

# **Oracle Banking Digital Experience**

**Term Deposit Originations User Manual  
Release 18.1.0.0.0**

**Part No. E92727-01**

**January 2018**

**ORACLE®**

Term Deposit Originations User Manual  
January 2018

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

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

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

Copyright © 2018, Oracle and/or its affiliates. All rights reserved.

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

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

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

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

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

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

# Table of Contents

<b>1. Preface.....</b>	<b>5</b>
1.1 Intended Audience .....	5
1.2 Documentation Accessibility .....	5
1.3 Access to Oracle Support .....	5
1.4 Structure.....	5
1.5 Related Information Sources.....	5
<b>2. Transaction Host Integration Matrix.....</b>	<b>6</b>
<b>3. Term Deposit Account Application .....</b>	<b>7</b>
3.1 Product List .....	9
3.2 Term Deposit Offers.....	10
3.3 Orientation Screen .....	11
3.4 Term Deposit Requirement.....	12
3.5 Applicants Profile Details .....	14
3.6 Primary Information.....	15
3.7 Proof of Identity .....	17
3.8 Contact Information.....	18
3.9 Employment Information .....	22
3.10 Fund Your Deposit .....	25
3.11 Review and Submit .....	27
3.12 Submitted Application – Confirmation.....	30
3.13 Register User .....	31
3.14 Cancel Application .....	35
3.15 Save for Later.....	36
3.16 Existing User .....	39
<b>4. Application Tracker .....</b>	<b>40</b>
4.1 Submitted Application – Term Deposit.....	40

4.2	Application Tracker Details .....	42
4.3	Application Summary .....	43
4.4	Status History .....	43
4.5	Cancel Application .....	44
	FAQs.....	45

# 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.
<b>★</b>	Host Interface to be developed separately.
<b>✓</b>	Pre integrated Host interface available.
<b>×</b>	Pre integrated Host interface not available.

<b>Sr No.</b>	<b>Transaction Name / Function Name</b>	<b>FCR</b>	<b>UBS</b>	<b>OBP 2.5.0.2</b>
1	Term Deposit Application Submission	×	×	✓
2	Term Deposit Application Tracker	×	×	✓

### 3. Term Deposit Account Application

The term deposit account application has been created so as to enable customers to apply for a term deposit account by providing details of the deposit to be opened along with minimal personal details.

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

#### Term Deposit Workflow



Following are the steps involved as part of application submission:

- **Deposit Requirements:** In this section, you can specify the deposit amount, tenure, payout frequency, identify the holding pattern of the account, i.e. whether the account is to be jointly held and subsequently identify if the co-applicant is an existing customer of the bank or a new user.
- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Fund Your Deposit:** As part of this section, you need to specify funding details such as the method through which you will fund the initial deposit on your account and to specify details of funding including amount to be funded and subsequent account or card details from which the amount is to be debited.
- **Review and Submit:** This section displays the summary of the application. You can verify details submitted as part of the application and can modify details in any of the section if required.
- **Confirmation:** This section displays a message confirming that the application has been submitted along with account number and additional steps that might be required to be taken by the applicant or the bank.

#### How to reach here:

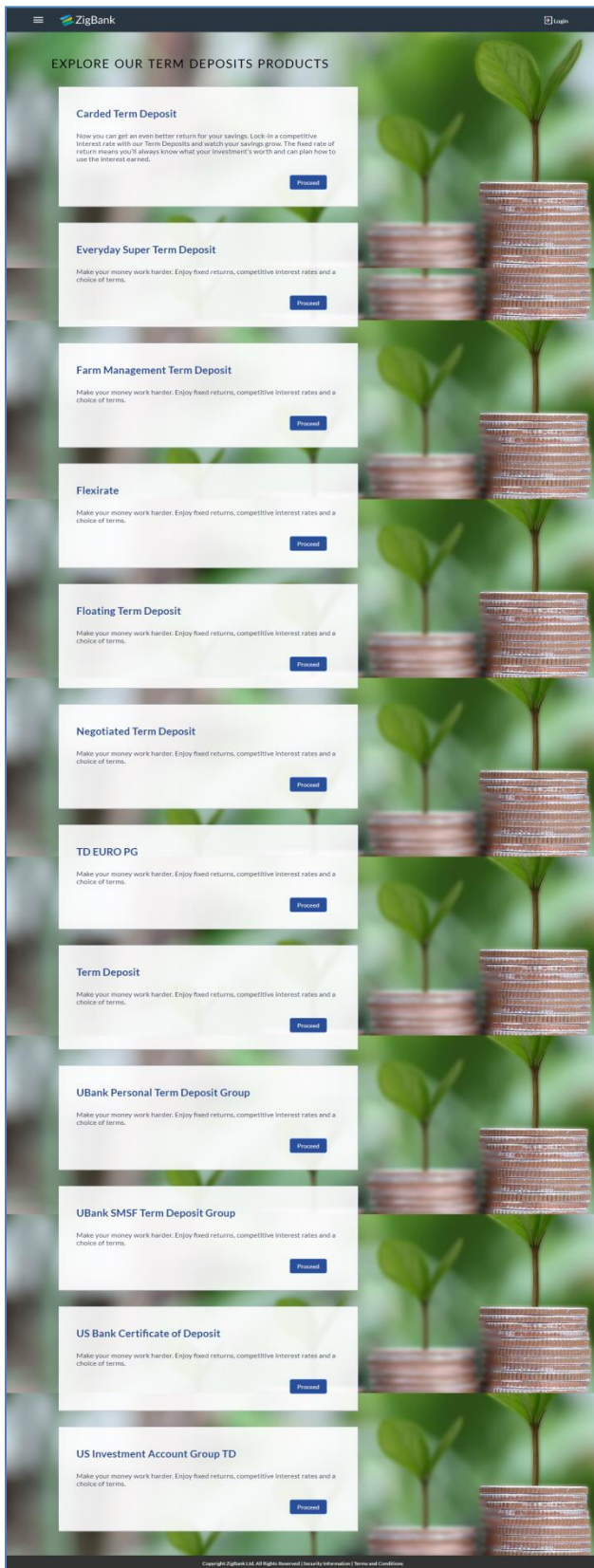
*Dashboard > Term Deposits*

**To apply for term deposit:**

- Select 'Term Deposit' product on the product showcase
- The product selection screen is displayed.



