

# **Oracle Banking Digital Experience**

**FCUBS Originations Saving Account User Manual  
Release 18.1.0.0.0**

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**ORACLE®**

FCUBS Originations Saving Account User Manual

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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 18.1.0.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

<b>Sr No.</b>	<b>Transaction Name / Function Name</b>	<b>FCR 11.7.0.0.0</b>	<b>FCUBS 12.4.0.0.0</b>	<b>OBP 2.5.0.2</b>
1	Saving Account Application Submission	✗	✓	✗
2	Saving Account Application Tracker	✗	✓	✗

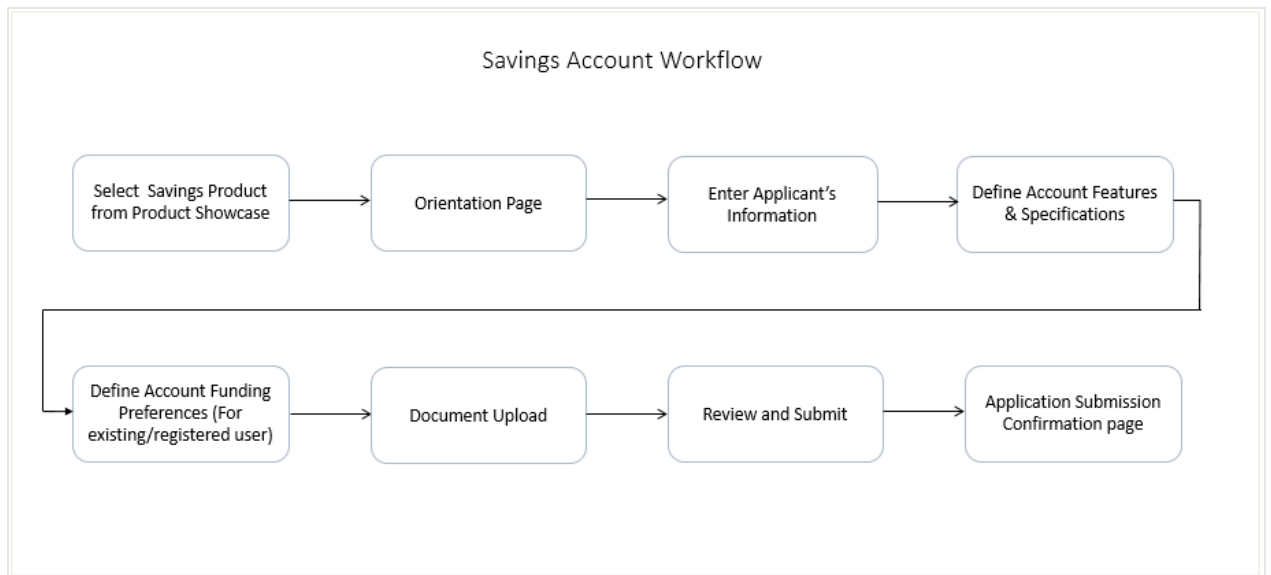
### 3. Savings Account Application

A savings account is an interest-bearing deposit account held at a bank or in a financial institution that yields a modest interest.

The savings account application enables customers to apply for a savings account by providing minimal personal details. As an applicant, you are also provided with the option to customize your account by adding features such as debit card, cheque book, etc.

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.

#### Savings Workflow



Following are the steps involved in the account application submission:

- **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:** In this section, you can customize your account by defining your preferences related to features provided against the account including debit card, cheque book and account statement.
- **Account Funding:** This section is enabled for existing customers i.e. for an applicant who has previously applied for and holds an account with the bank. As an existing customer, you will be provided with the option to fund the account you are applying for, through own account transfer i.e. you can select any of your existing current or savings accounts by which to fund the initial deposit of the new account.
- **Document Upload:** You might be required to provide documents supporting various proofs i.e. proof of identity, address proof, etc. that you have defined as part of the application. This feature enabled you to upload documents supporting these proofs. You can upload multiple documents against a document type.
- **Review and Submit:** This section displays the summary of the application. You can verify details submitted as part of the application and can modify any if required.

- **Confirmation:** This section displays a message confirming that the application has been submitted along with details on and additional steps that might be required to be taken by the applicant or the bank.

All the sections defined above, apart from Review and Submit and Confirmation, will be displayed in the order defined specifically for Savings Account applications by the bank administrator in the workflow configuration screen:

---

**Note:** The process type used for integration with UBS is BPEL.

---

**How to reach here:**

*Dashboard > Savings Accounts*

**To apply for a savings account:**

- Select Savings on the product showcase screen.

### 3.1 Offer List

The screenshot displays the ZigBank Savings Offers page. At the top, there is a dark navigation bar with the ZigBank logo, a menu icon, and a 'Login' button. Below the navigation bar, there are dropdown menus for 'Current Entity' and 'Default Business Unit'. The main content area is titled 'Savings Offers' and features two offer cards. The first card is for 'Current Accounts - Regular' and includes an image of a couple holding a piggy bank, an 'Apply' button, and a menu icon. The second card is for 'Savings Account - Regular' and includes an image of a couple looking at a laptop, an 'Apply' button, and a menu icon. The footer of the page contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

#### Savings Account

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




## 3.2 Orientation Page

Before We Go Ahead..


### Savings Account - Regular

Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)


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**  
Specify features and preferences for your new account



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

**What you'll need**

- Valid Identification Proof
- Your phone number and email address
- Your permanent residential and mailing address.

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

[Login](#)

**New to ZigBank?**  
Login with social media

[in](#) [f](#)

[Continue as guest](#)   [Cancel](#)



- 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.  
OR  
Click **Cancel** to abort the application process.
  - The section defined as the first in the workflow configuration screen will be displayed.

