

Oracle Banking Digital Experience

**Credit Card Originations User Manual
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ORACLE®

Credit Card Originations 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

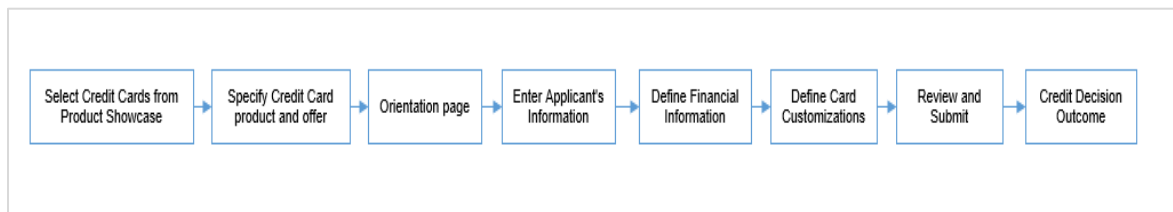
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Third Party System	FCR	UBS	OBP 2.5.0.2
1	Credit Card Application Submission	×	×	×	✓
2	Credit Card Application Tracker	×	×	×	✓

3. Credit Card Application

The credit card application is created to enable customers to apply for a credit card by providing basic personal and financial details. The applicant can also define preferences such as whether add-on card holders are to be added to the card and if balance transfers are to be defined.

The application tracker is built to enable tracking of the application once it is submitted. The application tracker also enables the applicant to retrieve and complete an application that is saved. Additionally, the applicant can perform certain tasks from the application tracker such as uploading documents required by the bank, specifying additional card preferences such as delivery preferences and card customizations including defining card background and name to be printed on the card.



The credit card application process consists of the following steps:

- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** These sections consist of the details such as, income, expense, asset, and liability details of the applicant.
- **Card Customization:** This section enables you to customize the credit card you are applying for by adding add-on card holders to the card or defining balance transfer to be made to the card.
- **Review and Submit:** This section displays the summary of the credit card application. You can verify details submitted as part of the application and can modify any if required.
- **Credit Decision Outcome:** This section displays the credit decision, once the application is submitted successfully.

Credit Card Workflow

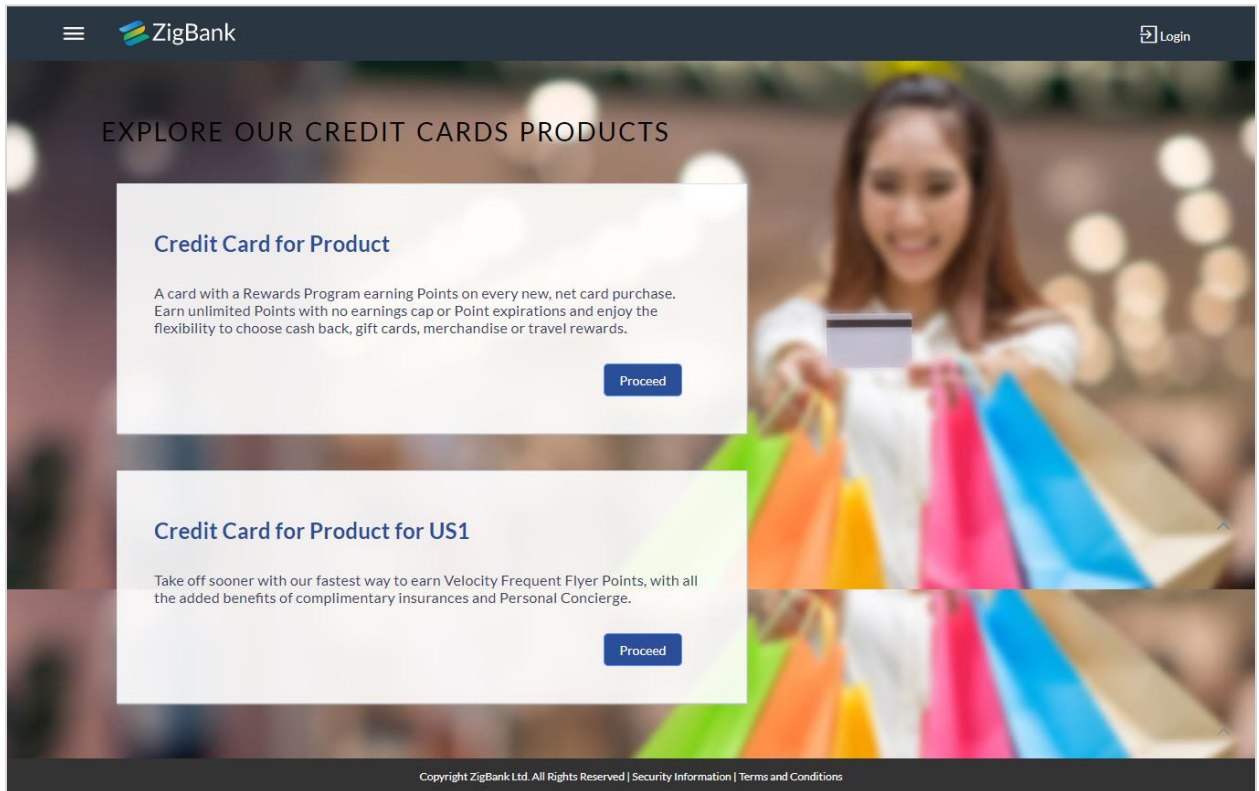
How to reach here:

Dashboard > Credit Card

To apply for credit card:


- The applicant selects 'Credit Card' as an option from the product showcase
- The product selection screen is displayed.

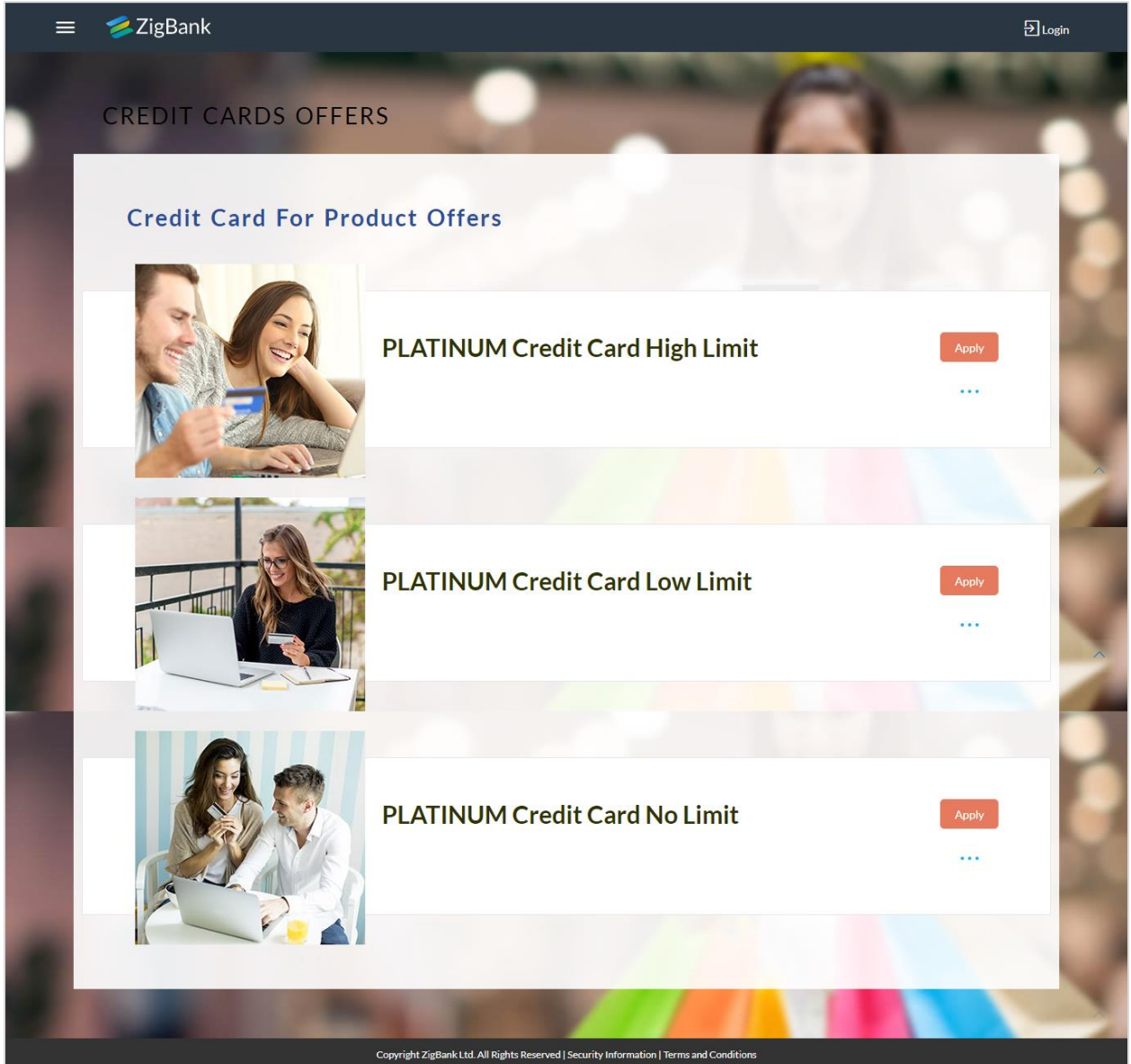
3.1 Product List



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

3.2 Credit Card Offers

Once you select a suitable credit card product, all the offers available under that product are displayed on the Credit Card Offers page. You can view additional information about an offer by selecting the  link available against the offer.