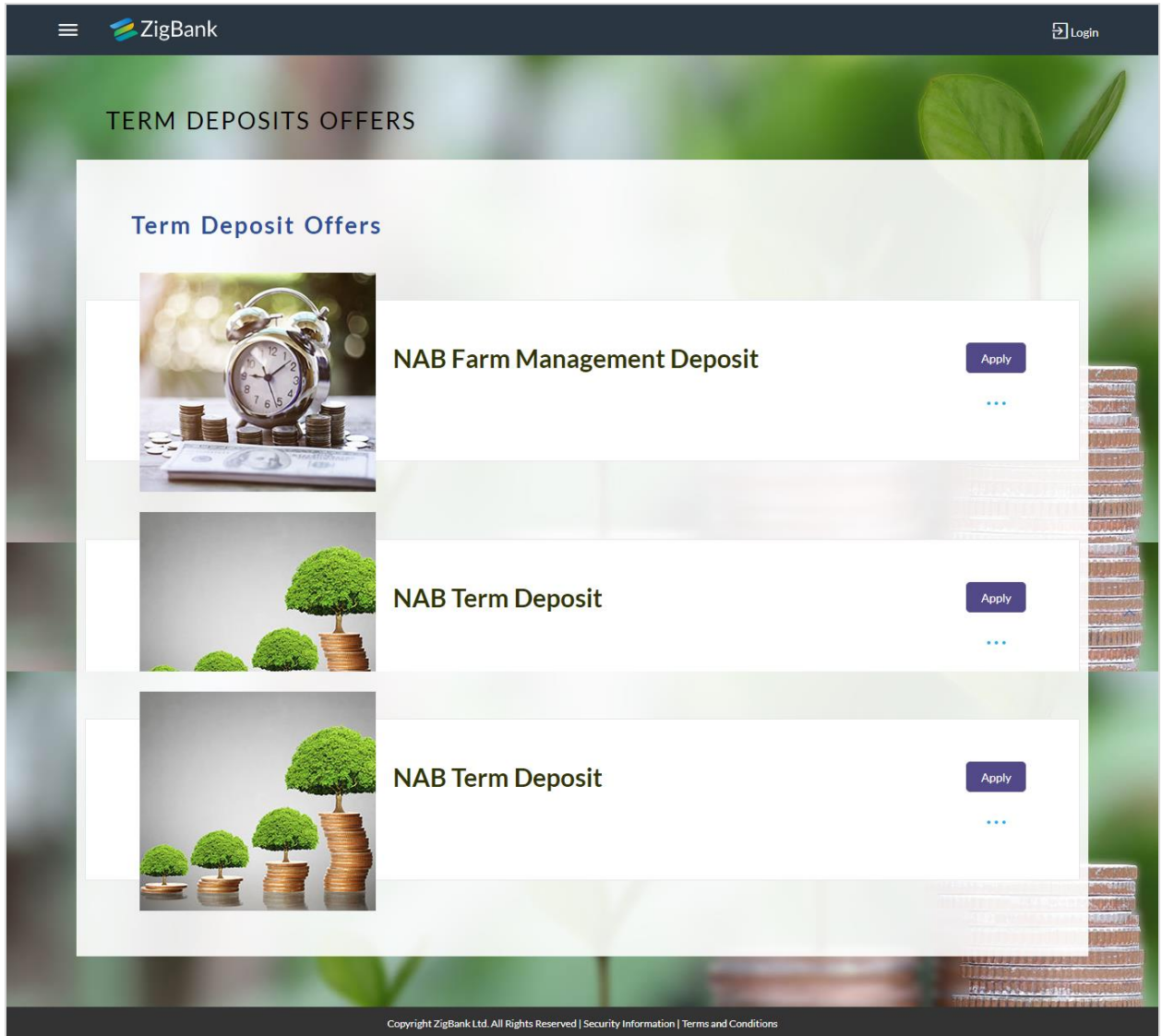
### 3.1 Product List



- Click the **Proceed** option available on the desired product card. The **Term Deposit Offers** screen is displayed.