### 3.3 Applicant Profile Details


The screenshot displays a mobile application interface for a savings account application. The title at the top is "You Are Applying For Savings". Below the title is a list of five sections, each with a dark icon on the left, the section name in the middle, and a right-pointing arrow on the right. The sections are: "Primary Information" (document icon), "Proof of Identity" (ID card icon), "Contact Information" (envelope icon), "Employment Information" (person icon), and "Features and Specifications" (gear icon). At the bottom of the screen are three buttons: "Continue" (blue), "Cancel" (grey), and "Save for Later" (light grey).

- The sections of the application form are displayed on this page. You can start entering information in each section starting with the section that is displayed first depending on the workflow configuration maintained by the bank administrator for savings account applications.

### 3.4 Primary Information

 Primary Information


Your personal information is safe at Zigbank. [Click to view our Privacy Policy.](#)

Salutation	Mr <span style="float: right;">▼</span>	
First Name	John	
Middle Name (optional)	A	
Last Name	Smith	
Date of Birth	15 Nov 1990 <span style="float: right;"></span>	
Gender	Male <span style="float: right;">▼</span>	
Marital Status	Single <span style="float: right;">▼</span>	
Dependents	0	
Nationality <span style="font-size: small;">?</span>	AUSTRALIA <span style="float: right;">▼</span>	
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>	

#### Field Description



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



Field Name	Description
<b>Date of Birth</b>	Specify your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
<b>Gender</b>	Select your gender.
<b>Marital Status</b>	Select the applicable marital status from the list. The options are: <ul style="list-style-type: none"> <li data-bbox="813 579 1000 600">• Married</li> <li data-bbox="813 621 1036 642">• Remarried</li> <li data-bbox="813 663 1016 684">• Divorced</li> <li data-bbox="813 705 1032 726">• Separated</li> <li data-bbox="813 747 984 768">• Single</li> <li data-bbox="813 789 1097 810">• Spouse Expired</li> </ul>
<b>Dependents</b>	Specify the number of people dependent on you.
<b>Nationality</b>	Select your country of nationality.
<b>Permanent Resident</b>	Specify whether you are a permanent resident in the country in which you are applying for the account.

- Click **Continue**. The next section is displayed.

### 3.5 Proof of Identity

In this section specify details of your passport that can serve as proof of identity. The details include your passport number, the date of issue and expiration date.

 **Proof of Identity** 

Passport Number	<input type="text" value="xxxxx4959"/>
Date of Issue	<input type="text" value="15 Nov 2015"/> 
Expiration Date	<input type="text" value="15 Nov 2030"/> 


**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Passport Number</b>	Enter your passport number.
<b>Issue Date</b>	Enter the date on which your passport is issued. This date can be found printed on your passport.
<b>Expiration Date</b>	Enter the date on which your passport will expire. This date can be found printed on your passport.

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

### 3.6 Contact Information

In the contact information section enter contact details encompassing your email address, phone numbers and permanent residential address as well as mailing address.

 **Contact Information**
▼

**Email**

Email ?

Please confirm your email ID

**Phone Number**

Phone Type  ▼

Phone Number  ▼

Add an additional phone number?

**Permanent Residence**

Country  ▼

Address Line 1

Address Line 2 (optional)

City

Zip Code

Accommodation Type  ▼

Is your mailing address the same as above?

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Email</b>	
<b>Email</b>	Enter your email address.
<b>Please confirm your email ID</b>	Re-enter your email ID to confirm the same.
<b>Phone Number</b>	
<b>Phone Type</b>	Select the phone number type that you want to define. The options are: <ul style="list-style-type: none"> <li>• Personal Mobile</li> <li>• Personal Landline</li> <li>• Work Landline</li> </ul>
<b>Phone Number</b>	Enter your phone number corresponding to the selected phone type.
<b>Add an additional phone number?</b>	You can select <b>Yes</b> if you want to add an additional phone number. It is not mandatory to add an additional phone number.
<b>Phone Type</b>	Type of phone number that is being added. The options available will be all the phone types other than the one selected in the previous phone type field. This field is displayed if you select <b>Yes</b> in the <b>Add an additional phone number</b> field.
<b>Phone Number</b>	Enter the phone number corresponding to the selected phone type.
<b>Permanent Residence</b>	
<b>Country</b>	Enter the name of the country in which you reside on a permanent basis.
<b>Address 1-2</b>	Enter your Address details.
<b>City</b>	Enter the name of the city in which you reside on a permanent basis.
<b>Zip Code</b>	Enter your zip code.



Field Name	Description
<b>Accommodation Type</b>	The type of accommodation in which you reside on a permanent basis. The accommodation types are: <ul style="list-style-type: none"> <li>• Self Owned</li> <li>• Company Provided</li> <li>• Other</li> </ul>
<b>Is your mailing address the same as above?</b>	Specify whether your mailing address is same as that of your permanent address. If you select option No, you will be required to enter your mailing address.
<b>Mailing Address</b>	
The following fields appear if you select the option <b>No</b> against the <b>Is your mailing address the same as above?</b> field.	
<b>Country</b>	Select the country of your mailing address.
<b>Address Line 1-2</b>	Enter details of your mailing address.
<b>City</b>	Enter the name of the city of mailing address.
<b>Zip Code</b>	Enter the zip code of your mailing address.

- Click **Continue** to save the contact information.
- The next section is displayed.

## 3.7 Employment Information

In this section enter details of your current employment.

### Field Description

Field Name	Description
<b>Employment Type</b>	Select the type of your current primary employment. The types are: <ul style="list-style-type: none"> <li>• Full Time Permanent</li> <li>• Full Time Temporary</li> <li>• Part Time</li> <li>• Self Employed</li> <li>• Retired Pensioned</li> <li>• Retired Non Pensioned</li> <li>• Unemployed</li> <li>• Other</li> </ul>
<b>Company or Employer Name</b>	Select the name of the company or firm at which you are employed. This field is displayed if you have selected <b>Full Time Permanent, Full Time Temporary, Employed, Part Time or Self Employed</b> from the <b>Employment Type</b> list.