The screenshot displays the ZigBank website's 'Credit Card Offers' page. At the top, the ZigBank logo and a 'Login' button are visible. The main heading is 'CREDIT CARDS OFFERS'. Below this, a section titled 'Credit Card For Product Offers' lists three credit card options:

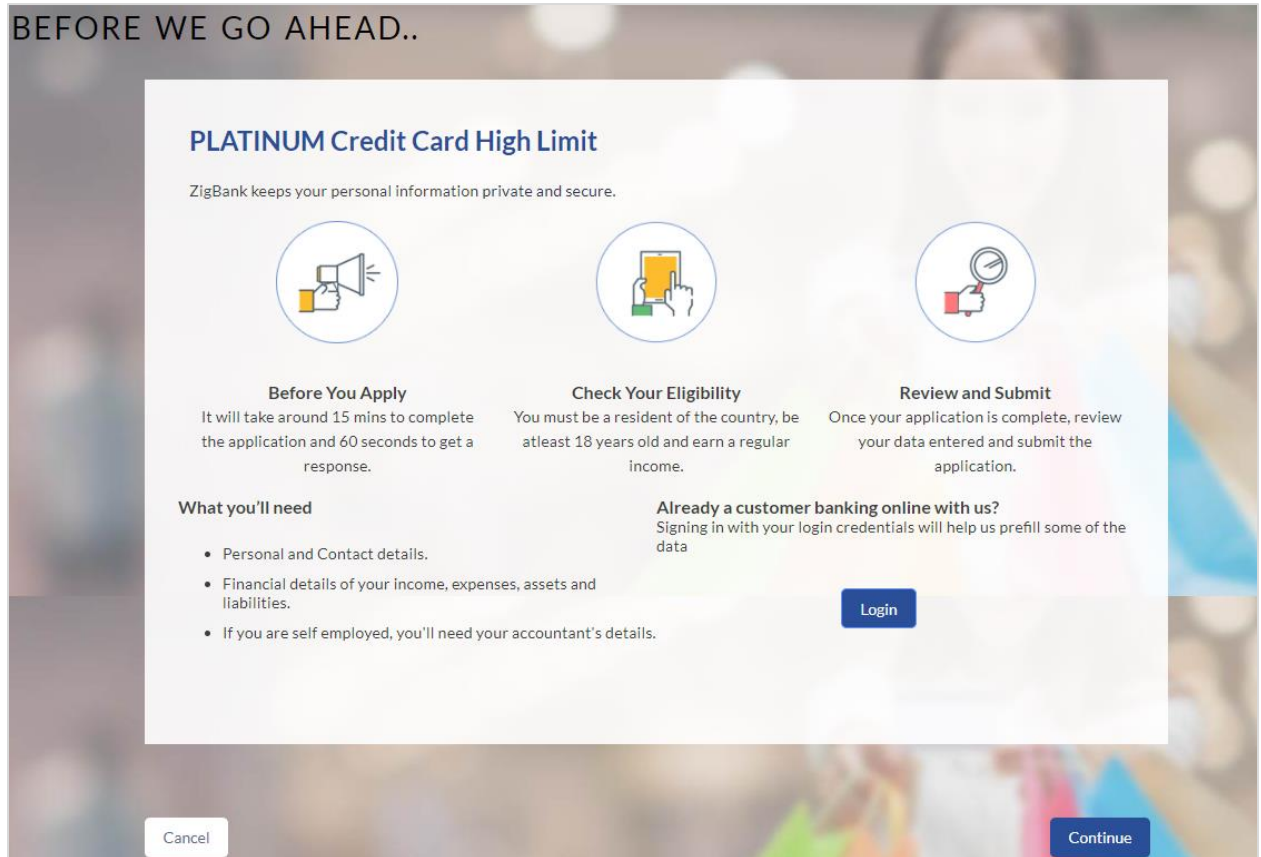
- PLATINUM Credit Card High Limit**: Includes an 'Apply' button and a three-dot menu icon.
- PLATINUM Credit Card Low Limit**: Includes an 'Apply' button and a three-dot menu icon.
- PLATINUM Credit Card No Limit**: Includes an 'Apply' button and a three-dot menu icon.

Each offer is accompanied by a small image of a couple. At the bottom of the page, there is a footer with the text: 'Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions'.

- Once you have made a decision about which offer best suits your needs, click the **Apply** button provided against the specific offer. The orientation screen of the particular credit card offer is displayed.

3.3 Orientation Page

The orientation page contains details about the steps involved in the application, details required for the application as well as eligibility criteria to be met in order to apply for the specific offer. This page also provides existing customers with the option to specify login credentials in order to have the application form pre-populated with the applicant's personal information.



- Click **Continue**, if you are a new user or wish to continue as a guest user.
OR
Click **Login** if you are a registered user. For more information on the application of registered (existing) user, view the **Existing User** section in this document
OR
Click **Cancel** to abort the application process. For more information on cancelling an application, view the Cancel Application section of this document.

The following sections are displayed:

Primary Information, Proof of Identity, Contact Information, Employment Information.

3.4 Applicant Profile Details

You are applying for

PLATINUM CREDIT CARD HIGH LIMIT

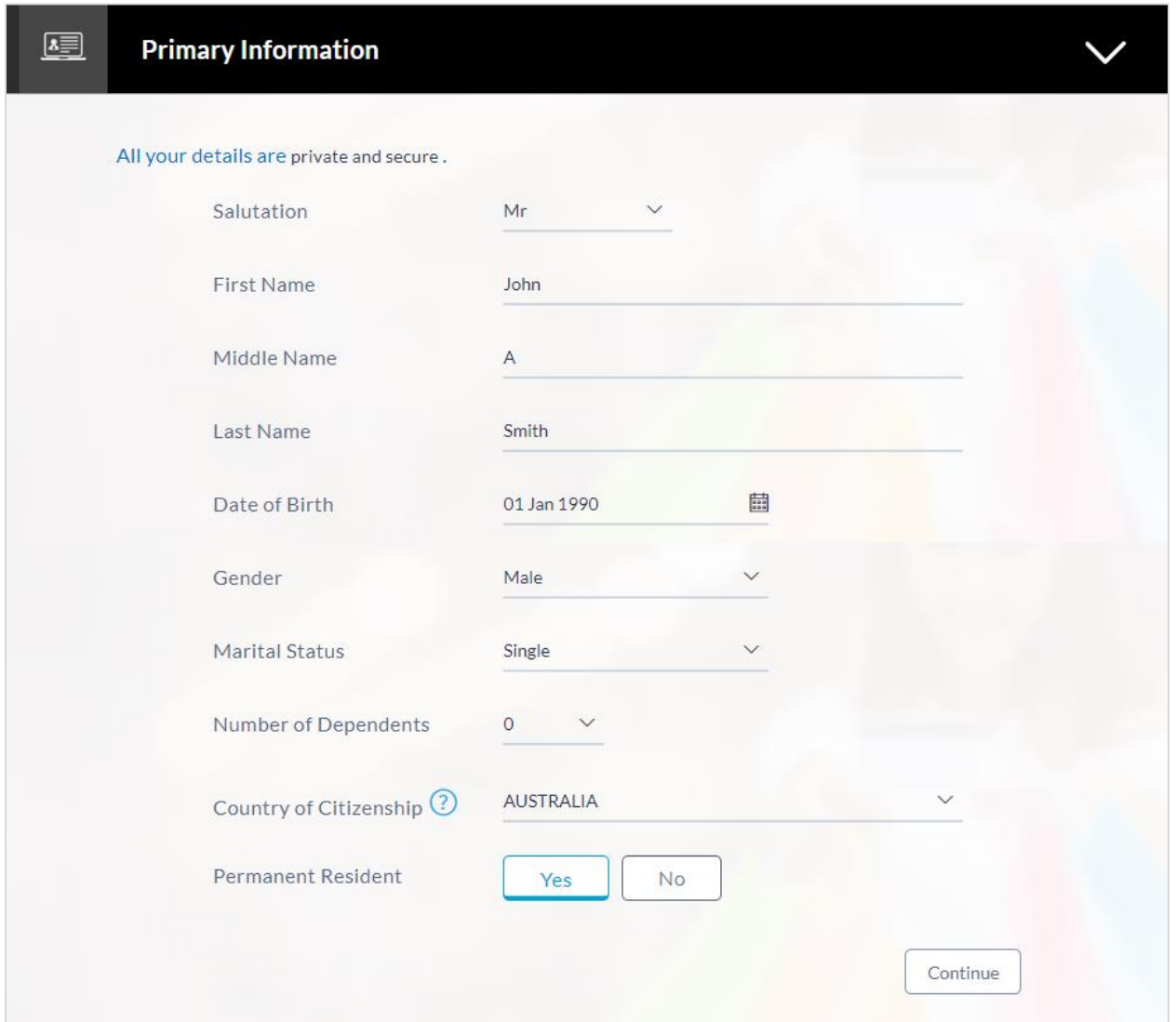
- Primary Information
- Proof of Identity
- Contact Information
- Employment Information

Cancel Save for Later Continue

- 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.

