Time
Employer Name	The name of the company or firm in which you are employed.
Start Date	Enter the date on which you started at current employment
Designation	Enter your designation with the current employer.
Gross Annual Salary	Enter your gross annual salary with the current employer.
Country	Select the country in which you are currently employed.
Address Line 1-2	Enter your employer's address.
City	Enter the city in which you are currently employed.
State	Select the state name where you are currently employed.
Zip Code	Specify the zip code of the location where you are currently employed.

- Click **Add** to update the employment information.
- Click  to add more than one employment information.
- Click  to edit the employment information
- The **Features and Specifications** section is displayed.

2.10 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 debit 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

Debit Card Preferences

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

Card Type	Usaver Debit Card ▾		Master Card
Name on Card	John Smith		
Card Design	Gold ▾		
			
Image on Card	Choose file...		
	<input type="button" value="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.

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 checking 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.

Field Name	Description
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 is displayed.

2.11 Fund Your Account

In this section you are required to specify an option by which you would 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 A\$1,000.00

A\$0.00 minimum

Your Funding Source

Please select your method of payment

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

Card Type Master Card ▼

Card Number xxxx-xxxx-xxxx-xx

Expiration Date 5 ▼ Month 2025 ▼ Year

Name on Card John Smith

Security Code ●●●

Continue

Field Description

Field Name	Description
Initial Deposit Amount	The amount you wish to have deposited in your account. The system will run a check to ensure that the amount you have entered is not lower than the minimum amount defined on the screen.
Your Funding Source	

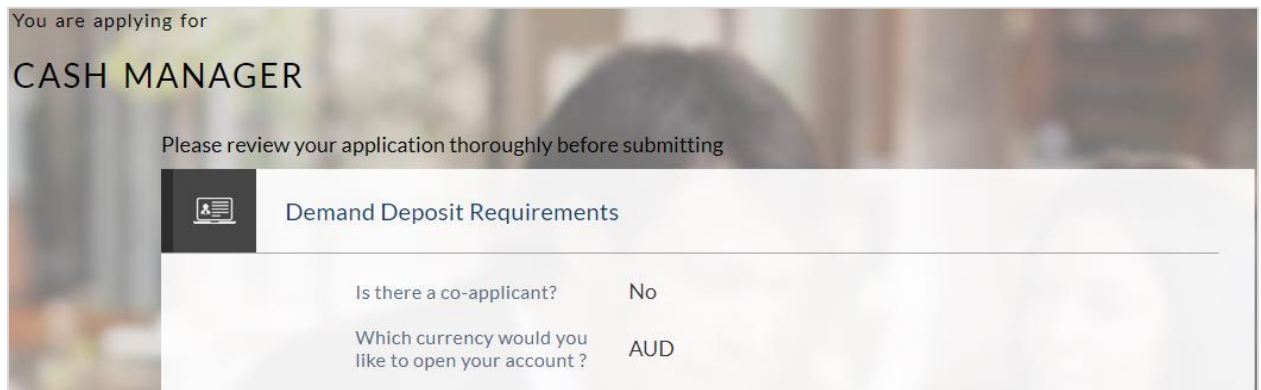
Field Name	Description
I will use my Credit Card	Select this option if you wish to transfer funds from your credit card.
I will use my Debit Card	Select this option if you wish to transfer funds from your debit card.
I will transfer funds from another account with the bank (Your savings or checking account)	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 accounts 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.
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

Field Name	Description
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.
- Click Continue.
Click Review and Submit. The review screen is displayed.

2.12 Review and Submit

It 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




Offers

Offers
Offer Name Cash Manager


Primary Information


Primary Information		
Name	Mr John A Smith	
Date of Birth	01 Jan 1990	
Marital Status	Single	
Number of Dependents	0	
Country of Citizenship	AUSTRALIA	
Permanent Resident	Yes	

Proof of Identity

Proof of Identity		
Type of Identification	Driving License Number	
ID Number	A32567	
Expiration Date	01 Jan 2030	



Contact Information


Contact Information



Residential Address	
Staying Since	01 Jan 1990
Accommodation Type	Owned
Address	
Address	A11, Express Towers, Sydney Victoria AUSTRALIA 444001
Email	
Email	john11@ofss.com
Phone Number	
Primary Phone Number	Work Mobile: 7439873289