- Click **Continue** to save the employment information.
- The next section is displayed.

### 3.8 Features and Specifications

This section enables you to enhance the features of the account you are applying for. You are able to specify options regarding debit card, cheque book and account statement.

The screenshot shows a form titled "Features and Specifications" with a settings icon on the left and a checkmark on the right. The form contains the following fields:

- Debit Card:** Radio buttons for "Yes" (selected) and "No".
- Name on Card:** Text input field containing "John Smith".
- Card Type:** Dropdown menu showing "Gold Debit Card product".
- Cheque Book:** Radio buttons for "Yes" (selected) and "No".
- Number of Leaves:** Dropdown menu showing "Cheque Book with 50 Leaves".
- Account Statement:** Radio buttons for "Yes" (selected) and "No".
- Statement Frequency:** Dropdown menu showing "Monthly".

A "Continue" button is located at the bottom right of the form.

#### Field Description


Field Name	Description
<b>Debit Card</b>	<p>This option enables you to specify whether you would like to avail of the debit card facility or not. This option will be enabled only if this feature is provided for the savings account offer you are applying for.</p> <p>The options available for selection are <b>Yes</b> and <b>No</b>.</p>
<b>Name on Card</b>	<p>Enter your name as you would like it embossed on the card.</p> <p>This field is enabled only if you select the option <b>Yes</b> against the <b>Debit Card</b> field.</p>
<b>Card Type</b>	<p>Select the type of debit card you would prefer from the list of different debit card types on offer by the bank for the specific savings account.</p> <p>This field is enabled only if you select the option <b>Yes</b> against the <b>Debit Card</b> field.</p>

Field Name	Description
<b>Cheque Book</b>	<p>This option enables you to specify whether you would like to apply for a cheque book or not. This option will be enabled only if this feature is provided for the savings account offer you are applying for.</p> <p>The options are <b>Yes</b> and <b>No</b>.</p>
<b>Number of Leaves</b>	<p>Select the number of leaves you would like your cheque book to have.</p> <p>This field is enabled only if you select the option <b>Yes</b> against the <b>Cheque Book</b> field.</p> <p>This options are:</p> <ul style="list-style-type: none"> <li>• Cheque book with 10 leaves.</li> <li>• Cheque book with 20 leaves.</li> <li>• Cheque book with 50 leaves.</li> <li>• Cheque book with 100 leaves.</li> </ul>
<b>Account Statement</b>	<p>This option enables you to specify whether you would like to receive regular account statements. This option will be enabled only if this feature is provided for the savings account offer you are applying for.</p> <p>The options are <b>Yes</b> and <b>No</b>.</p>
<b>Statement Frequency</b>	<p>Select the frequency at which you would like to receive account statements.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Semi-Annual</li> <li>• Quarterly</li> <li>• Monthly</li> <li>• Annual</li> <li>• Fortnightly</li> <li>• Weekly</li> <li>• Daily</li> </ul>

- 
- Click **Continue**.  
Click next section is displayed.

### 3.9 Fund Your Account

This section is part of the application if you are an existing (registered) user. In this section, you are required to specify the options by which to fund your account. You can either select any existing savings or current account that you hold with the bank or can also opt to fund the account later.

 **Fund Your Account**
▼

**Your Funding Source**

Specify how you will make your opening deposit

I will transfer funds from another account with the bank.

Initial Deposit Amount    £1,000.00

£0.00 minimum

Account Number    xxxxxxxxxxxx0014    ▼

I will fund my account later.


Continue

#### Field Description


Field Name	Description
<b>Please select your method of payment</b>	<p>Indicates the option to fund your account.</p> <p>The account funding options are:</p> <ul style="list-style-type: none"> <li>• I will transfer funds from another account with the bank</li> <li>• I will fund my account later.</li> </ul>
<b>Initial Deposit Amount</b>	<p>The amount you wish to have deposited in your account.</p> <p>This field appears if you select the option, <b>I will transfer funds from another account with the bank.</b></p> <p>You are not required to specify this amount if you select the option <b>I will fund my account later.</b></p>

Field Name	Description
<b>Account Number</b>	Select this option if you wish to transfer funds from your savings or current account held with the bank. This field appears if you select the option I will transfer funds from another account with the bank.

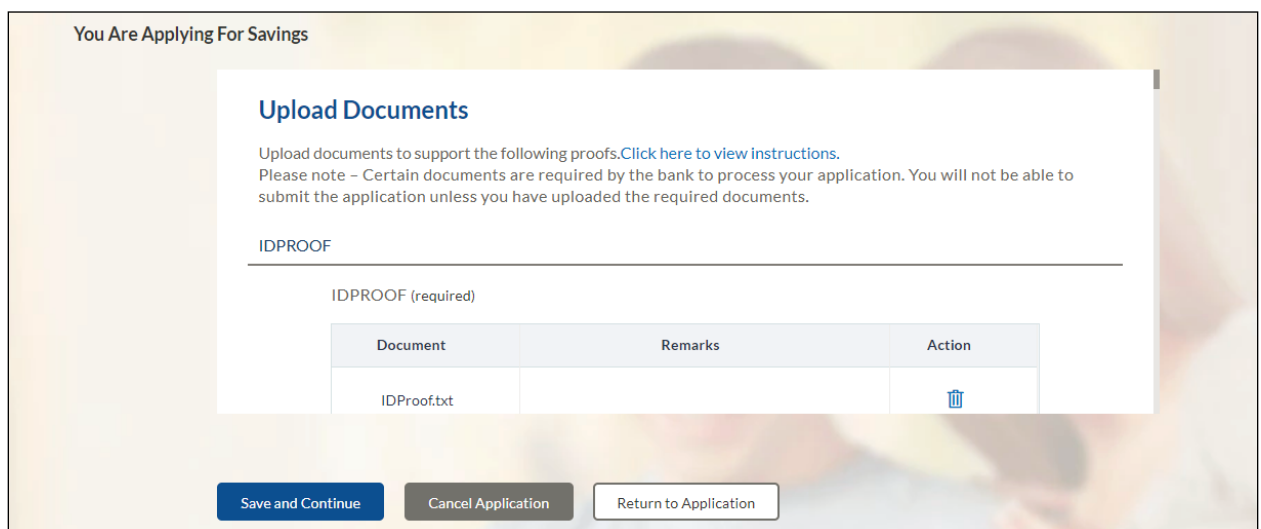
### 3.10 Document Upload

Through this screen you can upload documents serving as various proofs which are required for the processing of your application. You can navigate to this screen by selecting the provided  icon on the application.