3.5 Primary Information

In the primary Information screen enter personal information such as 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 your salutation. Examples of salutation are Mr., Mrs., Dr., Miss, Ms.
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	Specify your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Specify your gender
Marital Status	Specify your marital status. The options are: <ul style="list-style-type: none"> • Married • Single • Divorced • Separated • Widowed • De facto • Undisclosed
Number of Dependents	Specify the number of dependents you have.
Country of Citizenship	The country of which you are a citizen.
Permanent Resident	You are required to identify whether you are a permanent resident of the country or not.
Country of Residence	The country in which you reside. This field is displayed if you select No in the Permanent Resident field.

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

3.6 Proof of Identity

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



Field Description

Field Name	Description
Type of Identification	Select the identification document 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.

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


3.7 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.

 **Contact Information** 

Residential Address


We will be sending all postal mail to this address.

Country	AUSTRALIA	▼
Address Line 1	A21, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444001	
Staying Since	01 Jan 2017	
Accommodation Type	Owned	▼

Previous Residential Address

Country	AUSTRALIA	▼
Address Line 1	A2, ABB Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444006	
Accommodation Type	Owned	▼

Email

Email 	john21@ofss.com
Please confirm your email ID	john21@ofss.com

Phone Number

Phone Type	Work Mobile	▼
Primary Phone Number	6237486278	
Add an alternate phone number	<input type="button" value="Yes"/>	<input type="button" value="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.

Field Description


Field Name	Description
Residential Address	
Country	Select the country in which you reside.
Address 1-2	Enter your address details.
City	Enter the name of the city in which you reside.
State	Enter to state in which you reside.
Zip Code	The zip code of your residence.
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 • Other
Previous Residential Address	
Country	Specify the country in which you resided previously.
Address Line 1-2	Enter address details of your previous residence.
City	Enter the name of the city in which you resided previously.
State	The state in which you resided previously.
Zip Code	The zip code of your previous residence.

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 address in order 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 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.</p> <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>

Field Name	Description
Alternate 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.

3.8 Employment Information

In this section enter details of your employment starting with your current primary employment. You can add multiple current employment records as well as previous employment records. The details required for each employment record are type of employment, subsequent status, date on which specific employment was started and if you are salaried or self employed, the company or employer name as well as your designation, gross annual salary and employment address. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment, in which case you will be required to enter details of your previous employment as well as the date on which your employment ended.


▼

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	A3, NKP, Sydney VIC AU 444008

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	444008	

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>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
Employer Name	<p>The 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>
Designation	<p>Your designation at your current employment. 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.</p>
Gross Annual Salary	<p>The gross annual salary you earn at your current employment. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>



Field Name	Description
Country	The country in which you are employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Address Line 1-2	Address details of your employment. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
City	The name of the city in which your work place is located. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
State	The name of the state in which your work place is located. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Zip Code	The zip code of your workplace. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Additional Employment	
Employment Type	<p>The type of employment.</p> <p>The types are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed • Others

Field Name	Description
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
Employer Name	<p>Name of the company or firm at which you are/were employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Designation	<p>Your designation at the specific company or organization. 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 employment at the specific company or organization.</p>
End Date	<p>The date on which your employment at the specific company or organization ended.</p>
Gross Annual Salary	<p>The gross annual salary you earn at the specific employment. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Country	<p>The country in which you are employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Address Line 1-2	<p>Address details of your employment. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>

Field Name	Description
City	The name of the city in which your work place is located. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
State	The name of the state in which your work place is situated. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Zip Code	The zip code of your workplace. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .

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

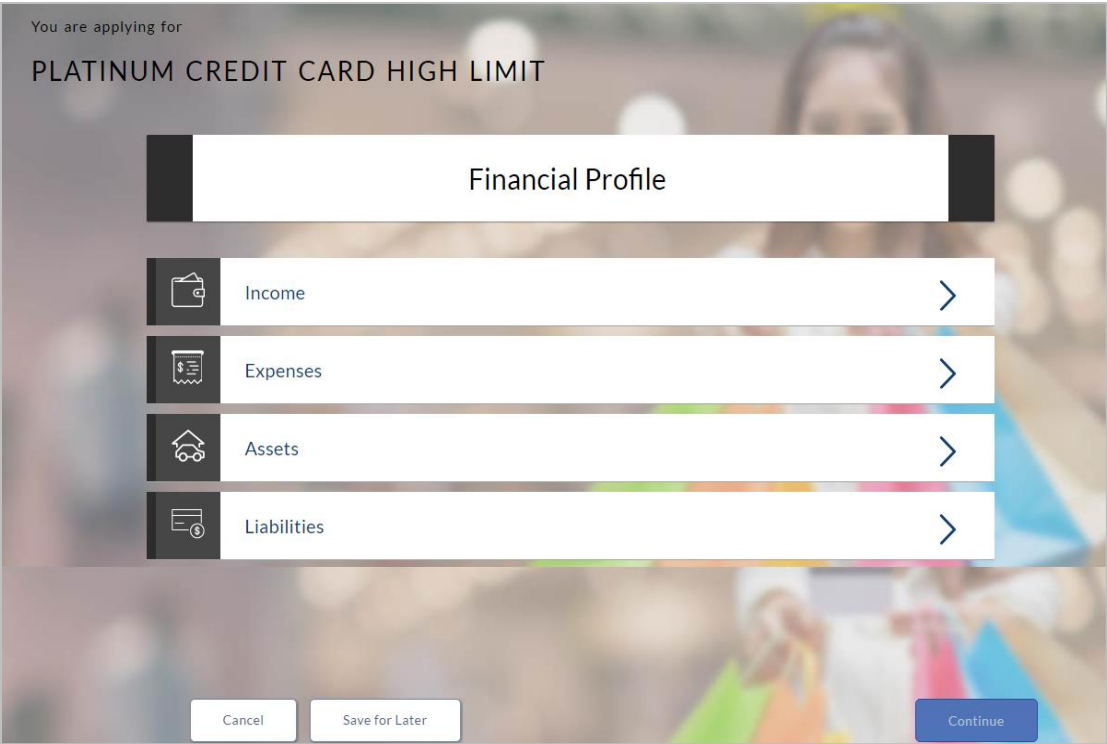
OR

- Click  to edit the employment information.
- Click  to add more than one employment record.
- Click **Continue** to proceed with the application process.

The **Financial Profile** screen is displayed with **Income**, **Expense**, **Asset**, and **Liability** sections.



3.9 Financial Profile


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




3.9.1 Income Information

In this section enter details of all income that you want to be considered to be the basis on which you will make credit card payments.