Employment Information

 Employment Information




Primary Employment

Employment Type	Salaried
Employment Status	Full Time
Employer Name	BOFA
Designation	Sr.System Analysts
Start Date	01 Jan 2014
Gross Annual Salary	A\$500,000.00
Address	A21, NKP, Sydney VIC AU 444001

Additional Employment

Employment Type	Salaried
Employment Status	Full Time
Employer Name	RBS
Designation	System Analysts
Start Date	01 Jan 2012
End Date	31 Dec 2013
Gross Annual Salary	A\$300,000.00
Address	A2, NKP, Sydney VIC AU 444006

Features and Specifications


 Features & Specifications


Debit Card Preferences

Card Type	UsaverDebitCard
Name on Card	John Smith
Card Design	Gold

Account Funding

Account Funding	
Initial Deposit Amount	A\$1,000.00
Funding Through	Master Card Debit Card: xxxx-xxxx-xxxx-84

- Click  to edit any of the section
- Once you have verified all the information, click Submit.
- The screen confirming application submission will be displayed which will contain the application reference number and additional steps that might need to be undertaken by you or the bank.

2.13 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

You have applied for

CASH MANAGER

Congratulations, your new Cash Manager Account has been opened!

Account Number : **xxxxxxxxxxxx1844**

Status: Your account has been opened. However, you will be able to access your account only once your opening deposit has been processed.

Next Steps

- We will intimate you via email when your opening deposit has been successfully processed.
- A copy of all important documents, including the disclosures and notices, will be mailed to you and will arrive at your residential address within a few working days.
- 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

[Go to Homepage](#) [Register](#)

- If you are not a registered channel user, you will have an option to register for channel access. Click Register

2.14 Register User

To register:

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

You have applied for

CASH MANAGER

Registration

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

Email ?	<input type="text" value="john11@ofss.com"/>	
Confirm Email	<input type="text" value="john11@ofss.com"/>	Verify
Password ?	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

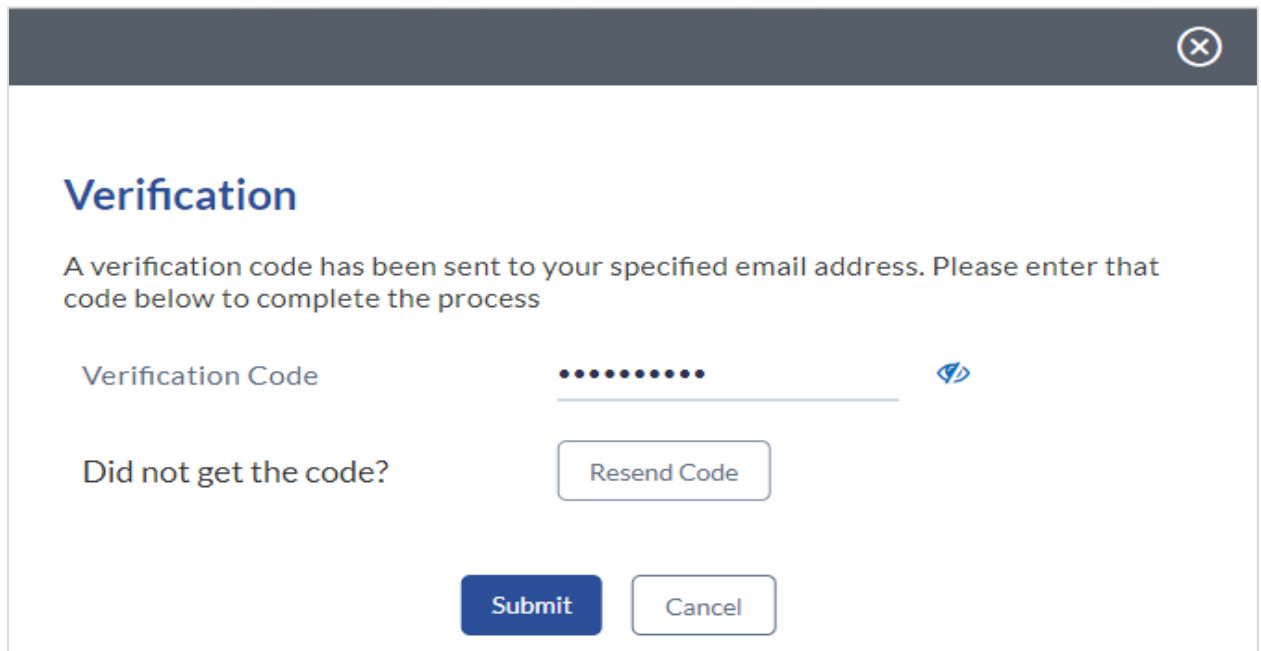
[Register](#)

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register.
Confirm Email	To confirm the email ID, re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.