**To upload a document:**

- Click on the  icon.
- Click on the **Attach Document** link provided against a document type in order to upload the supporting document.

#### Document Upload




You Are Applying For Savings

### Upload Documents

Upload documents to support the following proofs. [Click here to view instructions.](#)  
Please note - Certain documents are required by the bank to process your application. You will not be able to submit the application unless you have uploaded the required documents.

IDPROOF

IDPROOF (required)

Document	Remarks	Action
IDProof.txt		

#### Field Description

Field Name	Description
<b>Attach Document</b>	On selecting this link, the browse option is opened, by which you can select the required file to upload.


- Click **Save and Continue** to upload the attached documents and to continue with the application process.

### 3.11 Review and Submit

All the information that you have entered in the application is displayed on the Review and Submit screen. You can verify that all the information provided by you is correct and make any changes if required.

**You Are Applying For Savings**

Please review your information before submitting your application.




#### Primary Information

✎

---

Name	Mr John A Smith
Date of Birth	15 Nov 1990
Gender	Male
Marital Status	Single
Number of Dependents	0
Nationality	AUSTRALIA

#### Contact Information



#### Contact Information

✎

---

**Email**

Email	johnsmith@company.example.com
-------	-------------------------------

**Phone Number**



Primary Phone Number	Personal Mobile: 1-9834209384
----------------------	-------------------------------

**Permanent residence**

Accommodation Type	I own this home
Address	A21, ABB Towers, Sydney AU 444001

#### Proof of Identity





 <b>Proof of Identity</b> 	
Type of Identification	Passport
ID Number	xxxxx4959
Date of Issue	15 Nov 2015
Expiration Date	15 Nov 2030



### Employment Information

 <b>Employment Information</b> 	
<b>Primary Employment</b>	
Employment Type	Full Time permanent
Company or Employer Name	N.A.


### Features and Specifications


 <b>Features and Specifications</b> 	
Debit Card	Yes
Name on Card	John
Card Type	GOLD
Cheque Book	Yes
Number of Leaves	50
Account Statement	Yes
Statement Frequency	Monthly

### Fund Your Account

 <b>Fund Your Account</b> 	
Initial Deposit Amount	£1,000.00
Funding Through	Account Number: xxxxxxxxxxxx0019

## Documents


Documents



CAPACITY

---

3 months salary slip

[SalaryInfo.txt](#)

ADDRESSPROOF

---

PASSPORT

[Passport.txt](#)

AADHAR

[AadharDetails.txt](#)

IDPROOF

---


IDPROOF

[IDProof.txt](#)

Submit

Cancel

Save for Later

- Click  against any section heading to edit the details of that 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 any additional steps that might need to be undertaken by you or the bank.

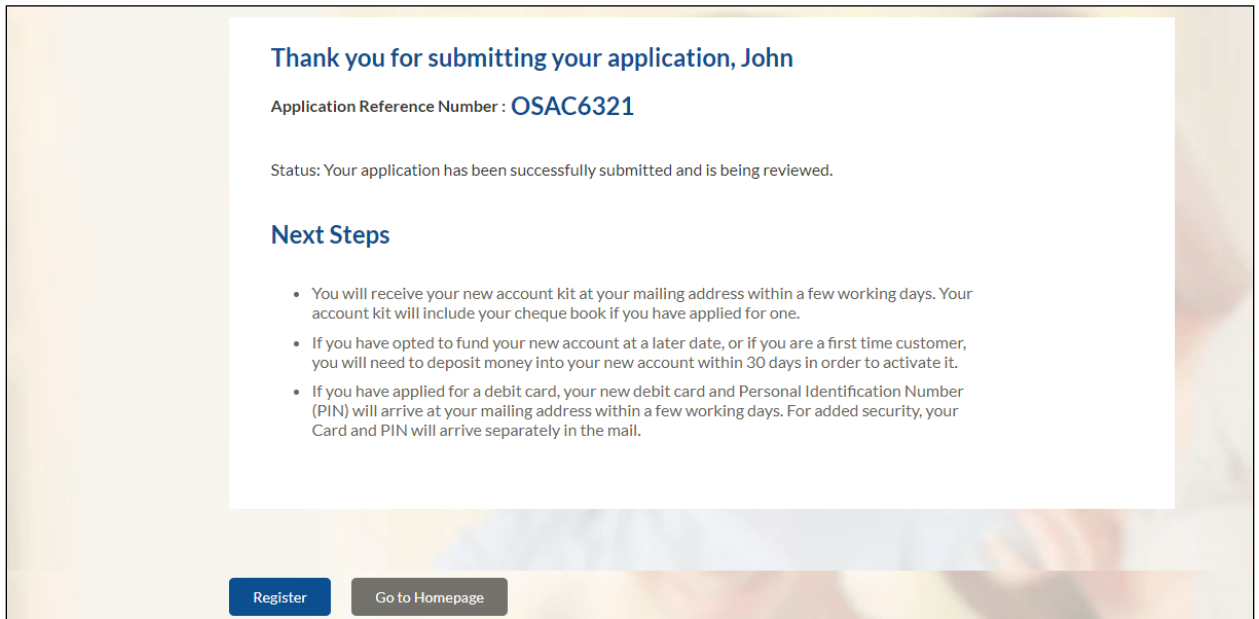
---

**Note:** The process type used for integration with UBS is BPEL.

---

## 3.12 Submitted Application – Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of your application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, and if you have not already registered, the option to register will also be available on this screen.