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



Income
▼

Primary Income




Type of Income	PAYG or Salary ▼
Gross Income	A\$500,000.00
Net Income	A\$500,000.00
Frequency	Yearly ▼

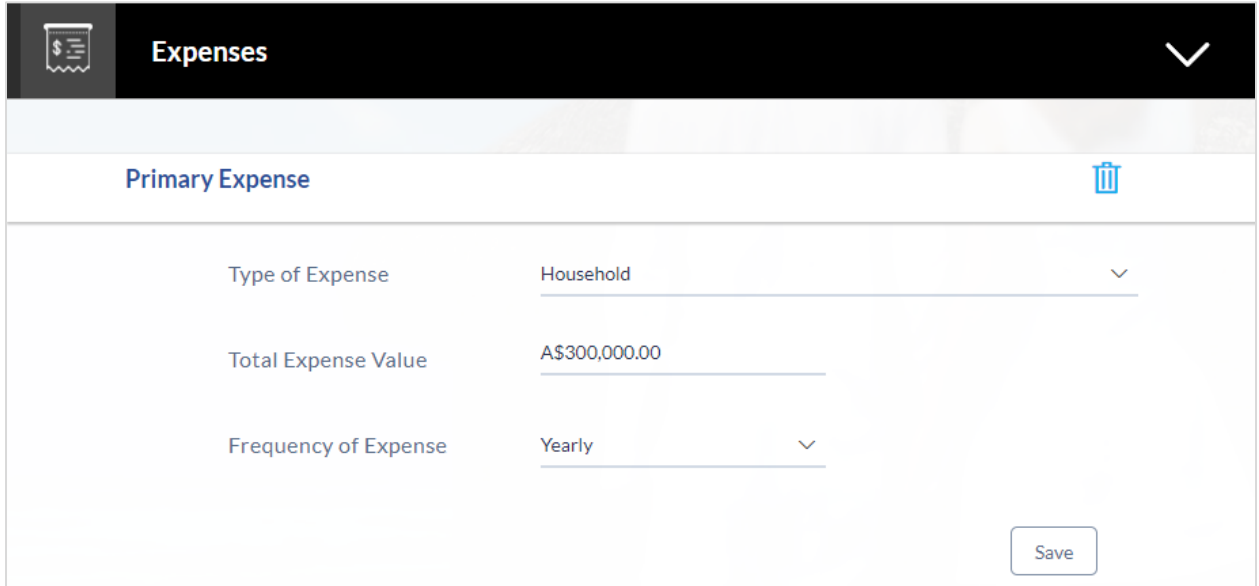
Field Description

Field Name	Description
Primary Income	
Type of Income	The source of your primary income. Examples of source of income can be rental income, salary, etc.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income.
Frequency	The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc.

- Click Save to update the income details.
 - Click Continue to proceed with the expense details section.
- OR
- Click  to add another income record.

3.9.2 Expense Information

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




Field Description



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

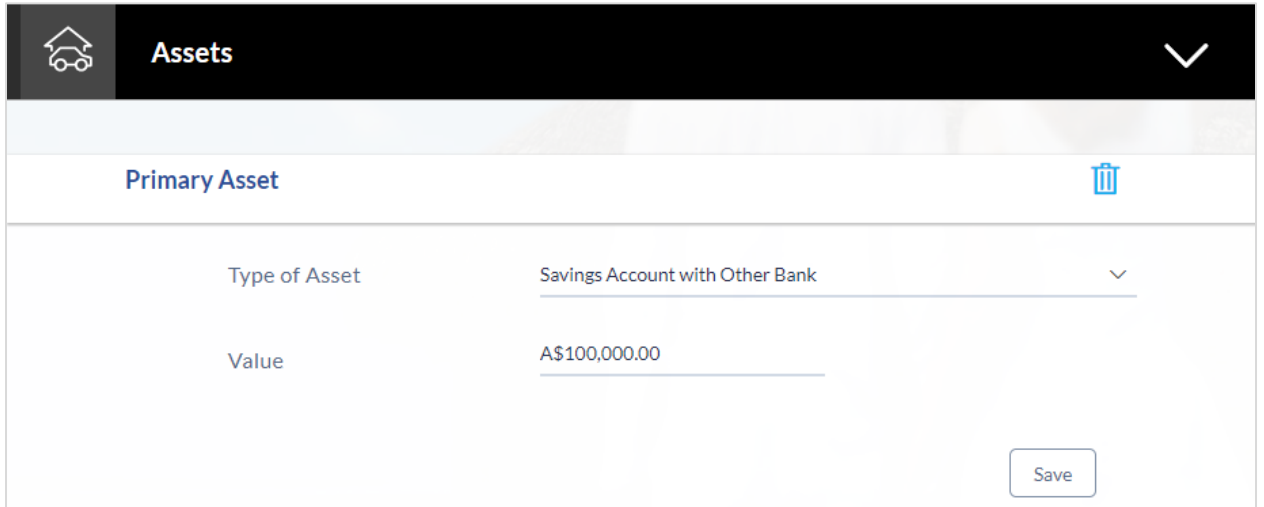
- Click **Save** to update the expense details.
- Click **Continue** to proceed with the asset details section.

OR

- Click  to add another expense record.

3.9.3 Asset Information:

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



Field Description



Field Name	Description
Primary Assets	
Type of Asset	Select the type of asset you own. Examples of assets are – Home, Savings account with bank, etc.
Value	The market value of the asset.

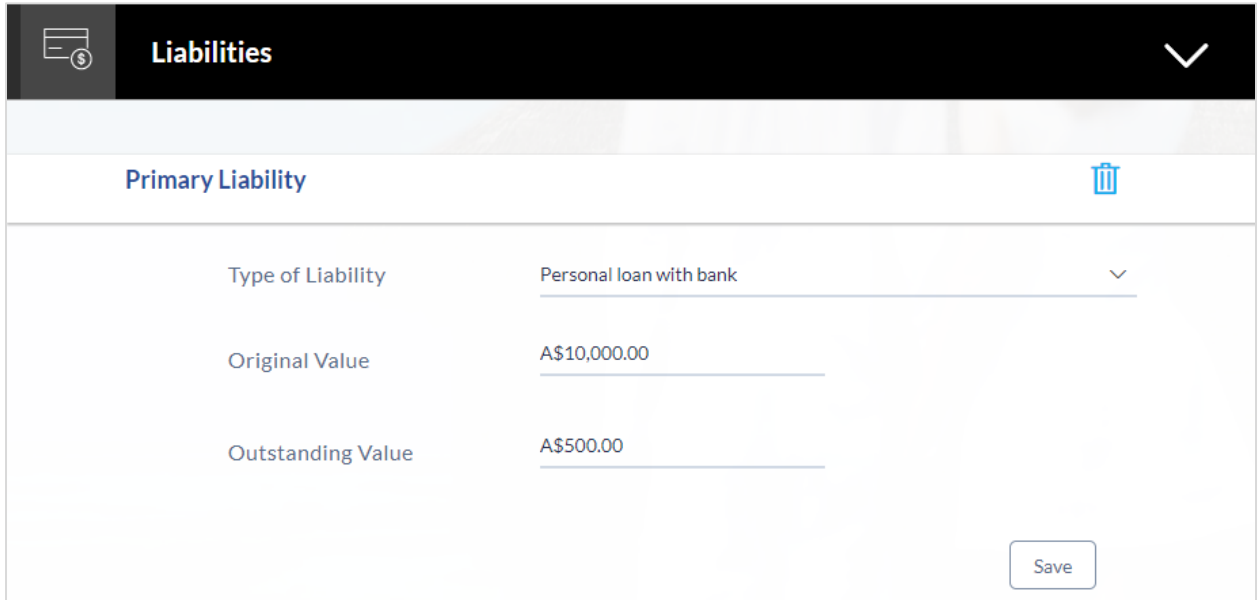
- Click **Save**.
- Click **Continue** to proceed with the liability details section.

OR

Click  to add another asset record

3.9.4 Liability Information


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



The screenshot shows a mobile application interface for entering liability information. At the top, there is a dark header with a menu icon and the title 'Liabilities'. Below the header, there is a light blue bar with the text 'Primary Liability' and a trash icon. The main form area contains three input fields: 'Type of Liability' with the value 'Personal loan with bank', 'Original Value' with the value 'A\$10,000.00', and 'Outstanding Value' with the value 'A\$500.00'. A 'Save' button is located at the bottom right of the form.

Field Description

Field Name	Description
Primary Liability	
Type of Liability	Select the type of liability you want to define. Examples can be home loan, personal loan, credit card debt, etc.
Original Value	Identify the original value of the liability.
Outstanding Value	Enter the current outstanding value of the liability.

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

3.10 Customize your Card

Customize your Card

Add-On Card Holders(optional)
You may add up to 4 additional card holders.
The primary card holder will be responsible for all transactions including interest and fees changes.

Add an Add-On Card Holder

Salutation	Mr
First Name	John
Middle Name (optional)	A
Last Name	Wilson
Date of Birth	01 Jan 1992
Citizenship	AUSTRALIA
Permanent Resident	<input type="button" value="Yes"/> <input type="button" value="No"/>
Address is same as primary applicant's	<input type="button" value="Yes"/> <input type="button" value="No"/>

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

Accommodation Type	Owned
Country	AUSTRALIA
Address Line 1	A21, Express Towers
Address Line 2	
City	Sydney
State	Victoria
Zip Code	444002
Staying Since	dd mm yyyy

Add another Add-On Card Holder

Balance Transfer(optional)
What is a balance transfer?
You may transfer up to 3 balances from any cards. Balance transfers may be subject to a fee. Please review the Pricing and Terms.