- Click Register

Verification



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

Field Name	Description
Verification Code	Enter the security code sent to the email ID you have defined in the registration screen.

- Click Submit to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
OR
Click Resend Code if you wish the system to send you a different security code.
OR
Click Cancel to close the screen and return to the registration screen.

Register Applicant - Confirm

Registration Successful!

You have successfully registered with ZigBank 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 ZigBank website in the My Applications section.

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

Register the co-applicant

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

[Send Link](#)

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

Field Description

Field Name	Description
Email	Specify the email ID of the co-applicant for registration. This field will be displayed only if the co-applicant involved in the application is not registered with the bank.

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

2.15 Cancel an Application

The option to cancel the application is provided throughout the application and you can opt to cancel the application at any step.

To cancel an application:

- Click **Cancel**. The cancel application screen is displayed. You will be able to select a reason for which you are cancelling the application.
- Click **Cancel and Exit**. The application is cancelled.

Cancel Application

You are applying for
CASH MANAGER

Cancel Application

What is the reason for cancelling ?

- Having difficulty in completing the application form
- Not enough time I will complete it later
- Need more product details
- Made a mistake in product selection
- Others

Your information will not be saved, and you will have to start a new application later.

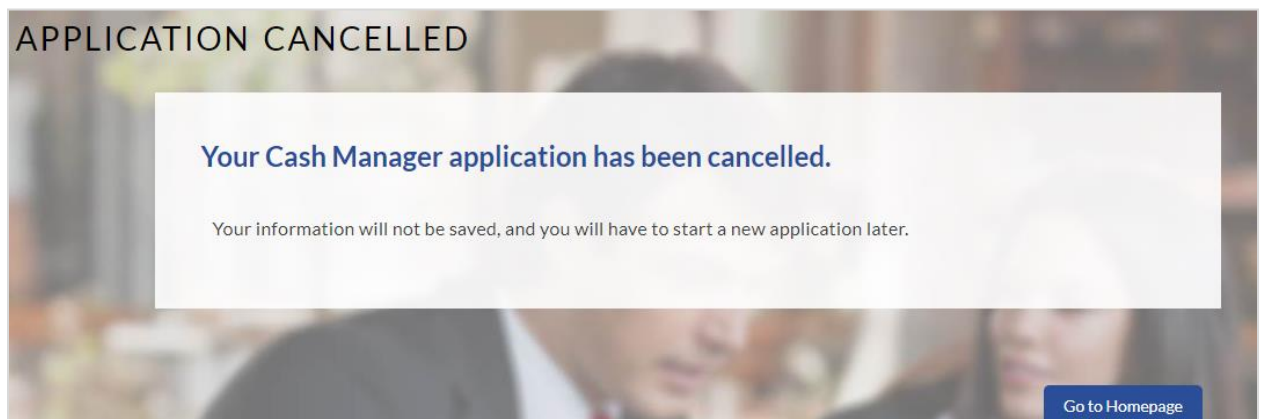
[Return to Application](#) [Cancel and Exit](#)

Field Description

Field Name	Description
Reason for Cancelling	<p>Indicate the reason for which you are cancelling the application. This is an optional step.</p> <p>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
Please Specify	<p>This field is displayed if you have selected the option Others as Reason for Cancelling.</p> <p>Enter the reason for which you are cancelling the application in this field.</p>

- Select the appropriate reason for which you are cancelling the application.
- Click Cancel and Exit to cancel and exit the application. A message confirming that the application has been cancelled is displayed.
OR
Click Return to Application to return to the application

Application Cancelled



- Click **Go to Homepage** to navigate back to the product showcase page

2.16 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 be displayed a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

All saved applications will be available in the app tracker under the In Draft tab. You can select any application to resume the application submission process.

To save an application:

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.
For cases wherein the applicant is not a registered user
- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **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**. A message stating that the email ID has been verified successfully is displayed.
- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.