- If the applicant who has filled in the application details is not a registered channel user and if registration is not mandatory, the option to register for channel access will be available on this page. Click **Register**.  
OR
- Click **Go to Homepage** to navigate to the application dashboard screen.  
OR  
Click **Track your Application** in order to be navigated to the application tracker.

### 3.13 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.

The screenshot shows a registration form titled "Registration" on a page with the heading "You Are Applying For Savings". The form contains the following elements:

- Registration** (Section Header)
- Text: "You need to register first before submitting your application."
- Text: "You will need to register with us in order to track your application. Please provide the following details to register with ZigBank."
- Email** field: Contains "johnsmith@company.example.com" with a help icon.
- Confirm Email** field: Contains "johnsmith@company.example.com" with a **Verify** link to its right.
- Password** field: Contains "....." with a help icon.
- Confirm Password** field: Contains "....."
- Buttons at the bottom: **Submit Application** (blue), **Cancel Application** (grey), and **Return to Application** (white).

#### Field Description

Field Name	Description
<b>Email</b>	Enter the email ID with which you would like to register.
<b>Confirm Email</b>	To confirm the email ID, re-enter the email ID entered in the <b>Email</b> field.

<b>Verify</b>	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.
<b>Password</b>	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.
<b>Confirm Password</b>	To confirm the password re-enter the password entered in the <b>Password</b> field.

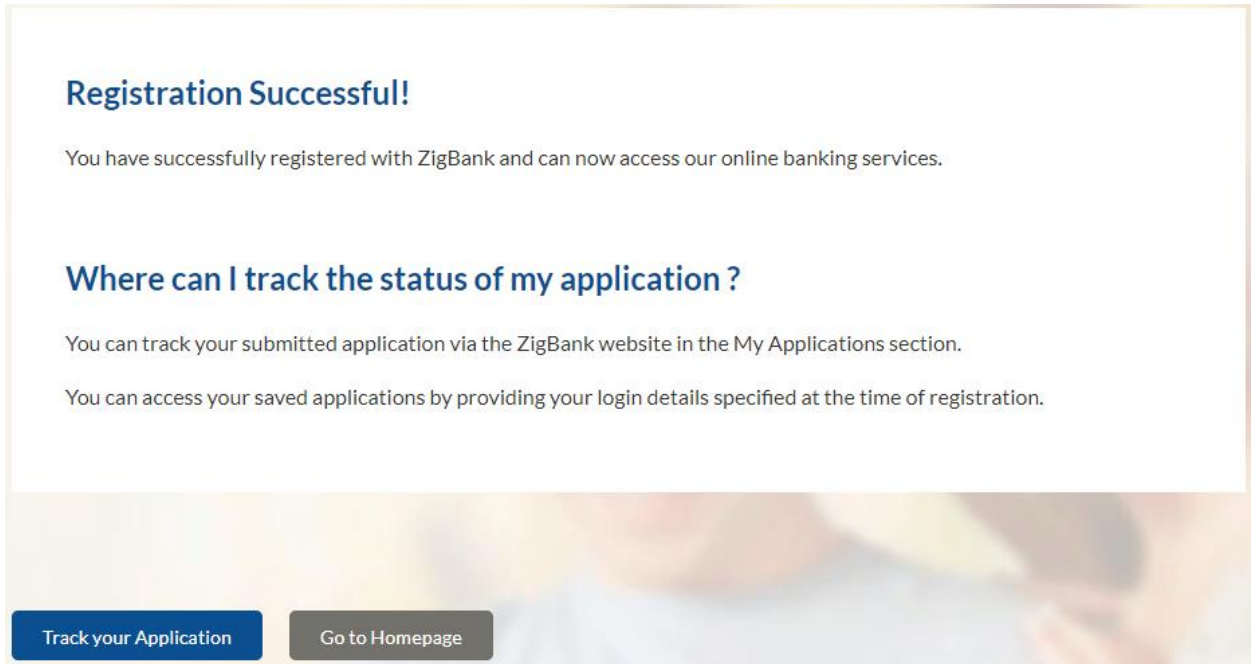
- Click Register

### Verification

Field Name	Description
<b>Verification Code</b>	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 User - Confirm

A confirmation screen for user registration. The header reads "Registration Successful!". Below it, a message states: "You have successfully registered with ZigBank and can now access our online banking services." A section titled "Where can I track the status of my application?" provides instructions: "You can track your submitted application via the ZigBank website in the My Applications section." and "You can access your saved applications by providing your login details specified at the time of registration." At the bottom, there are two buttons: "Track your Application" (blue) and "Go to Homepage" (grey). The background of the bottom half of the screen shows a blurred image of a person's hands holding a smartphone.