Transfer a balance to my new credit card

Card Issuer	OBP_1
Payee Name	BOFA
Card Number	xxxx-xxxx-xxxx-9328
Transfer Amount	€500.00

Transfer another balance

Field Description

Field Name	Description
Add an add-on card holder	You can add an add-on card by selecting Yes . The following fields to capture add-on card holder's information are displayed if you select option Yes .
Salutation	Specify the add-on card holder's salutation. Examples of salutation are Mr., Mrs., Dr.
First Name	Enter the add-on card holder's first name.
Middle Name	Enter the add-on card holder's middle name. This field is optional.
Last Name	Enter the add-on card holder's last name.
Date of Birth	Specify the add-on card holder's date of birth.
Country of Citizenship	Select the add-on card holder's country of citizenship.
Permanent Resident	Whether the add-on card holder is a permanent resident of the country or not.
Country of Residence	This field is enabled only if you have identified that the add-on card holder is not a permanent resident of the country by selecting No in the Permanent Resident field. In this case, the add-on card holder's country of residence is required to be identified.
Address is same as primary applicant's?	Select option Yes if your address is the same as that of the primary applicant's. The system will populate the address you have entered as Residential Address in the Contact Information section in this sub section.
Residential Address	
Accommodation Type	<p>The type of accommodation in which the add-on card holder resides.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other

Field Name	Description
Country	Specify the country in which the add-on card holder resides.
Address 1-2	Enter the add-on card holder's address details
City	Enter the name of the city in which the add-on card holder resides.
State	Specify the name of the state in which the add-on card holder resides.
Zip Code	The zip code of the add-on card holder's residence.
Staying Since	Date since which the add-on card holder has been residing at the current address. If you identify a date that is less than the minimum amount of time required for the user to have resided in the current residence, the system will display fields in which you can specify the previous residence address of the add-on card holder.
Previous Residential Address	
Accommodation Type	<p>The type of accommodation in which the add-on card holder resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Country	Specify the country in which the add-on card holder resided previously.
Address Line 1 - 2	Enter address details of the add-on card holder's previous residence.
City	Specify the name of the city in which the add-on card holder had resided previously.
State	Identify the state in which the add-on card holder had resided previously.
Zip Code	The zip code of the add-on card holder's previous residence.
Balance Transfer	

Field Name	Description
Transfer a balance to my new card	You can select option Yes to specify balance transfer details. The following fields in which you can enter balance transfer details are displayed if you select Yes .
Card Issuer	Enter the name of the institution that issued the card from which balance is to be transferred to your new card.
Payee Name	Enter the name of the holder of the card from which balance is to be transferred.
Card Number	Enter the number of the credit card from which balance is to be transferred.
Transfer Amount	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.


-
- Click **Continue**.
 - Click **Review and Submit**. The review screen is displayed.

3.11 Review and Submit


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	A21465
Expiration Date	01 Jan 2030

Contact Information

Contact Information 	
Residential Address	
Staying Since	01 Jan 1990
Accommodation Type	Owned
Address	A11, Express Towers, Sydney Victoria AUSTRALIA 444004
Email	
Email	john16@ofss.com
Phone Number	
Primary Phone Number	Work Mobile: 6438724623

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	A3, NKP, Sydney VIC AU 444008

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 444008

Customize your Card

 **Customize your Card** 



Balance Transfer

Card Issuer	OBP_1
Payee Name	BOFA
Card Number	xxxx-xxxx-xxxx-9328
Transfer Amount	€500.00

Financial Profile

Income

Financial Profile

 **Income** 


Primary Income

Type of Income	PAYG or Salary
Gross Income	A\$500,000.00
Net Income	A\$500,000.00
Frequency	Yearly


Expenses


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

Assets

Assets 	
Primary Asset	
Type of Asset	Savings Account with Other Bank
Value	A\$100,000.00

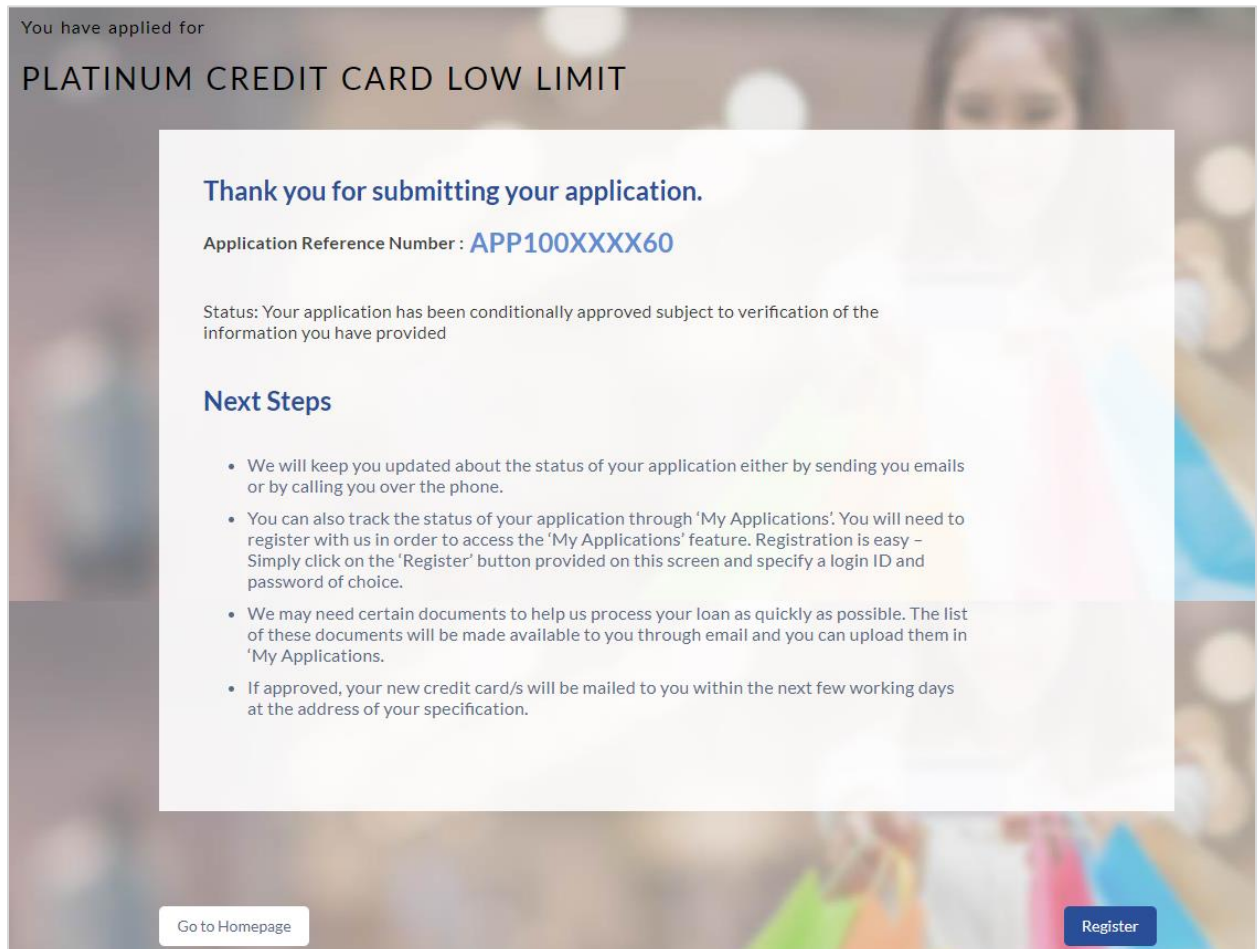
Liabilities

Liabilities 	
Primary Liability	
Type of Liability	Personal loan with bank
Original Value	A\$10,000.00
Outstanding Value	A\$500.00

- Click  to edit details in any of the sections.
- Once the details are edited click **Continue**.
- The review and submit screen is displayed. Click **Submit**.
- The application reference number is generated and the credit decision outcome is displayed

3.12 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of the 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 options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.



- If you are not a registered channel user, you will have an option to register yourself for channel access. Click **Register**.
OR
- Click **Go to Homepage** to navigate to the product showcase.
- Click **Track your Application** to track your submitted application. For more information on the application tracker view the **Application Tracker** section in this document

3.13 Register User

To register:

- In the Email field, enter your email address.
- To confirm the email, re- 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
PLATINUM CREDIT CARD LOW LIMIT

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="john27@ofss.com"/>	
Confirm Email	<input type="text" value="john27@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.

Field Name	Description
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 Send Link to receive the registration link.
OR
Click Track Application to view the applications status.
OR
Click Go To Homepage to view the application.