You are applying for

CASH MANAGER

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

Cancel Application
Return to Application
Save Application

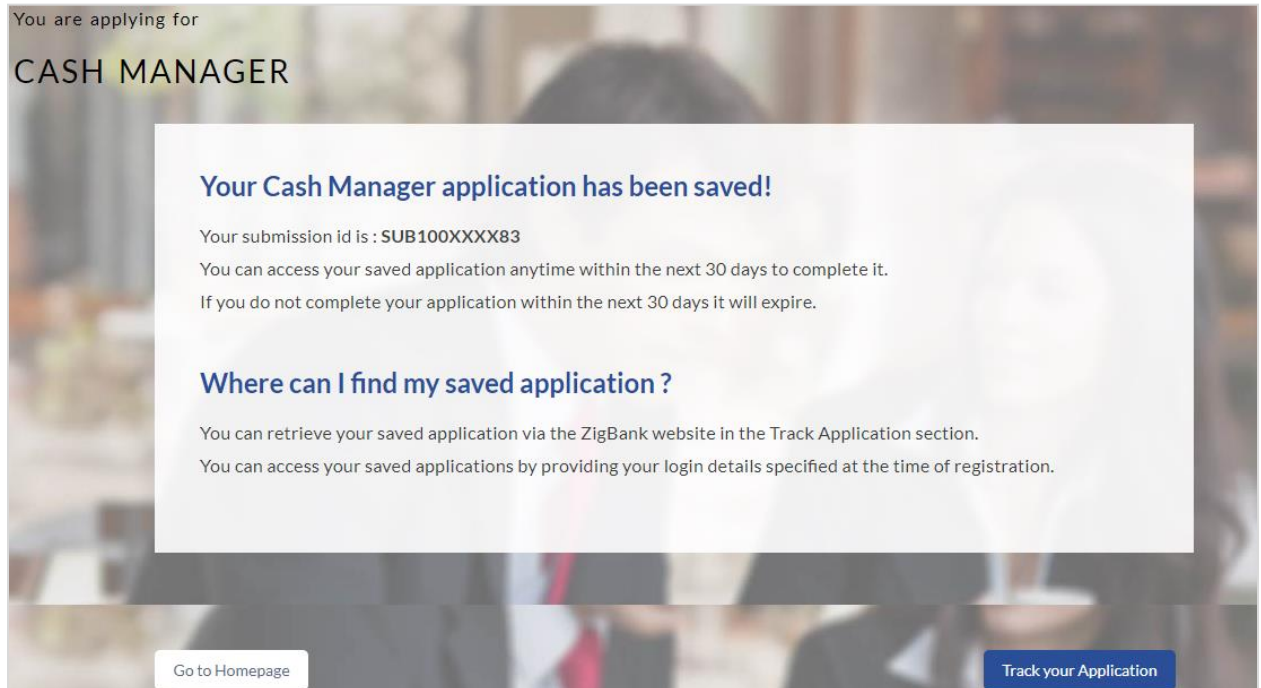
Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	<p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.</p> <p>Refer the Verify sub section under section Register User for further information on verification.</p>
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.

- Click Save Application.

- OR
 Click Cancel Application to cancel the application.
 OR
 Click Return to Application to navigate to the application screen.

Save and Complete Later



- Click **Track your Application** to navigate to the application tracker to view the application status.
- OR
- Click Go to Homepage to navigate to the product showcase

2.17 Existing User

An application form being initiated by an existing user will differ from that of one being initiated by a new/unregistered user. If you are applying for a checking account product as an existing user, once you login to the banking system after having entered your login credentials, the application form will be displayed with all your personal details pre-populated in the respective fields and sections. You will, hence, be required to only specify details pertaining to the checking account. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information and Employment Information.