**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.

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

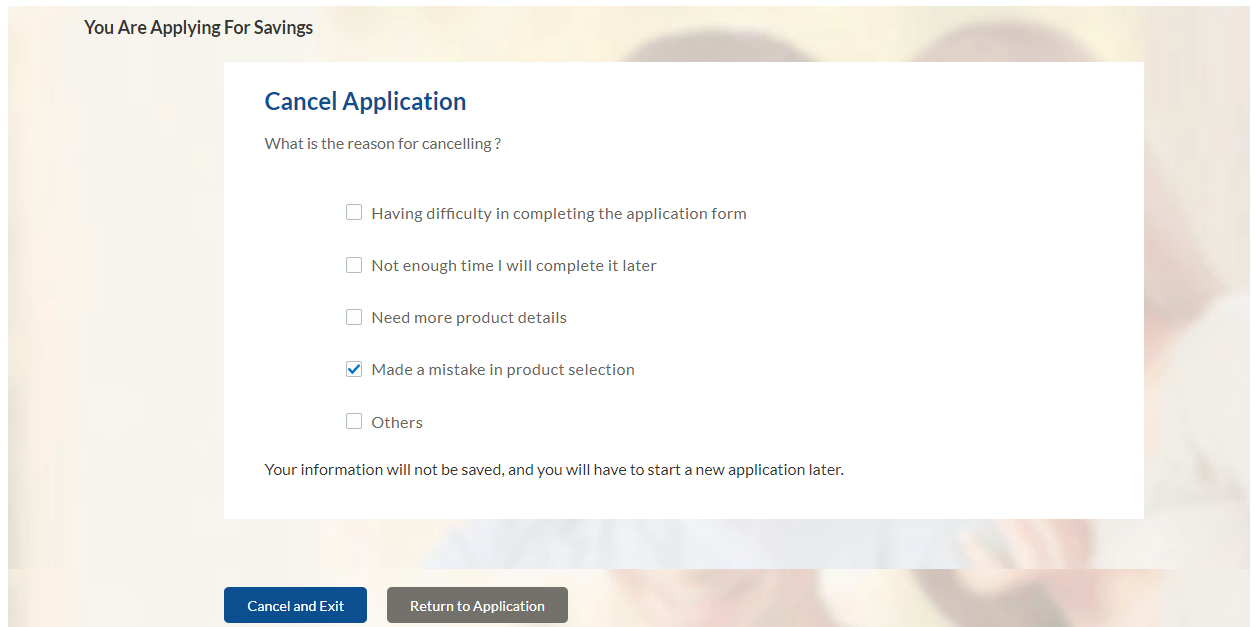
- Click **Track Application** to navigate to application tracker to view the applications status.  
OR  
Click **Go To Homepage** to navigate to the product showcase.

### 3.14 Cancel 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 the 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.

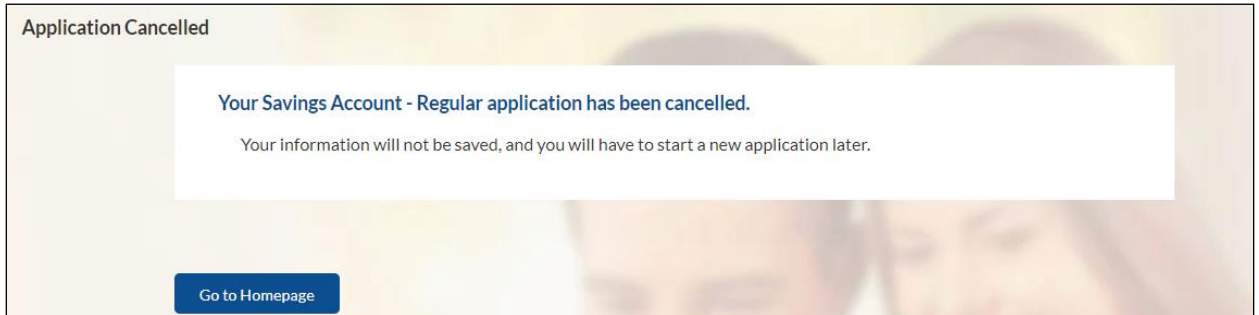


#### Field Description

Field Name	Description
Reason for Cancelling	Indicate the reason for which you are cancelling the application. This is an optional step. The cancellation reason could be: <ul style="list-style-type: none"><li>• Having difficulty in completing the application form</li><li>• Not enough time I will complete it later</li><li>• Need more product details</li><li>• Made a mistake in product selection</li><li>• Others</li></ul>
Please Specify	This field is displayed if you have selected the option <b>Others</b> as <b>Reason for Cancelling</b> . Enter the reason for which you are cancelling the application in this field.

- 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.



### 3.15 Save for Later

The 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 application tracker under the In Draft tab. You can select any application to resume the application submission process.

#### To save an application:

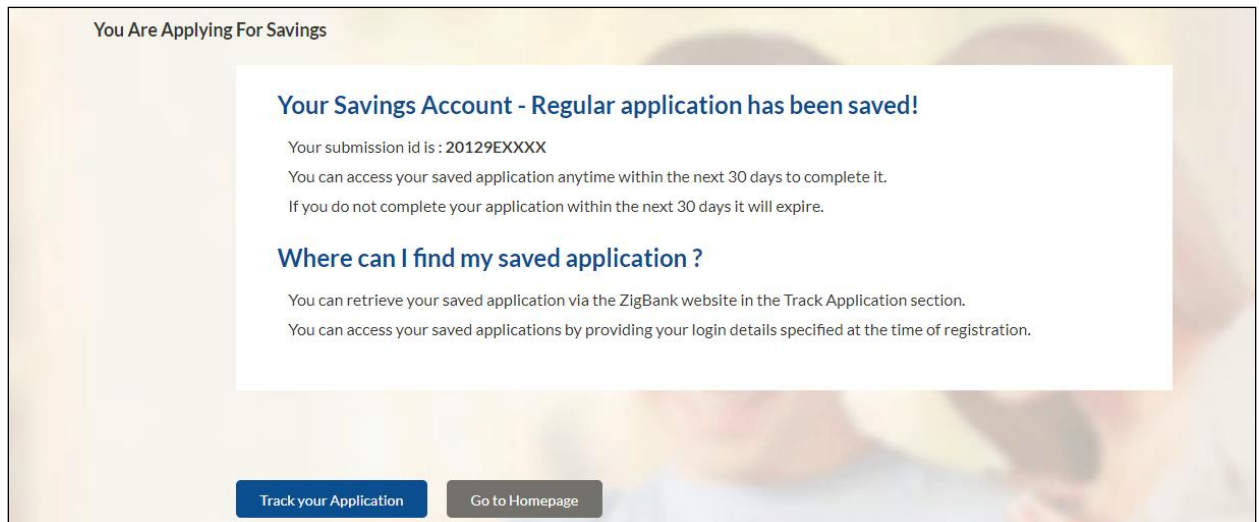
- Click **Save for Later**. The **Save and Complete Later** screen is displayed.
- In the **Email** field, enter the email address with which you would like to register.
- To confirm the email, enter the email ID in the **Confirm Email** field.
- Click the Verify link to verify the entered email address.
  - a. In the **Verification Code** field, enter the verification code sent on the email ID entered in the Email field.
  - 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 login.
- To confirm the password enter the password in the **Confirm Password** field.