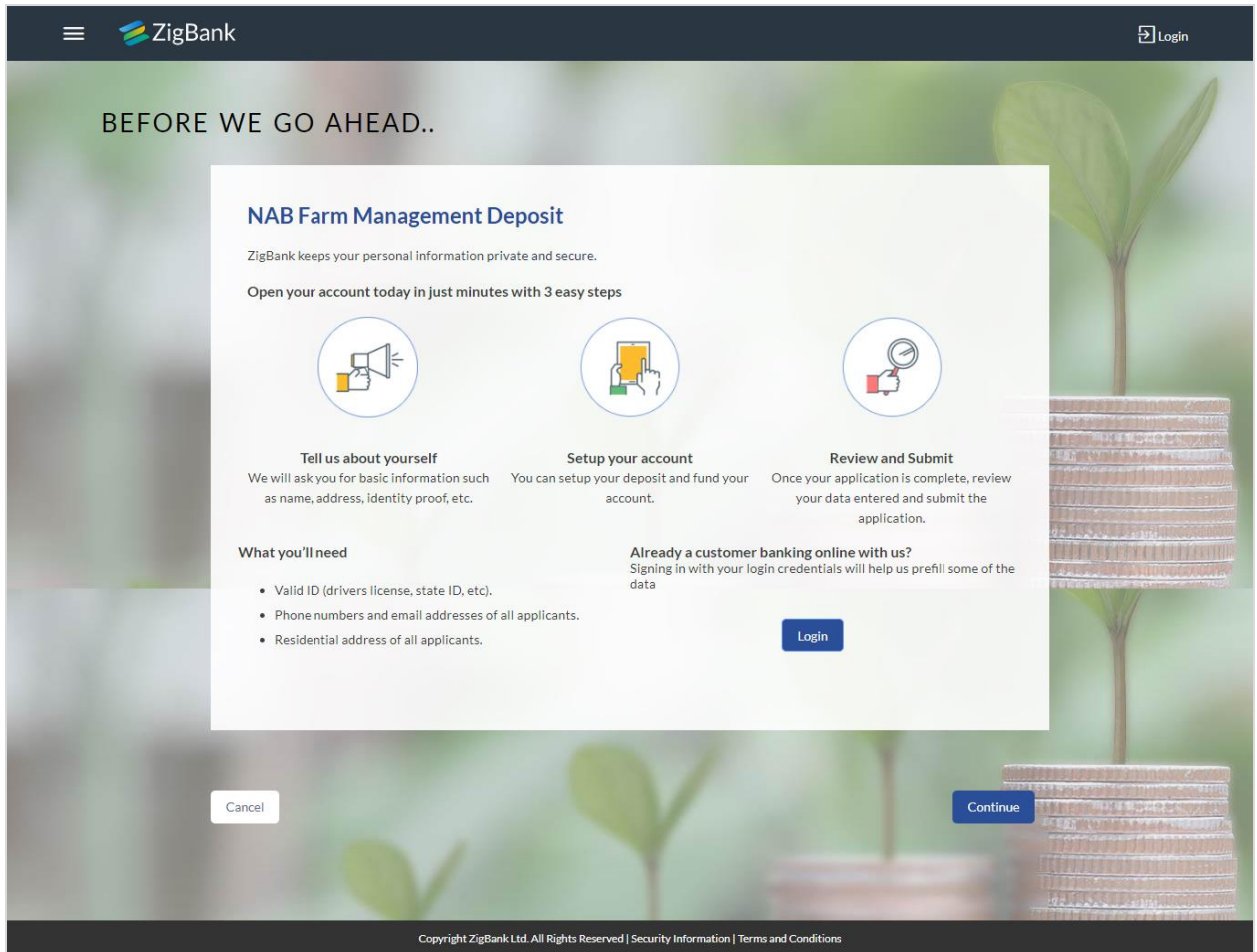
1.

### 3.2 Term Deposit Offers



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

### 3.3 Orientation Screen



- a. Click **Continue**, if you are a new user or unregistered user.  
OR  
Click **Login** if you are a registered user. For more information on the application of a registered (existing user), view the **Existing User** section in this document.  
OR  
Click **Cancel** to abort the application process.
- b. The term deposit requirement screen is displayed.

### 3.4 Term Deposit Requirement

In this section, specify the deposit account details like, deposit amount, tenure, interest payout frequency, and if there is a co-applicant.

You are applying for

## NAB FARM MANAGEMENT DEPOSIT

**Help us understand your term deposit requirements**

Deposit Amount    AUD   

Tenure    2        0   

Interest Payout Frequency    Yearly   

Is there a co-applicant?

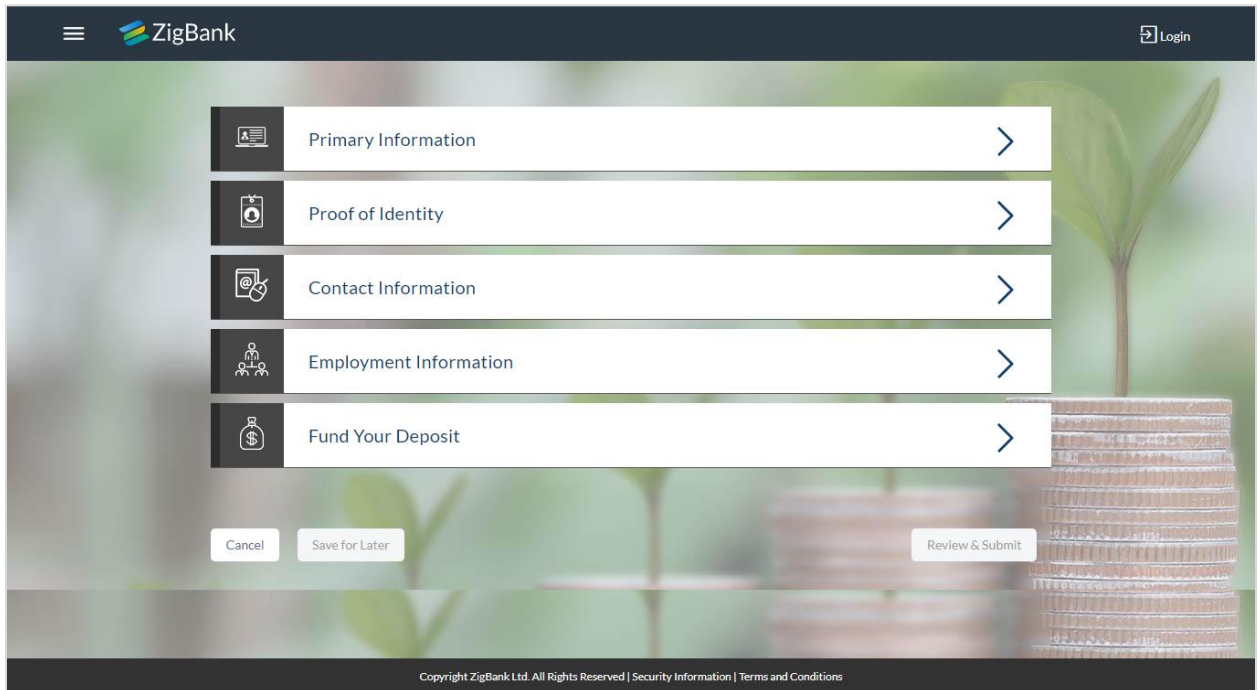
#### Field Description

Field Name	Description
<b>Help us understand your term deposit requirements</b>	
<b>Deposit Amount</b>	Specify deposit amount and currency in which the account is to be opened.
<b>Tenure</b>	Specify the time period for which the term deposit is to be opened.
<b>Interest Payout Frequency</b>	Select an interval at which the interest amount is to be paid. The interest payout frequency could be: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Half Yearly</li> <li>• Yearly etc.</li> </ul>
<b>Is there a co-applicant</b>	You can identify if you need to add a co-applicant