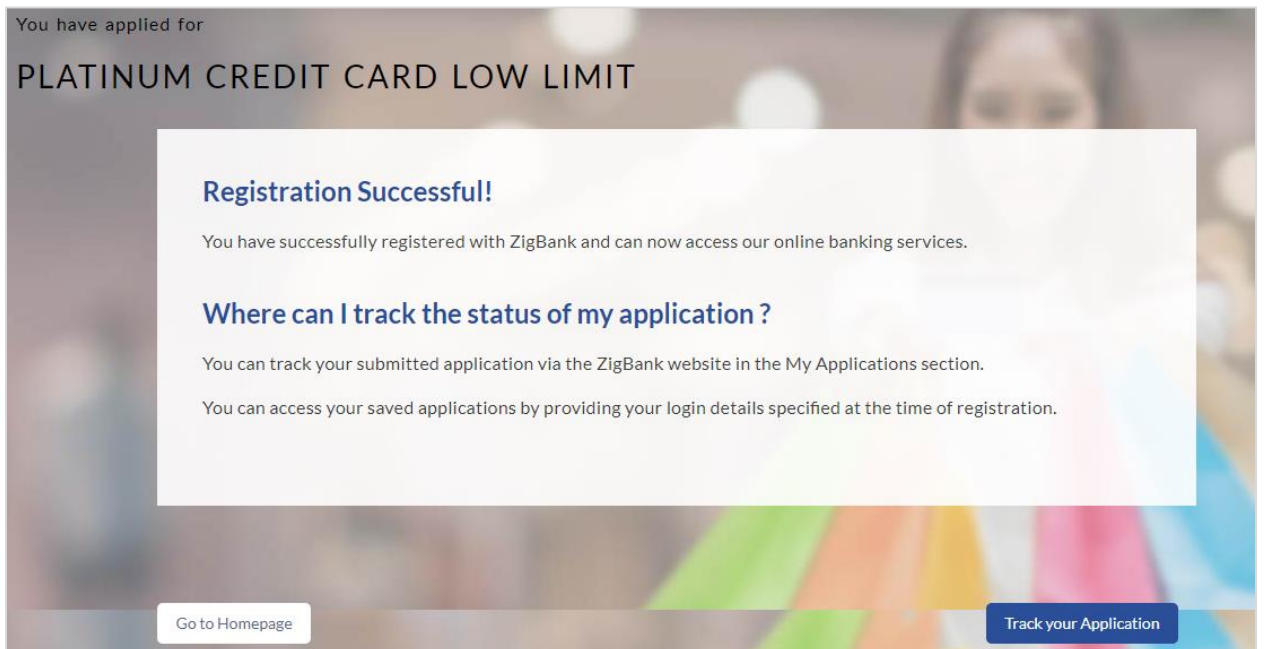
Verification

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 cancel the close the screen and return to the registration screen.

Register User Confirmation



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

3.14 Cancel an Application

The option to cancel 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.

You are applying for
PLATINUM CREDIT CARD LOW LIMIT

Cancel Application

What is the reason for cancelling ?

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

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

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

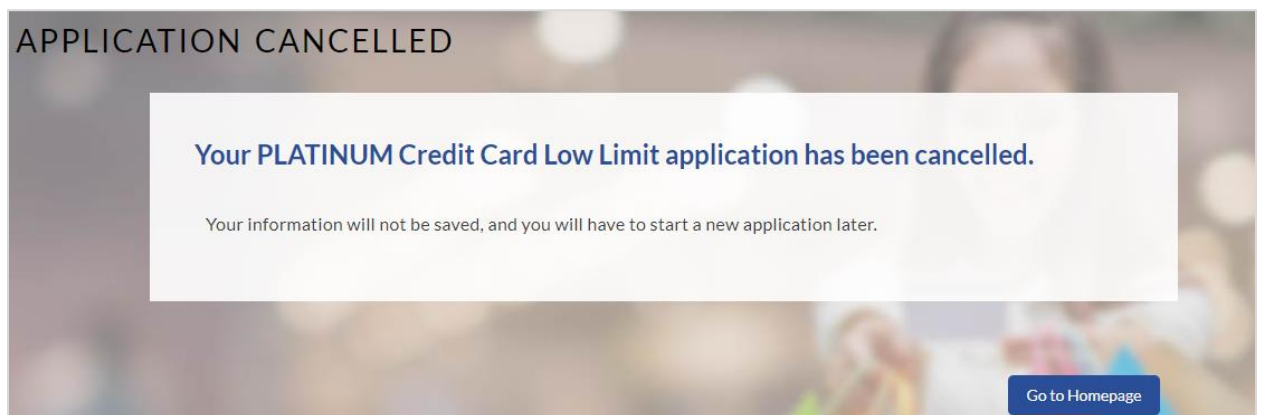
Field Description

Field Name	Description
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

Field Name	Description
Please Specify	This field is displayed if you have selected the option Others as Reason for Cancelling . Specify the reason for which you are cancelling the application.

- Select the appropriate reason for cancelling the application.
- Click **Cancel and Exit** to cancel and exit the application. Application has been cancelled message is displayed.
OR
Click **Return to Application** to return to the application.

Application Cancelled



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

3.15 Save for Later

There are two scenarios in this case

- If the applicant is a registered user and he/she is already logged in, a simple message stating that the application has been saved successfully will be displayed.
- 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:

1. Click **Save for Later**. The **Save and Complete Later** screen is displayed.

In the **Email** field, enter the email address.

To confirm the email, re-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 to the specified 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 the password, re-enter the password in the **Confirm Password** field.

You are applying for

PLATINUM CREDIT CARD LOW LIMIT

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 ?

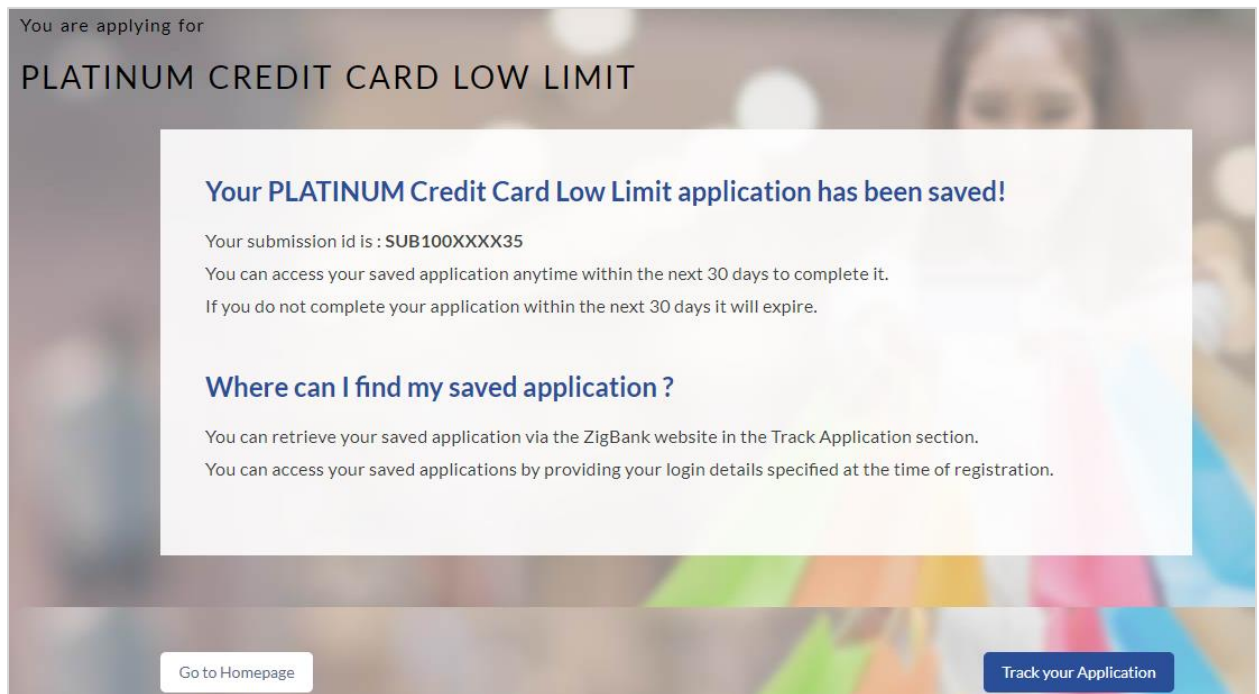
Confirm Password

Field Description

Field Name	Description
Email	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. Refer the Verify sub section under section Register User for further information on verification.
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 back to the application screen.