#### Field Description

Field Name	Description
<b>Email</b>	Enter the email ID with which you would like to register
<b>Confirm Email</b>	To confirm the email ID re-enter the email ID entered in the <b>Email</b> field.
<b>Verify</b>	<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 <b>Verify</b> sub section under section <b>Register User</b> for further information on verification.</p>
<b>Password</b>	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.
<b>Confirm Password</b>	To confirm the password re-enter the password entered in the <b>Password</b> 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.

### 3.16 Existing User

An application form being initiated by an existing user (registered user) will differ from that of one being initiated by a new/unregistered user. If you are applying for a savings 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 savings account. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information and Employment Information.

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## 4. 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:

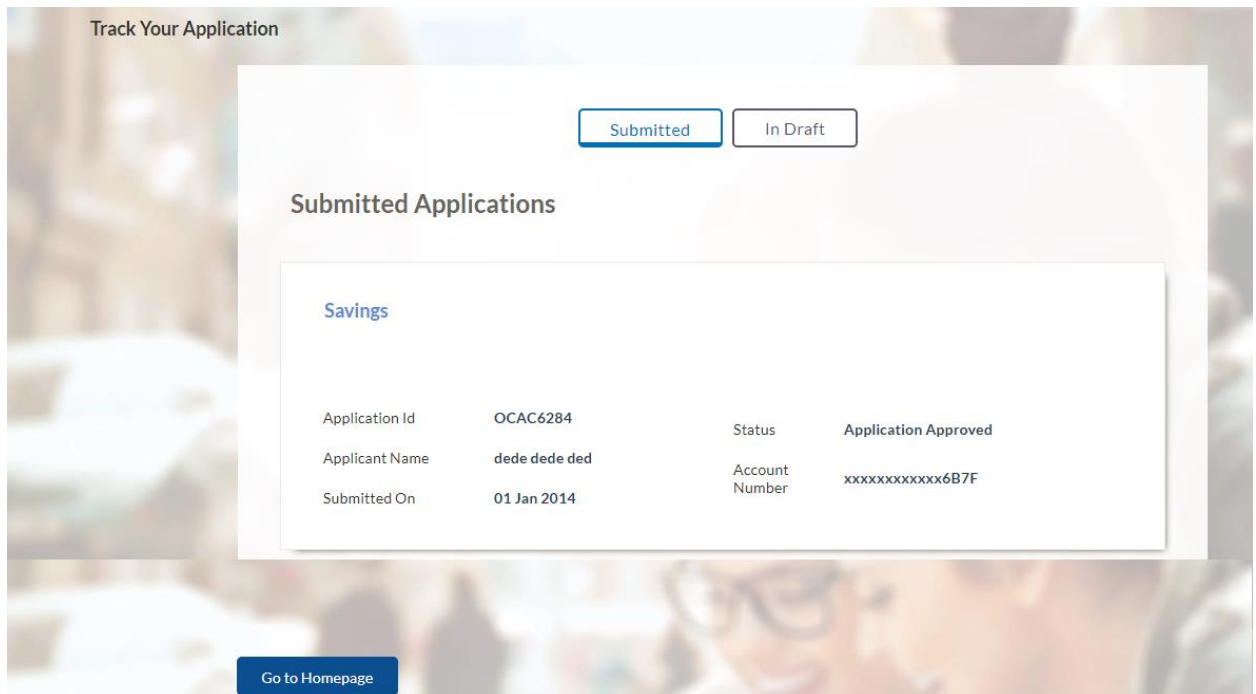
- **View submitted applications:** The application tracker enables you to view details of submitted application which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
- **View applications 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 application 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.

## 4.1 Submitted Application – Savings Account

The following details are displayed on a savings account application card under the Submitted tab of the application tracker page. On clicking on a specific card, the details page of that card appears. However, once an application has been completely processed, the card will no longer be clickable.