Field Name	Description
<b>Is Co-applicant an existing user</b>	Indicates whether co-applicant is an existing user. This field is displayed, if you select <b>Yes</b> , in ' <b>Is there a Co-Applicant?</b> ' field.
<b>Co-applicant Customer ID</b>	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field is displayed, if you have selected <b>Yes</b> , in the ' <b>Is Co-Applicant an existing user?</b> ' field.
<b>Send Verification Code via</b>	Indicates the channel on which the verification code is to be sent. The options are: <ul style="list-style-type: none"> <li>• Co-applicants registered email address</li> <li>• Co-applicants registered phone number</li> </ul> This field appears, if you select <b>Yes</b> , in the ' <b>Is Co-Applicant an existing user?</b> ' field.

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

### 3.5 Applicants Profile Details



The screenshot displays the ZigBank application interface for the 'Applicants Profile Details' section. The header includes the ZigBank logo and a 'Login' link. The main content area features a vertical list of five sections, each with an icon and a right-pointing arrow:

- Primary Information
- Proof of Identity
- Contact Information
- Employment Information
- Fund Your Deposit

At the bottom of the form, there are three buttons: 'Cancel', 'Save for Later', and 'Review & Submit'. The background of the page shows a stack of coins and a small plant growing from them.

Copyright ZigBank Ltd. All Rights Reserved | Security Information | Terms and Conditions

- 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.

### 3.6 Primary Information

In the primary Information screen enter the appropriate information like, salutation, first name, last name, date of birth, citizenship, etc.

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 <sup>?</sup>	AUSTRALIA
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>

Continue

#### Field Description

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

Field Name	Description
<b>Salutation</b>	Select your salutation. Examples are: <ul style="list-style-type: none"> <li>• Dr</li> <li>• Mr</li> <li>• Ms</li> <li>• Mrs</li> <li>• Miss</li> </ul>
<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.
<b>Date of Birth</b>	Enter 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 applicable marital status from the list. The options are: <ul style="list-style-type: none"> <li>• Married</li> <li>• Single</li> <li>• Divorced</li> <li>• Separated</li> <li>• Widowed</li> <li>• De facto</li> <li>• Undisclosed</li> </ul>
<b>Number of Dependents</b>	Specify number of people dependent on you.
<b>Country of Citizenship</b>	Select your country of citizenship.
<b>Permanent Resident</b>	You are required to identify whether you are a permanent resident
<b>Country of Residence</b>	Select your country of residence. This field is displayed if you select <b>No</b> in the <b>Permanent Resident</b> field.

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



### 3.7 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
<b>Identity</b>	
<b>Type of Identification</b>	Select the identification document that you want to provide as proof of identity The identification type could be: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• National Identification no</li> <li>• Student ID card etc.</li> </ul>
<b>ID Number</b>	Enter your Identification number corresponding to the identification type.
<b>Expiration Date</b>	Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date.


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

### **3.8 Contact Information**

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


You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.

#### **Contact Information (Current and Previous Residential Address)**


▼
Contact Information

### Residential Address

We will be sending all postal mail to this address.

Country	AUSTRALIA	▼
Address Line 1	A11, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444007	
Staying Since	01 Jan 2017	
Accommodation Type	Owned	▼

### Previous Residential Address ?

Country	AUSTRALIA	▼
Address Line 1	A1, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444007	
Accommodation Type	Owned	▼

### Email

Email <span style="color: #0056b3;">?</span>	john1@ofss.com
Please confirm your email ID	john1@ofss.com

### Phone Number

Phone Type	Personal Mobile	▼
Primary Phone Number	9820498204	
Add an alternate phone number	<input type="button" value="Yes"/> <input style="margin-left: 20px;" 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**

<b>Field Name</b>	<b>Description</b>
<b>Residential Address</b>	
<b>Country</b>	Enter the country name in which you reside.
<b>Address 1-2</b>	Enter your Address details.
<b>City</b>	Enter the name of the city in which you reside.
<b>State</b>	Select the state from the list.
<b>Zip Code</b>	Enter your Zip code.
<b>Staying Since</b>	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify your previous residence address.
<b>Accommodation Type</b>	<p>The type of accommodation in which you reside.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Others</li> </ul>
<b>Previous Residential Address</b>	
<b>Country</b>	Select the country where you resided previously.
<b>Address Line 1-2</b>	Enter address details of your previous residence.
<b>City</b>	The city in which you resided previously.
<b>State</b>	The state in which you resided previously.
<b>Zip Code</b>	Enter the zip code where you resided previously.

<b>Field Name</b>	<b>Description</b>
<b>Accommodation Type</b>	<p>The type of accommodation in which you resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> <li>• Company Provided</li> <li>• Inherited</li> <li>• Leased</li> <li>• Owned</li> <li>• Parental</li> <li>• Rented</li> <li>• Others</li> </ul>
<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>	<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"> <li>• Personal Mobile</li> <li>• Work Mobile</li> <li>• Home Phone</li> <li>• Work Phone</li> </ul>
<b>Primary Phone Number</b>	Enter your phone number corresponding to the selected phone type.
<b>Add an alternate phone number</b>	You can select <b>Yes</b> if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.



