

# **Oracle Banking Digital Experience**

**Saving Account Originations with UBS User Manual  
Release 18.2.0.0.0**

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**ORACLE®**

Saving Account Originations UBS User Manual  
June 2018

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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 18.2.0.0.0, 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>  | Pre integrated Host interface available.     |
| <b>×</b>  | Pre integrated Host interface not available. |

| <b>Sr No.</b> | <b>Transaction Name / Function Name</b> | <b>Oracle FLEXCUBE Core Banking 11.7.0.0.0</b> | <b>Oracle FLEXCUBE Universal Banking 14.0.0.0.0</b> | <b>Oracle Banking Platform 2.5.0.2.0</b> |
|---------------|-----------------------------------------|------------------------------------------------|-----------------------------------------------------|------------------------------------------|
| 1             | Saving Account Application Submission   | ×                                              | ✓                                                   | ×                                        |
| 2             | Saving Account Application Tracker      | ×                                              | ✓                                                   | ×                                        |

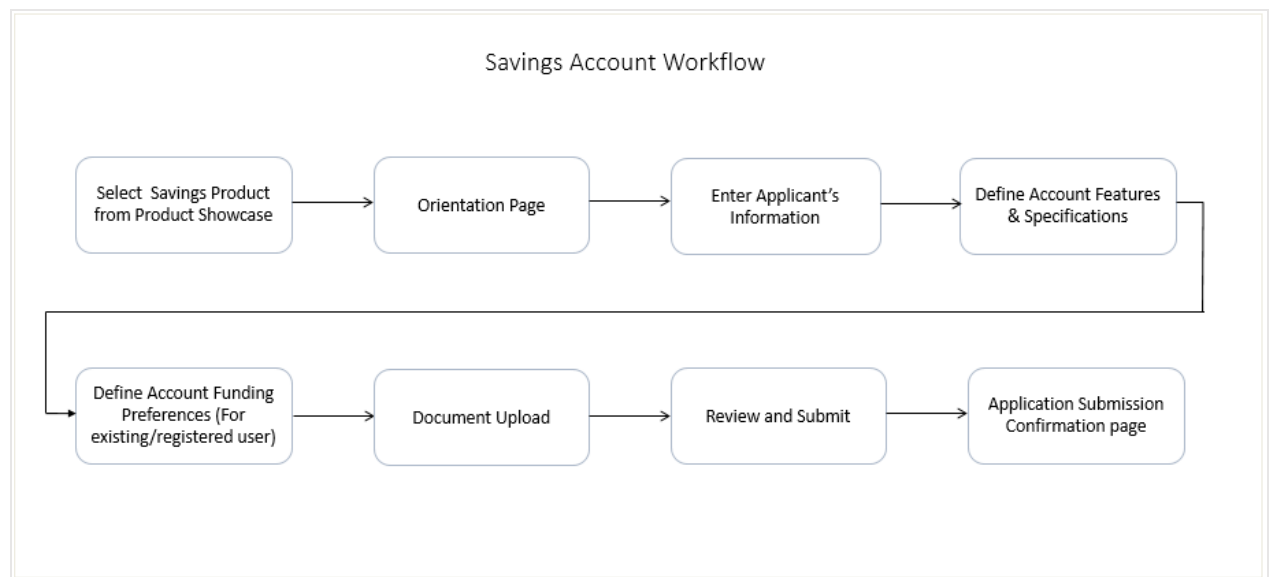
### 3. Savings Account Application

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

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

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

#### Savings Workflow



Following are the steps involved in the account application submission:

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

- **Confirmation:** This section displays a message confirming that the application has been submitted along with further steps that the applicant or the bank might have to perform.