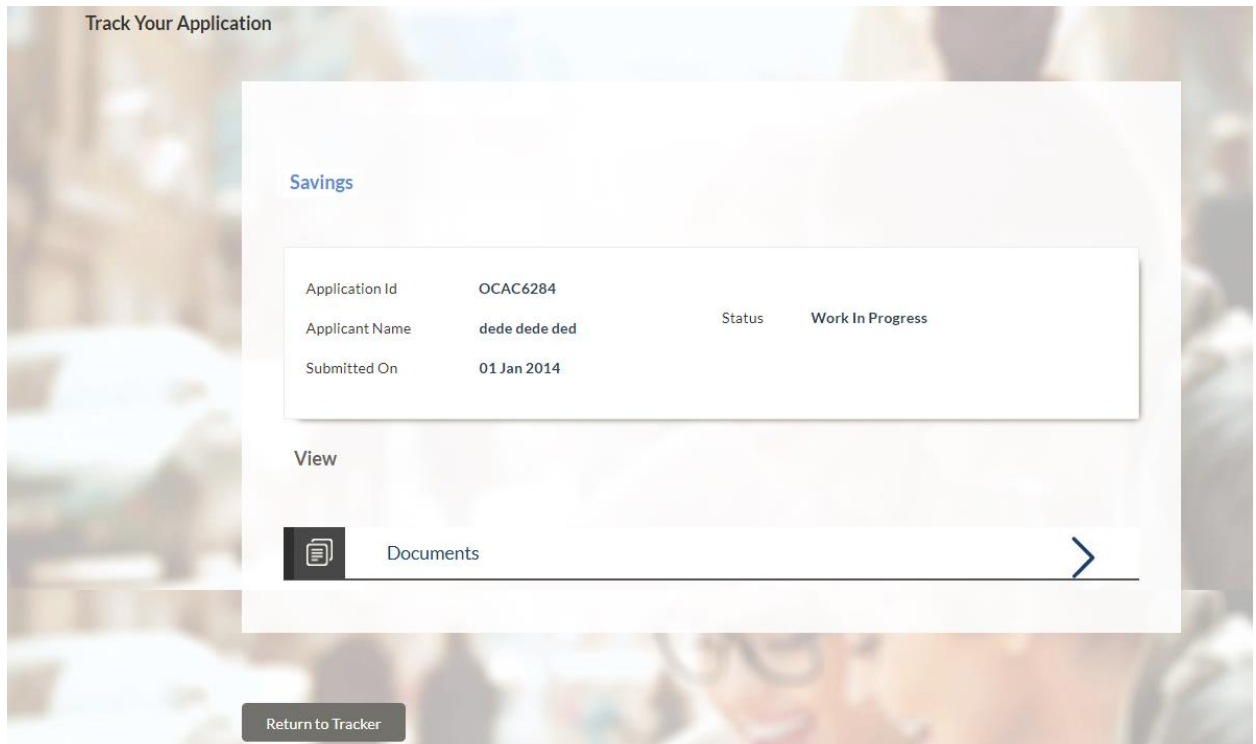


### Field Description

Field Name	Description
<b>Savings account Offer Name</b>	The name of the offer for which the application has been made.
<b>Application ID</b>	The application reference number as generated by the bank at the time the application was submitted.
<b>Applicant Name</b>	The name of the applicant be displayed here.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Status</b>	The current status of the application.

<b>Field Name</b>	<b>Description</b>
<b>Account Number</b>	The account number, once generated, is displayed here. This account number is only displayed once the application is successfully processed to completion.
<hr/> <ul style="list-style-type: none"><li>• Select the application card.</li><li>• The Application Details screen is displayed with options to view additional details of the application and pending tasks, if any</li></ul>	

## 4.2 Savings Account Application Tracker Details



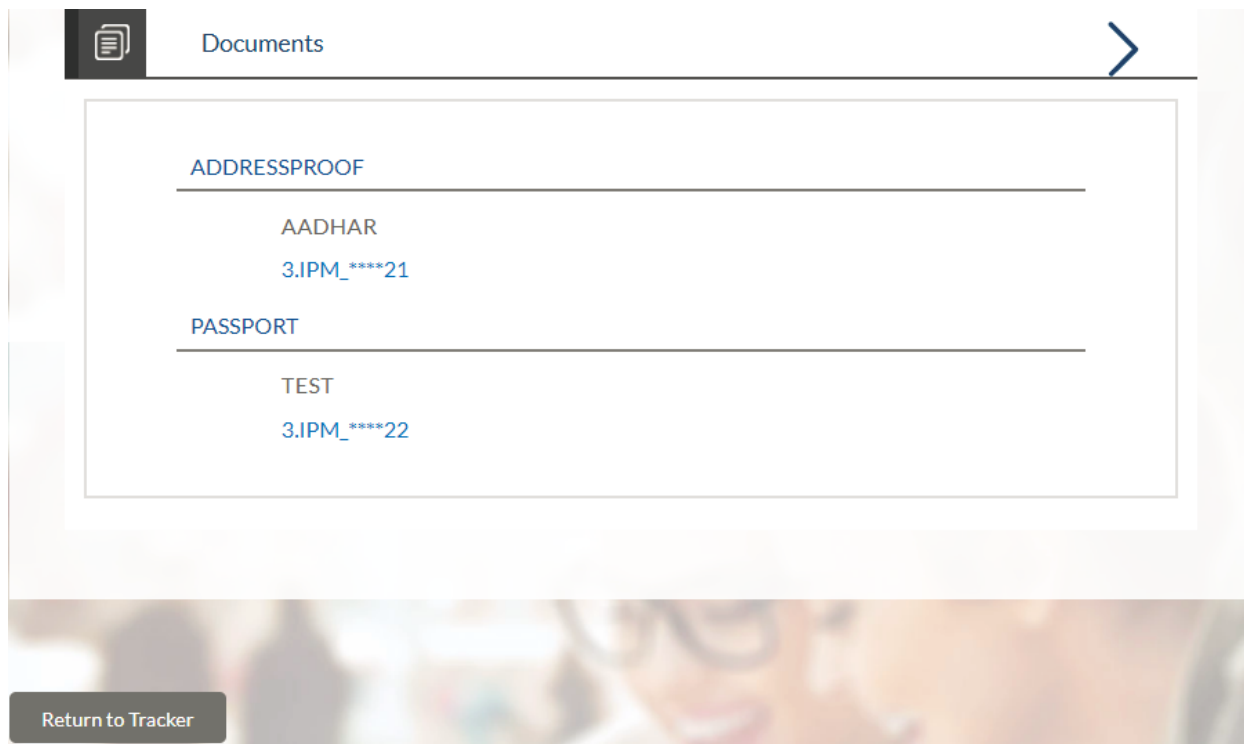
### Field Description

Field Name	Description
<b>Savings account Offer Name</b>	The name of the offer for which the application has been made.
<b>Application ID</b>	The application reference number as generated by the bank at the time the application was submitted.
<b>Applicant Name</b>	The name of the applicant be displayed here.
<b>Submitted On</b>	The date on which the application was submitted.
<b>Status</b>	The current status of the application.

- Click on Documents to view documents that have been uploaded in the application form.

## 4.3 Documents

This section displays the documents that are uploaded in the application form.



### Field Description

Field Name	Description
<b>Document Category</b>	All the categories under which documents have been uploaded are listed on the screen below which the document type and link of each uploaded document are displayed.
<b>Document Type</b>	The document type against which the documents have been uploaded are listed below each document category to which they belong.
<b>Document</b>	The names of the uploaded documents as well as the links by which you can view and download each document are displayed.



**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.

**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.

**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.

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