Field Name	Description
<b>Phone Type</b>	Type of phone number that is being added as an alternate number. The options are: <ul style="list-style-type: none"> <li>• Personal Mobile</li> <li>• Work Mobile</li> <li>• Home Phone</li> <li>• Work Phone</li> </ul> This field is displayed if you select <b>Yes</b> in the <b>Add an alternate phone number</b> field.
<b>Alternate Phone Number</b>	Alternate phone other than primary phone number. Phone number corresponding to the selected alternate phone type.
<b>Default as that of Primary Applicant</b>	Specify whether address details of co-applicant are same as primary applicant. This field is displayed if you select <b>Yes</b> in the <b>Is there a co-applicant</b> field in the requirement screen.

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

### 3.9 Employment Information

In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, employment status, and if you are salaried or self-employed, the company or employer name and date on which specific employment was started.

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

## Employment Information



### Primary Employment

Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	BOFA
Designation	Sr.System Analysts
Start Date	01 Jan 2014
Gross Annual Salary	A\$500,000.00
Address	A2, NKP, Sydney VIC AU 444004



### 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	A65, Express Towers	
Address Line 2		
City	Sydney	
State	Victoria	▼
Zip Code	444008	

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Employment Type</b>	Occupation type of the applicant. The types are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed</li> <li>• Others</li> </ul> If employment type selected is Others, then there will be a set of options listed for selection like Home duties, Student, Unemployed etc.
<b>Employment Status</b>	Occupation status of the applicant. The options are: <ul style="list-style-type: none"> <li>• Part Time</li> <li>• Full Time</li> </ul>
<b>Employer Name</b>	Name of the company or firm in which the applicant is employed.
<b>Start Date</b>	Employment start date of the applicant.
<b>Designation</b>	Designation of the applicant.
<b>Gross Annual Salary</b>	Annual salary of the applicant.
<b>Country</b>	Country name in which the applicant is employed.
<b>Address Line 1-2</b>	Enter your employer's address.
<b>City</b>	Enter the city in which you are currently employed.
<b>State</b>	Select the state name where you are currently employed.
<b>Zip Code</b>	Specify the zip code of the location where you are currently employed.

- Click **Add** to update the employment information.
- Click  to add more than one employment information.
- Click  to edit the employment information
- The **Fund Your Deposit** section is displayed.



### 3.10 Fund Your Deposit

In this section, specify funding details such as the method through which you will fund the initial deposit on your account and to specify details of funding including account or card details from which the amount is to be debited

**Fund Your Deposit**

**Your Funding Source**

Please select your method of payment

I will use my Credit Card

I will use my Debit Card

Card Type: Master Card

Card Number: xxx-xxx-xxx-xx

Expiration Date: 5 Month 2025 Year

Name on Card: John Smith

Security Code: ●●●

I will fund my deposit later.

Continue

Field Name	Description
<b>Your Funding Source</b>	
<b>I will use my Credit Card</b>	Select this option if you wish to transfer funds from your credit card.
<b>I will fund my deposit later</b>	Select this option if you do not wish to fund your deposit at this stage and will do it subsequently

<b>Field Name</b>	<b>Description</b>
<b>I will use my Debit Card</b>	Select this option if you wish to transfer funds from your debit card.
<b>I will transfer funds from another account with the bank (Your savings or checking account)</b>	Select this option if you wish to transfer funds from your savings or checking account held with the bank. This option will be available only if you are an existing customer of the bank.
<b>I will transfer funds from my account at another bank</b>	Select this option if you wish to transfer funds from your savings or checking account held with another bank. This option will be available only if you are an existing customer of the bank.
<b>Account Number</b>	This field will be displayed only if you have selected the option to fund your account from one of your savings or checking accounts held with the bank. All your active savings and checking accounts that are held with the bank will be displayed in a dropdown and will be available for selection with the exception of any accounts that are in a debit block state.
<b>The following fields are displayed if you opt to fund your account via an account held with another bank:</b>	
<b>Account Number</b>	All your linked savings and checking accounts will be displayed in this dropdown and will be available for selection.
<b>Account Name</b>	This field will be displayed once you have selected an account. This field will display the name of your account.
<b>Bank ID</b>	The ID of the bank in which your account is held. This field will be displayed once you have selected an account.
<b>Bank Branch</b>	The branch at which your account is held. This field will be displayed once you have selected an account.
<b>The following fields are displayed if you opt to fund your account via credit card or debit card:</b>	
<b>Card Type</b>	Enter your card's network provider. E.g. VISA, American Express, Discovery, etc.
<b>Card Number</b>	Enter your card number as it is printed on the card.
<b>Expiration Date (Month and Year)</b>	Enter the month and year on which your card expires
<b>Name on Card</b>	Enter your name as it is printed on the card.

Field Name	Description
<b>Security Code</b>	Enter the security code of your card. Your security code is the three digit number printed on the back of your card. On an American express credit card, it is the four digit number printed on the front of your card just above your card number.


- Click **Continue** to proceed with the term deposit application process.
- The review screen appears.

### 3.11 Review and Submit

It will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required


#### Term Deposit Requirements

Please review your application thoroughly before submitting


**Term Deposit Requirements**

Is there a co-applicant?	No
Amount	A\$10,000.00
Term	2 year(s), 0 month(s)
Interest Payout Frequency	

#### Offers




**Offers**

Offer Name	NAB Farm Management Deposit
------------	-----------------------------



#### Primary Information

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


### Proof of Identity

 <b>Proof of Identity</b> 	
Type of Identification	Driving License Number
ID Number	A32687
Expiration Date	01 Jan 2030

### Contact Information


 <b>Contact Information</b> 	
<b>Residential Address</b>	
Staying Since	10 Oct 1990
Accommodation Type	Owned
Address	A21, NKP, Sydney Victoria AUSTRALIA 444001
<b>Email</b>	
Email	john5@mail.com
<b>Phone Number</b>	
Primary Phone Number	Work Phone: 7680982347