Saved Application Confirmation



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

3.16 Existing User

An application form for an existing user will differ from that of one being initiated by a new/unregistered user. If you are applying for a credit card 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 credit card. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information, Employment Information and Financial Information including Income, Expenses, Assets and Liabilities

4. Application Tracker

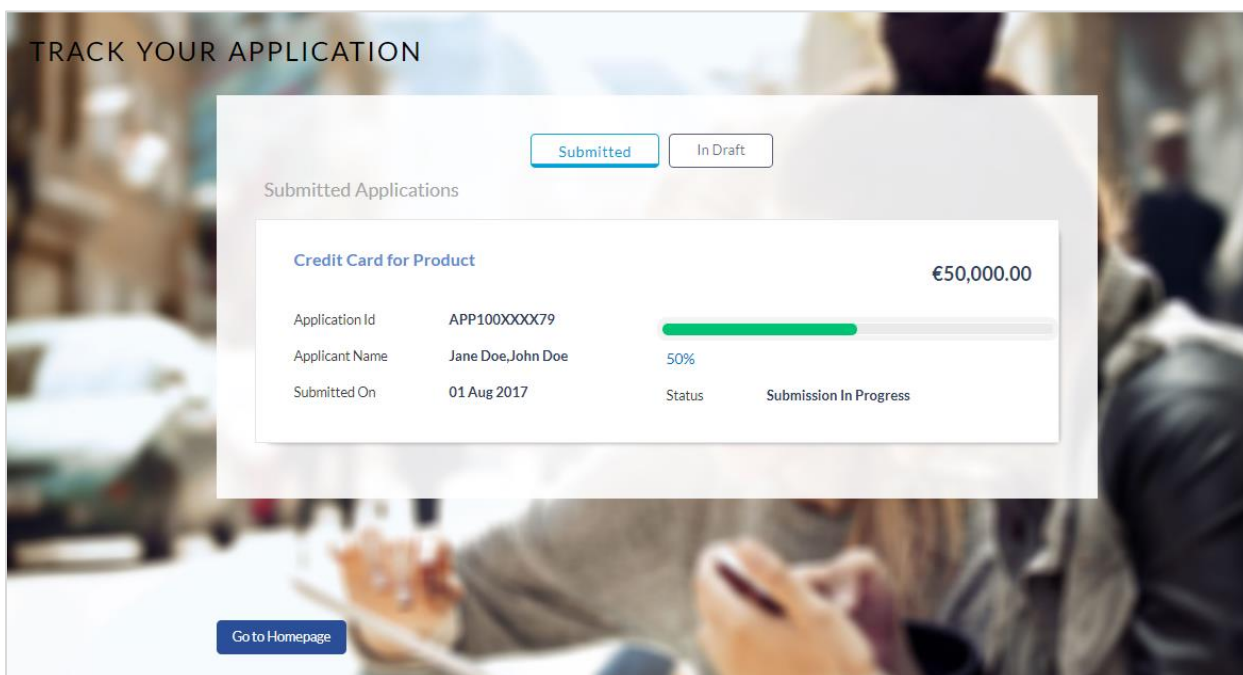
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted application:** The app tracker enables you to view details of submitted applications 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 application 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.

4.1 Submitted Application

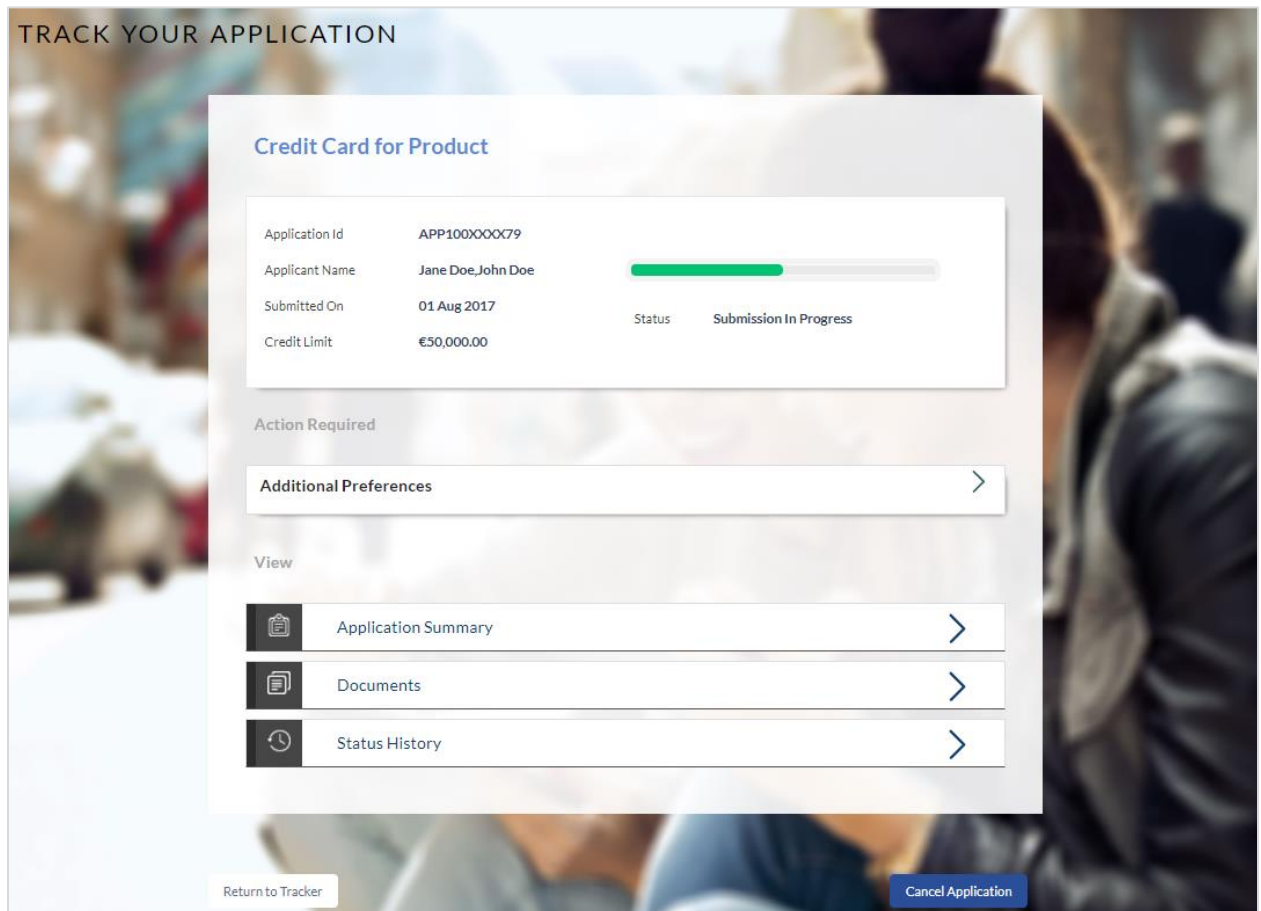


Field Description

Field Name	Description
Credit Card 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 will be displayed graphically with the help of a progress bar.
Credit Limit	The credit limit of the credit card.
Applicant Name	The name of the applicant will be displayed here.
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 to undertake tasks, if any.

4.2 Credit Card Application Details



Field Description

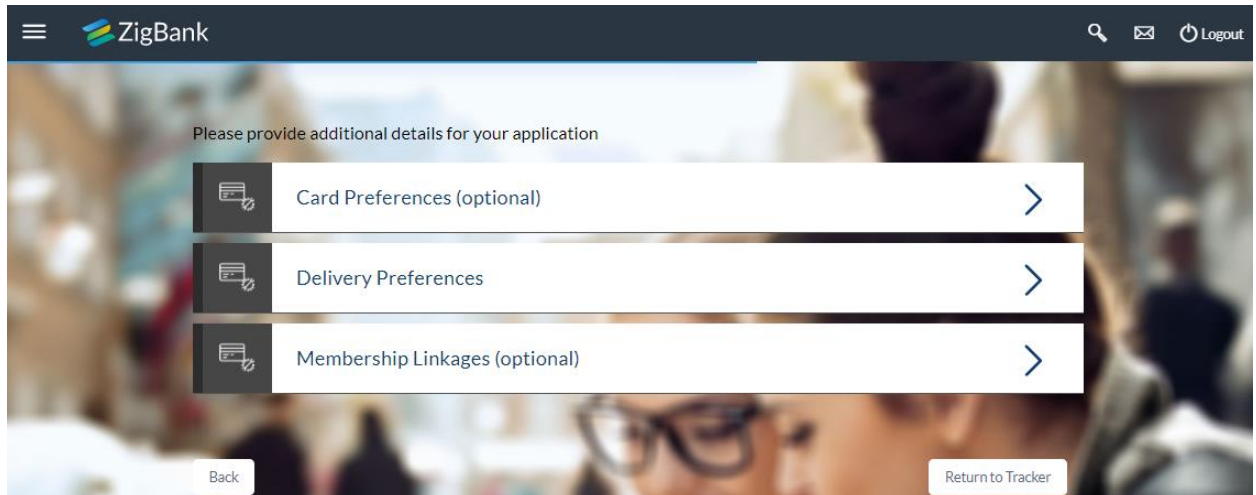
Field Name	Description
Credit Card Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with the help of a progress bar.
Credit Limit	The credit limit of the credit card.
Applicant Name	The name of the applicant will be displayed here.
Submitted On	The date on which the application was submitted.