3. Application Tracker

The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

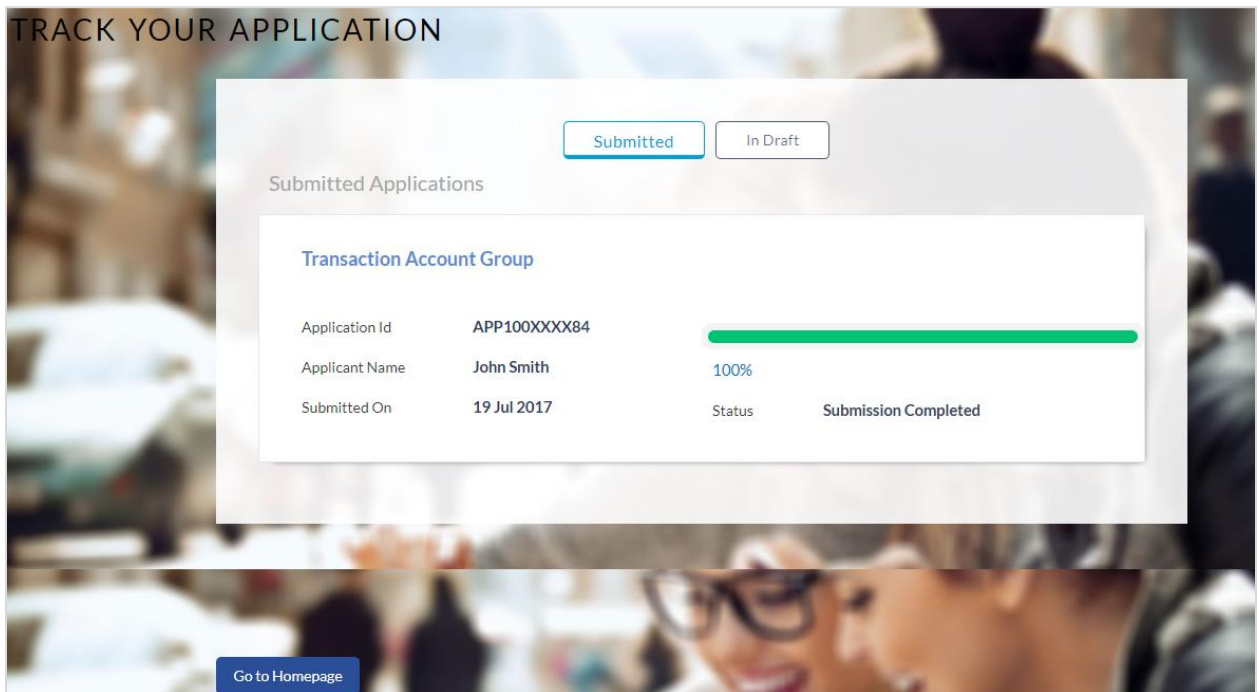
View submitted applications: The app tracker enables you to view details of submitted application which includes viewing status history, application summary.

View applications in draft: While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the app tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered email ID and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