## Employment Information

Employment Information 	
<b>Primary Employment</b>	
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	A2, NKP, Sydney VIC AU 444004
<b>Additional Employment</b>	
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	A65, Express Towers, Sydney VIC AU 444008

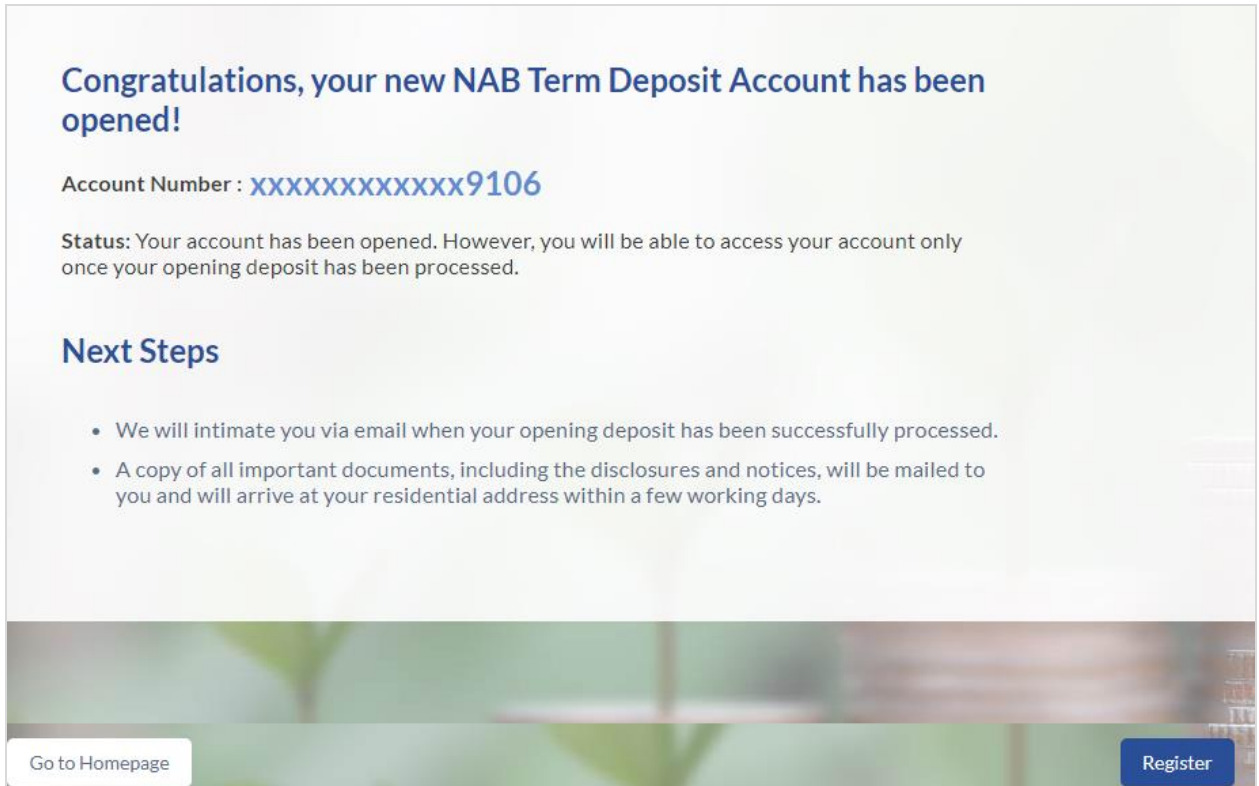
## Deposit Details

The screenshot shows a web form titled "Deposit Details". The form has a dark header bar with a money bag icon on the left and the title "Deposit Details" in the center. On the right side of the header bar, there is a blue edit icon. Below the header, the form content is displayed on a light background. The text "Funding Through" is followed by "Master Card Debit Card: xxxx-xxxx-xxxx-23". At the bottom of the form, there are three buttons: "Cancel", "Save for Later", and "Submit". The "Submit" button is blue, while the others are white with a light gray border. The background of the form area is a blurred image of green leaves and a stack of coins.

- Click  to edit information in any of the section
- Once you have verified all the information, click **Submit**.
- The generated account number is displayed on the confirmation page along with the next set of steps to be performed by the applicant.

### 3.12 Submitted Application – Confirmation

This section displays a message confirming that the application has been submitted along with details including account number and additional steps to be performed by the applicant or the bank



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

1.

### 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.

## Registration

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

Email ?

Confirm Email  [Verify](#)

Password ?

Confirm Password

[Register](#)

1.