Field Name	Description
Status	The current status of the application.

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

4.3 Additional Preferences

In this section you can define configurations on your credit card which can include setting an image to be displayed on the card, defining a name to be embossed on the card, specifying delivery preferences for the card, PIN and statement and linking membership programs to the card.



- Configure your cards in the **Card Preferences** section
- Specify Delivery Preferences for your Card, PIN and Statement in the **Delivery Preferences** section.
- Link your card to membership programs in the **Membership Linkage** section.
- Click on the **Card Preferences** accordion to expand the section on which you can specify preferences to personalize your card.
OR
Click on the **Delivery Preference** accordion to expand the section on which you can define preferences pertaining to where your card, PIN and statement are to be delivered.
OR
Click on the **Membership Linkage** accordion to expand the section on which you can define membership linkages

4.3.1 Card Preferences

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

Card Preferences (optional)

Customize your card to reflect you personality and interests

Primary Card

Name on Card Jane Doe

Card Design Silver

Image On Card Choose file... Upload

Save

Authorized User Card


Select a card holder to customize their card

Mr John Doe

Continue

Field Description

Field Name	Description
Primary Card	
Name on Card	You can specify the name that you want to be embossed on your card.
Card Design	You can select the background design that you want printed on your card.
Image on Card	You can upload an image to be printed on your card.

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

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

4.3.2 Delivery Preferences

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

The screenshot shows the 'Delivery Preferences' screen. It features a dark header with a settings icon and the title 'Delivery Preferences'. Below the header, there are three sections: 'Card Delivery', 'Pin Delivery', and 'Statement Delivery'. Each section has a dropdown menu and a text field. 'Card Delivery' and 'Pin Delivery' are set to 'Home' and show the address '12 Pinewood Drive, Melbourne, New South Wales 32423423'. 'Statement Delivery' is set to 'Online' and shows the email 'jane.doe@gmail.com'. A 'Continue' button is at the bottom right.

Field Description

Field Name	Description
Card Delivery	<p>You can identify whether you want your card to be delivered to your residential address, to a branch of choice or you can also define an address where you would like your card to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Home • Branch • Temporary Address
PIN Delivery	<p>You can identify whether you want your PIN to be delivered to your residential address, to a branch of choice or you can also define an address where you would like your PIN to be delivered.</p> <ul style="list-style-type: none"> • Home • Branch • Temporary Address

Field Name	Description
Statement Delivery	<p>You can identify whether you want your periodic statements to be delivered via post or as a soft copy through email. You can also select the option to choose both Post and Online.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Post • Online • Both
Address	<p>If you have selected the option Home, in either Card Delivery or PIN Delivery fields, your current residential address as entered in the Contact Information section of the application form will be displayed below that field indicating that your card or PIN will be delivered to your residential address.</p> <p>Additionally, if you have selected the option Post or Both in Statement Delivery, your current residential address will be displayed below the Statement Delivery field.</p>
Select Branch	<p>This field will be displayed below the Card Delivery/PIN Delivery field if you have selected the option Branch in either of the two fields.</p> <p>You will be able to search for or enter the name of the branch at which you want your card/PIN to be delivered.</p> <p>Once you have selected a branch, the full name and address of the branch will be displayed below the field.</p>
Address Input	<p>The following address fields will be displayed below the Card Delivery/PIN Delivery field if you have selected the option Temporary Address in that field.</p>
Address Line 1 - 2	<p>Enter details of the address at which you want your card/PIN to be delivered.</p>
City	<p>Specify the name of the city in which you want your card/PIN to be delivered.</p>
State	<p>Enter the name of the state in which you want your card/PIN to be delivered.</p>
Zip Code	<p>The zipcode of the address at which you want your card/PIN delivered. You can enter the zip code in format zip+4 in addition to regular format.</p>
Your email	<p>Your email address will be displayed below the Statement Delivery field, if you have selected the option Online or Both.</p>

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

4.3.3 Membership Linkage

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


Field Description

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

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

4.4 Application Summary

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

 Application Summary
>

Offer Name	PLATINUM Credit Card Low Limit	Applicant Name	Mr John A Smith
Card Type	VISA	Application Fees	A\$0.00
Approved Credit Limit	€0.00		

Card Customizations

Add-On Card Holders	No
Balance Transfers	Yes

Delivery Preferences

Card Delivery	Home	A21, Express Towers, Sydney Victoria 444002
Pin Delivery	Home	A21, Express Towers, Sydney Victoria 444002
Statement Delivery	Online	john27@ofss.com

Membership Linkages

No linkages defined

[View Complete Application](#)

Field Description

Field Name	Description
Offer Name	The name of the credit card offer that you applied for.
Card Type	The card network i.e. VISA, Mastercard, American Express, etc.
Approved Credit Limit	The approved credit limit on your card.
Applicant Name	Your name as entered in the application.
Application Fees	The amount of fees charged for the processing of the application.
Card Customizations	

Field Name	Description
Add-on Card Holders	Whether you have opted to add add-on card holders to your card or not. The values displayed can be either Yes or No.
Balance Transfers	Whether you have opted to have balances of any cards transferred to your new card. The values displayed can be either Yes or No.
Delivery Preferences	The delivery preferences along with details as defined by you for your card, PIN and/or statement will be displayed in this sub section.
Membership Linkages	The membership linkages, if any, defined by you in the Membership Linkage section.

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

4.5 Status History

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

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	28 Jul 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	28 Jul 2017
State	Auto Decision Referred	Acted By	OFSSUser
Remarks	Auto Decision Referred	Updated On	28 Jul 2017

Field Description


Field Name	Description
State	The status of the application.
Remarks	Displays remarks if any.
Acted By	The User ID of the person that updated the status of the application.
Updated On	The date on which that particular status was updated.

4.6 Document Upload

Document upload allows you to upload the documents which are required for the processing of the application. You can upload multiple documents against a document type. You can also delete any document that has been uploaded previously.

To upload / remove a document:

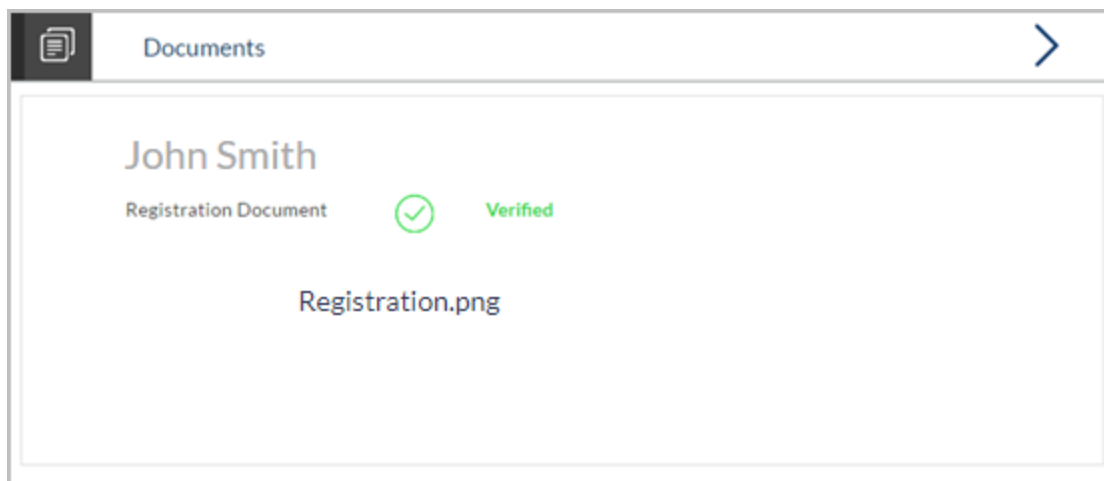
1. Click **Documents** link.
2. Click **Choose file**.
3. The open file screen is displayed.
4. Select the appropriate file to be uploaded and click **Open**.
5. Click **Upload**. The file is uploaded.

Note: Click  to remove the uploaded document.

Field Description

Field Name	Description
Choose File	On selecting this link, the browse option is opened, by which you can select the required file to upload.

Uploaded Document



- Click on the link displayed against a specific document type in order to view the document.

4.7 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.

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. 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.

4. My add-on card holder 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 Add on card holder contact information section to default the primary applicant's address in that of add on card holder's residential address fields.

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

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

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. Can I add an 'Add on card holder' to my card? What are the details that I must provide of my add-on card holder?

Yes you can apply for an 'Add on card holder' to your card. You will be required to provide your add on card holder's name, date of birth, citizenship and residential address details.

8. Can I add multiple Add on card holders to my card?

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

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

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

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

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

[Home](#)