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

---

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

---

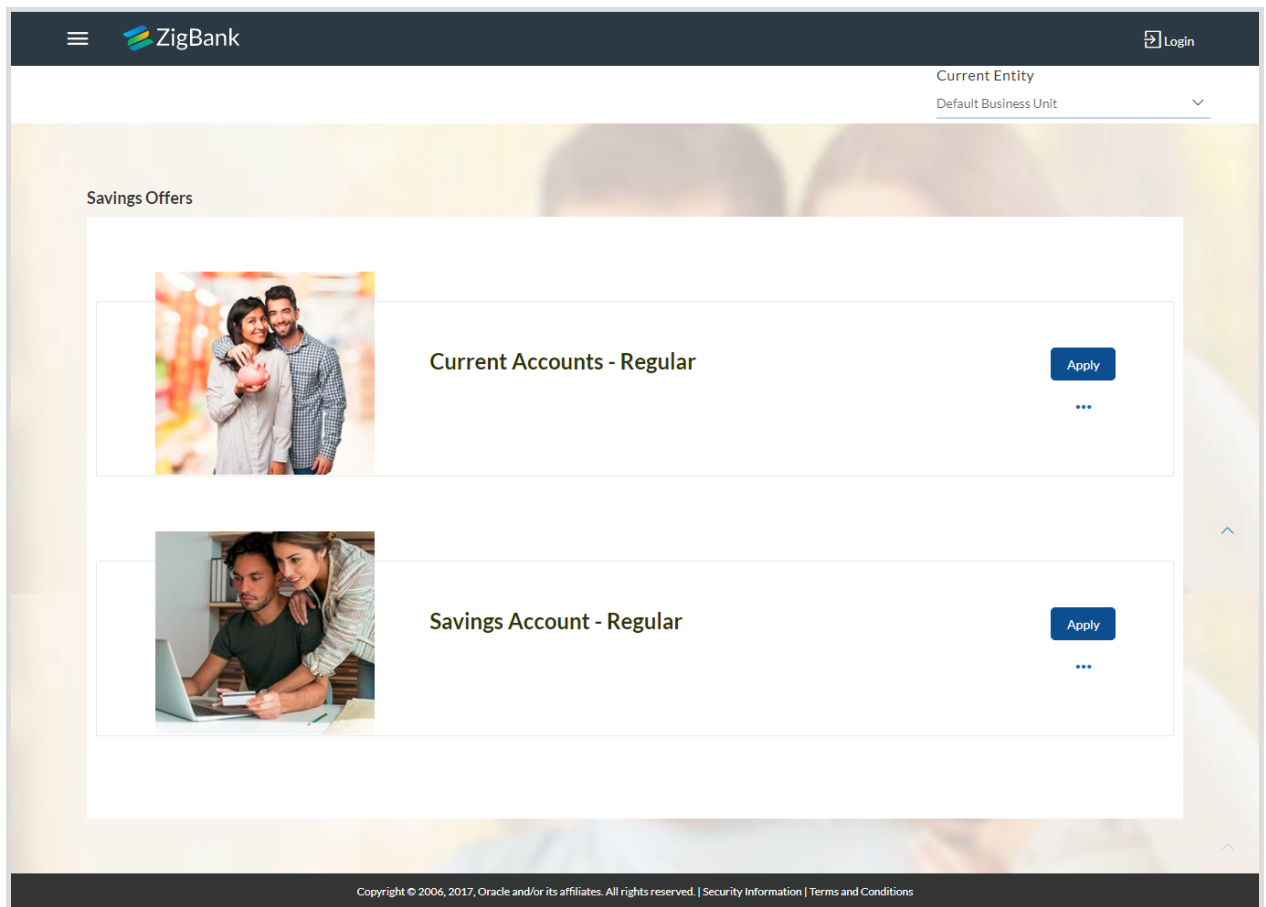
**How to reach here:**

*Dashboard > Savings Accounts*

**To apply for a savings account:**

- Select Savings on the product showcase screen.

## 3.1 Offer List



### Savings Account

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


## 3.2 Orientation Page

Before We Go Ahead..


### Savings Account - Regular

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


Open your account today in just minutes with 3 easy steps



**Tell us about yourself**  
We will ask you for basic information such as name, address, identity proof, etc.



**Setup your account**  
Specify features and preferences for your new account



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

**What you'll need**

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

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

[Login](#)

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

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

[Continue as guest](#) [Cancel](#)

- Click **Continue**, if you are a new/unregistered user.  
OR  
Click **Login** if you are a registered user. For more information on the application of an existing user, view the **Existing User** section.  
OR  
Click **Cancel** to abort the application process.
- The section defined as the first in the workflow configuration screen will be displayed.



### 3.3 Applicant Profile Details


The screenshot shows a web interface titled "You Are Applying For Savings". It features a list of five application sections, each with a dark icon on the left, a text label in the center, and a right-pointing arrow on the right. The sections are: "Primary Information" (person icon), "Proof of Identity" (ID card icon), "Contact Information" (phone and email icon), "Employment Information" (group of people icon), and "Features and Specifications" (gear icon). At the bottom of the interface are three buttons: "Continue" (blue), "Cancel" (dark grey), and "Save for Later" (light grey).

| Icon | Section Name                | Action |
|------|-----------------------------|--------|
|      | Primary Information         | >      |
|      | Proof of Identity           | >      |
|      | Contact Information         | >      |
|      | Employment Information      | >      |
|      | Features and Specifications | >      |


[Continue](#) [Cancel](#) [Save for Later](#)

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



## 3.4 Primary Information



### Primary Information



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

|                                                                                                 |                                                                                 |                                                                                     |
|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| Salutation                                                                                      | Mr                                                                              | ▼                                                                                   |
| First Name                                                                                      | John                                                                            |                                                                                     |
| Middle Name (optional)                                                                          | A                                                                               |                                                                                     |
| Last Name                                                                                       | Smith                                                                           |                                                                                     |
| Date of Birth                                                                                   | 15 Nov 1990                                                                     |  |
| Gender                                                                                          | Male                                                                            | ▼                                                                                   |
| Marital Status                                                                                  | Single                                                                          | ▼                                                                                   |
| Dependents                                                                                      | 0                                                                               |                                                                                     |
| Nationality  | AUSTRALIA ▼                                                                     |                                                                                     |
| Permanent Resident                                                                              | <input checked="" type="button" value="Yes"/> <input type="button" value="No"/> |                                                                                     |