### 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

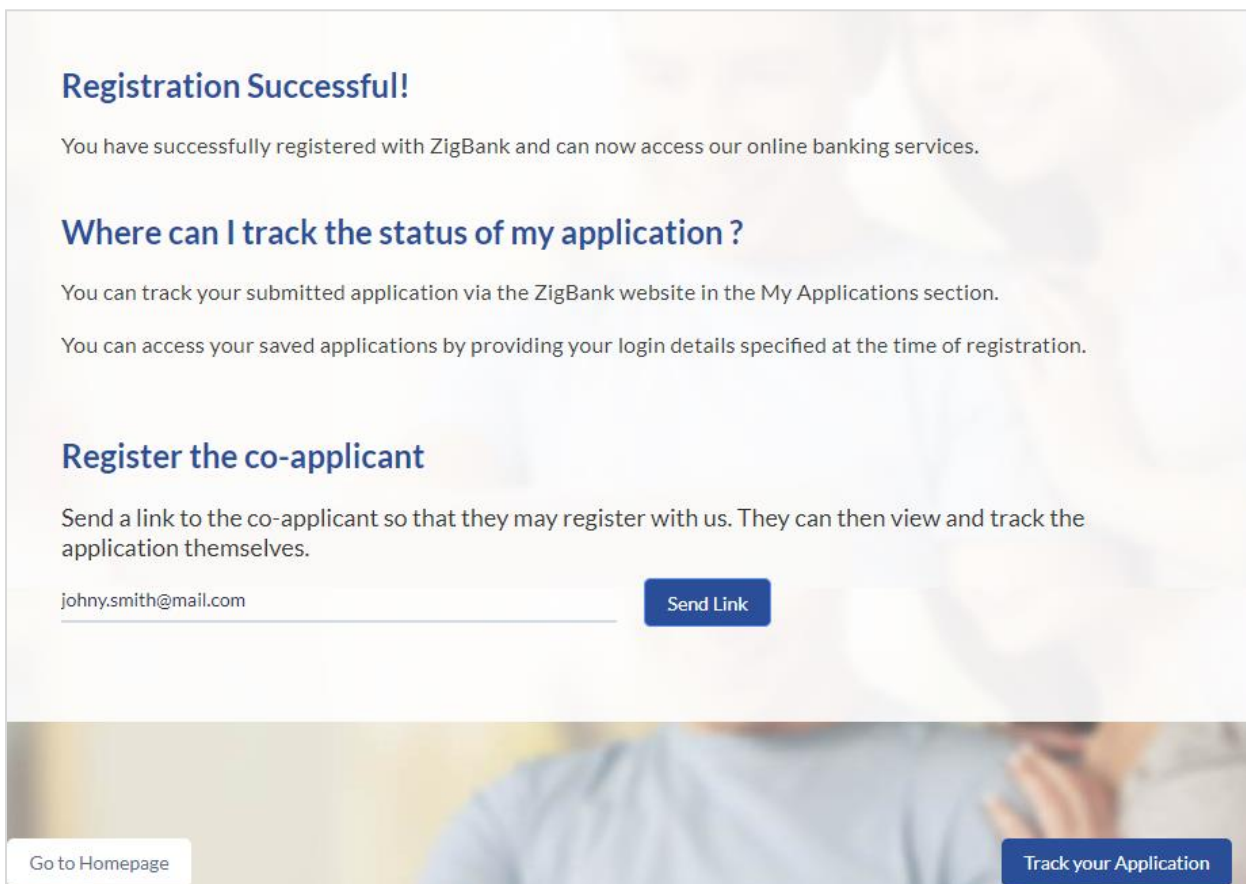


## Verification

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 re-send you a security code.  
OR  
Click Cancel to close the screen and return to the registration screen.

## Register Applicant - Confirm



### Field Description

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

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

2.

### 3.14 Cancel 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

#### Cancel Application

**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

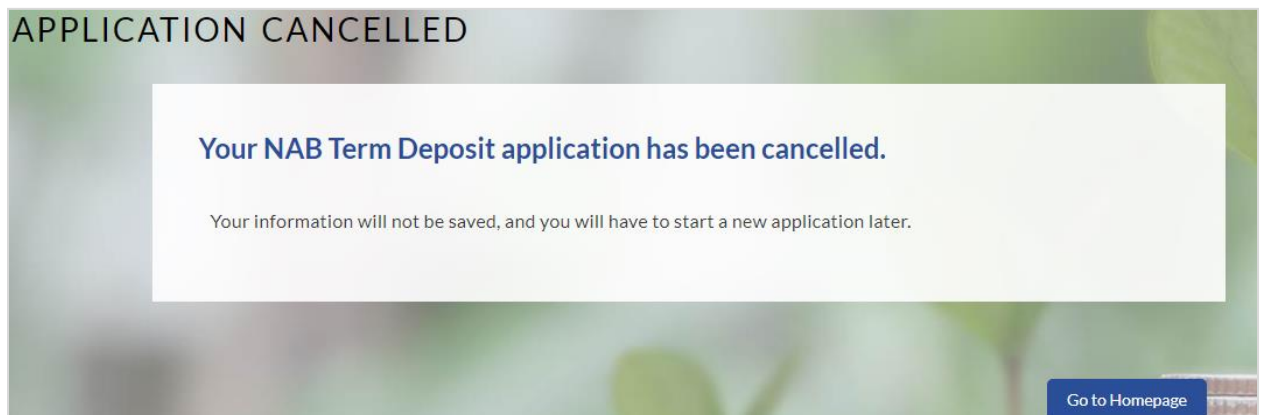
#### Field Description

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

Field Name	Description
<b>Reason for Cancelling</b>	<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"> <li>• Difficulty in completing the form</li> <li>• Insufficient time</li> <li>• Need more product details</li> <li>• Incorrect product selection</li> <li>• Others</li> </ul>
<b>Please Specify</b>	<p>This field is displayed if you have selected the option <b>Others</b> as <b>Reason for Cancelling</b>.</p> <p>Enter the reason for which you are cancelling the application in this field.</p>

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

### Application Cancelled



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

1.

### 3.15 Save for Later

Following scenarios are applicable for save for later.

- If the applicant is a registered user and he/she is already logged in then the applicant will be displayed a confirmation page indicating submission saved successfully.

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

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

**To save an application:**

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.
1. For cases wherein the applicant is not a registered user
    - In the **Email** field, enter the email address.
    - To confirm enter the email ID in the **Confirm Email** field.
    - Click the **Verify** link to verify the entered email address.
      - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
      - b. Click **Resend Code**, if the code is not received.
      - c. Click **Submit**. A message stating that the email ID has been verified successfully is displayed.
    - In the **Password** field, enter the password required for log-in.
    - To confirm enter the password in the Confirm Password field
  - 2.

## 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 	<input type="text" value="john16@ofss.com"/>	
Confirm Email	<input type="text" value="john16@ofss.com"/>	<a href="#">Verify</a>
Password 	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

Cancel Application

Return to Application

Save Application

### 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.  Refer the <b>Verify</b> sub section under section <b>Register User</b> for further information on verification.
<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.