3.1 Submitted Application – Checking Account



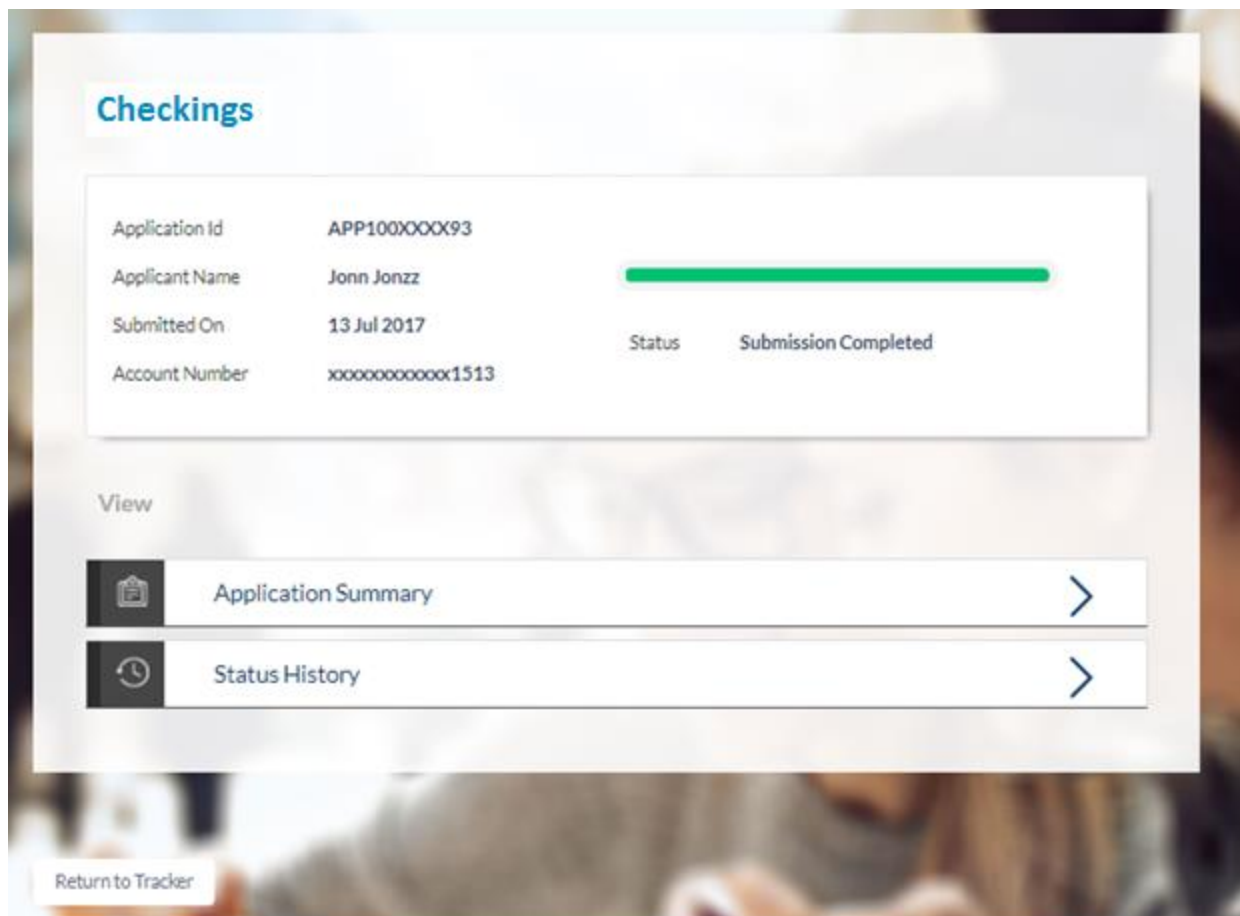
Field Description

Field Name	Description
Checking account Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application is displayed graphically with the help of a progress bar.
Applicant Name	The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant's name will be displayed.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.

- Select the application card.
- The Application Details screen is displayed with options to view additional details of the application and pending tasks, if any.

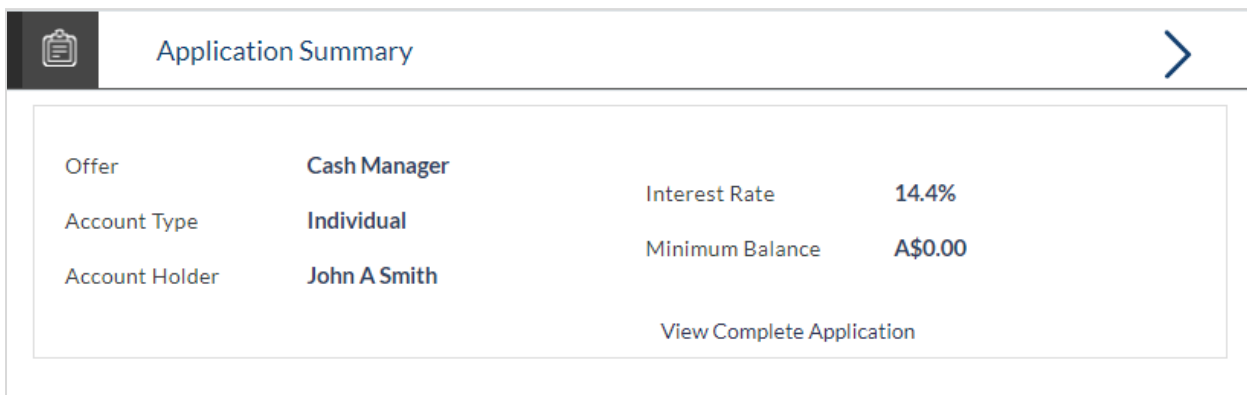
3.2 Checking Account Application Tracker Details

Click any section heading to view details or to take required action on the application



3.3 Application Summary

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



Field Description

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

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

3.4 Status History

This section displays the status history of the application i.e. the various stages through which the application has passed along with the current status.

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	19 Jul 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	19 Jul 2017
State	Structure Solution Confirmed	Acted By	OFSSUser
Remarks	Structure Solution Confirmed	Updated On	19 Jul 2017
State	Account Opening Done	Acted By	OFSSUser
Remarks	Account Opening Done	Updated On	19 Jul 2017

Field Description

Field Name	Description
Status History	
State	The status of the application
Remarks	Displays the remarks, if any.
Acted By	User ID of the person who has processed the account application.
Updated On	The date on which the specific status was updated.

3.5 Cancel Application

The option to cancel the application once submitted is provided in the application tracker and is available only if the application has not yet been processed to completion.

In order to cancel an application from the app tracker, select the Cancel option available on the application tracker details page and follow on with confirming the cancellation

4. FAQs

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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