Field Name	Description
<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

**Your NAB Term Deposit application has been saved!**

Your submission id is : **SUB100XXXX72**

You can access your saved application anytime within the next 30 days to complete it.  
If you do not complete your application within the next 30 days it will expire.

**Where can I find my saved application ?**

You can retrieve your saved application via the ZigBank website in the Track Application section.  
You can access your saved applications by providing your login details specified at the time of registration.

Go to Homepage Track your Application

- Click **Track your Application** to navigate to the application tracker to view the application status.
3. 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 term deposit account product as an existing user, once you login to the 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 term deposit. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information and Employment Information.

[Home](#)

## 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 and application summary.
- **View applications in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the 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:

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

### 4.1 Submitted Application – Term Deposit

The screenshot displays the 'TRACK YOUR APPLICATION' interface. At the top, there are two tabs: 'Submitted' (active) and 'In Draft'. Below the tabs, the text 'Submitted Applications' is visible. The main content area shows a card for a 'Term Deposit' application with a value of 'A\$10,000.00'. The card includes the following details:

Application Id	APP100XXXX09	100%	
Applicant Name	John Smith	Status	Submission Completed
Submitted On	21 Jul 2017		

A green progress bar is shown next to the '100%' status. At the bottom left of the interface, there is a 'Go to Homepage' button.



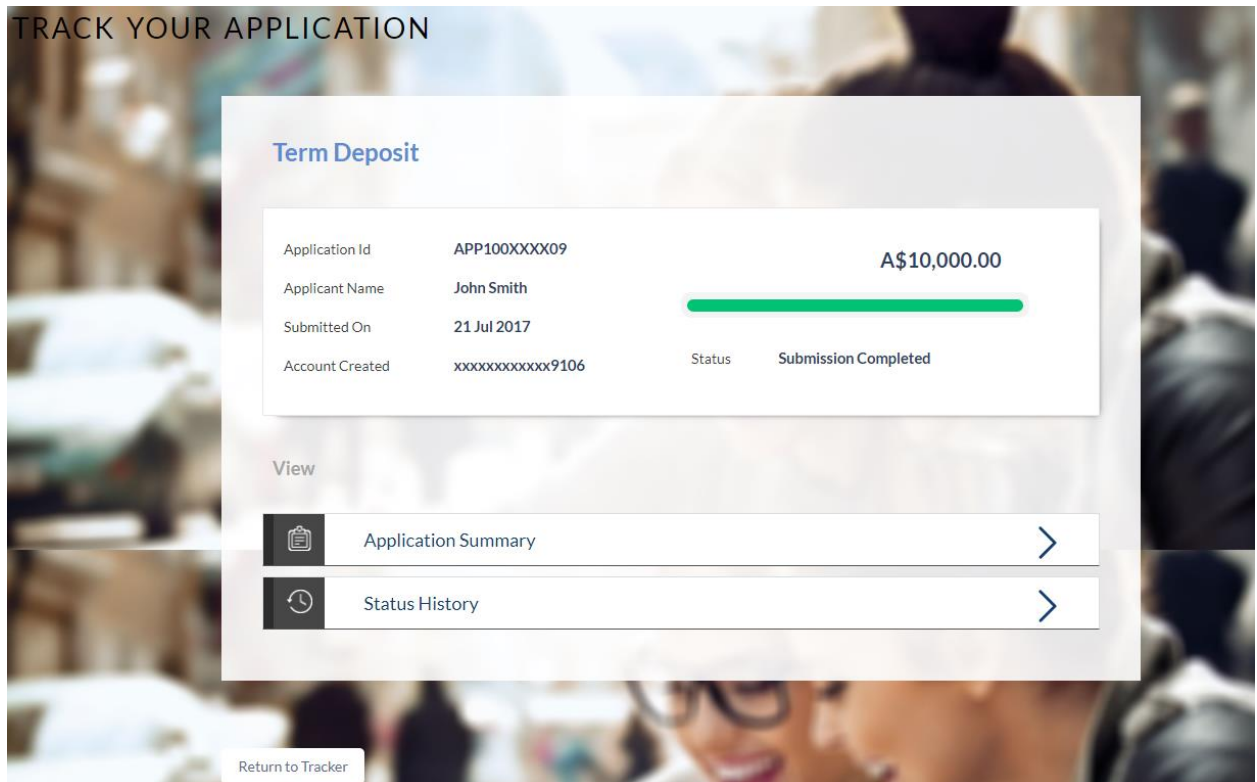
**Field Description**

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

1.

## 4.2 Application Tracker Details



### Field Description


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

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

1.

### 4.3 Application Summary

1. This screen displays a summary of your term deposit 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	NAB Term Deposit	Term	1 year(s) 0 month(s)
Account Type	Individual	Interest Rate	3.9%
Account Holder	John A Smith	Interest Payment	YEARLY
Deposit Amount	A\$10,000.00	Maturity Date	15 Feb 2017

[View Complete Application](#)

#### Field Description

Field Name	Description
<b>Term Deposit Offer Name</b>	The name of the term deposit offer for which application was made.
<b>Term</b>	The term of the deposit.
<b>Account Type</b>	The type of account i.e. individual or joint.
<b>Interest Rate</b>	The interest rate applicable on the deposit.
<b>Account Holders</b>	The names of the applicants.
<b>Interest Payment</b>	The interest payment frequency.
<b>Deposit Amount</b>	The amount for which the deposit was applied.
<b>Maturity Date</b>	The date on which the deposit will mature.

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

### 4.4 Status History

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

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	21 Jul 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	21 Jul 2017
State	Structure Solution Confirmed	Acted By	OFSSUser
Remarks	Structure Solution Confirmed	Updated On	21 Jul 2017
State	Account Opening Done	Acted By	OFSSUser
Remarks	Account Opening Done	Updated On	21 Jul 2017

### Field Description

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

## 4.5 Cancel Application

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

In order to cancel an application from the application 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. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?**

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

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

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

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

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

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

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

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

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

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

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

[Home](#)