Continue



### Field Description

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

| Field Name                                                                                                | Description                                                                                                                                                                                                                                   |
|-----------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Date of Birth</b>                                                                                      | Specify your date of birth.<br>The system validates your date of birth so as to identify whether you have attained age of majority.                                                                                                           |
| <b>Gender</b>                                                                                             | Select your gender.                                                                                                                                                                                                                           |
| <b>Marital Status</b>                                                                                     | Select the applicable marital status from the list.<br>The options are: <ul style="list-style-type: none"> <li>• Married</li> <li>• Remarried</li> <li>• Divorced</li> <li>• Separated</li> <li>• Single</li> <li>• Spouse Expired</li> </ul> |
| <b>Dependents</b>                                                                                         | Specify the number of people dependent on you.                                                                                                                                                                                                |
| <b>Nationality</b>                                                                                        | Select your country of nationality.                                                                                                                                                                                                           |
| <b>Permanent Resident</b>                                                                                 | Specify whether you are a permanent resident in the country in which you are applying for the account.                                                                                                                                        |
| <ul style="list-style-type: none"> <li>• Click <b>Continue</b>. The next section is displayed.</li> </ul> |                                                                                                                                                                                                                                               |

## 3.5 Proof of Identity


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

**Proof of Identity**


Passport Number

xxxxx4959

Date of Issue

15 Nov 2015

Expiration Date

15 Nov 2030

Continue


### Field Description

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


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

## 3.6 Contact Information


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



### Contact Information



#### Email

Email johnsmith@company.example.com

Please confirm your email IDjohnsmith@company.example.com

#### Phone Number

Phone TypePersonal Mobile

Phone Number13253454656

Add an additional phone number?

Yes

No

#### Permanent Residence

CountryAUSTRALIA

Address Line 1A21, ABB Towers

Address Line 2 (optional)

CitySydney

Zip Code444001

Accommodation TypeSelf Owned

Is your mailing address the same as above?

Yes

No

Continue

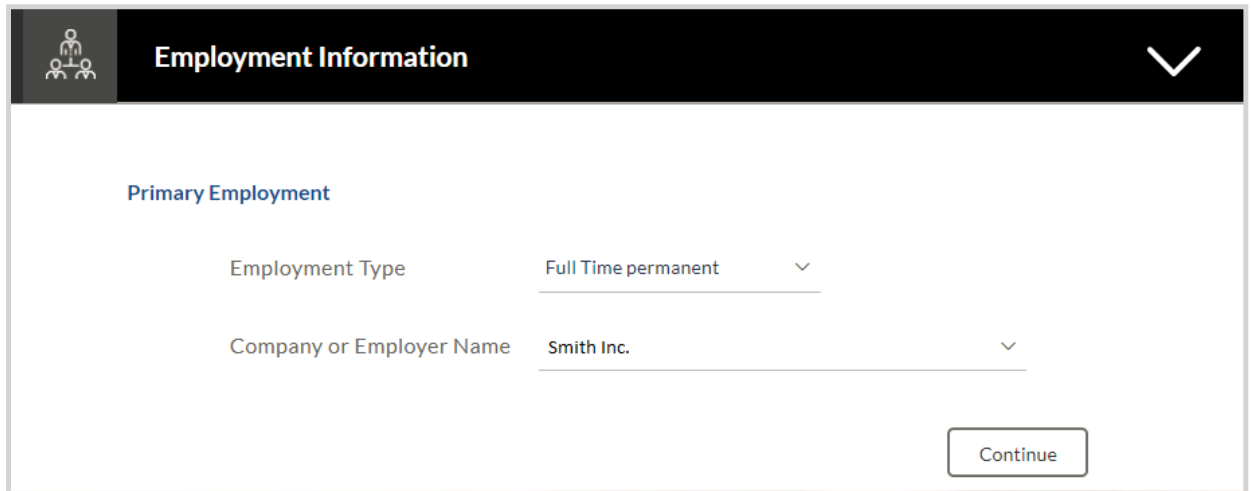
## Field Description

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

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

## 3.7 Employment Information

In this section enter details of your current employment.



### Field Description


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

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




## 3.8 Features and Specifications

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




### Features and Specifications



Debit Card


Name on Card

Card Type




Cheque Book

Number of Leaves



Account Statement

Statement Frequency




### Field Description

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


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

## 3.9 Fund Your Account

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



### Fund Your Account




**Your Funding Source**

Specify how you will make your opening deposit

☒ I will transfer funds from another account with the bank.

Initial Deposit Amount

£0.00 minimum

Account Number  

☐ I will fund my account later.


[Continue](#)

### Field Description


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

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

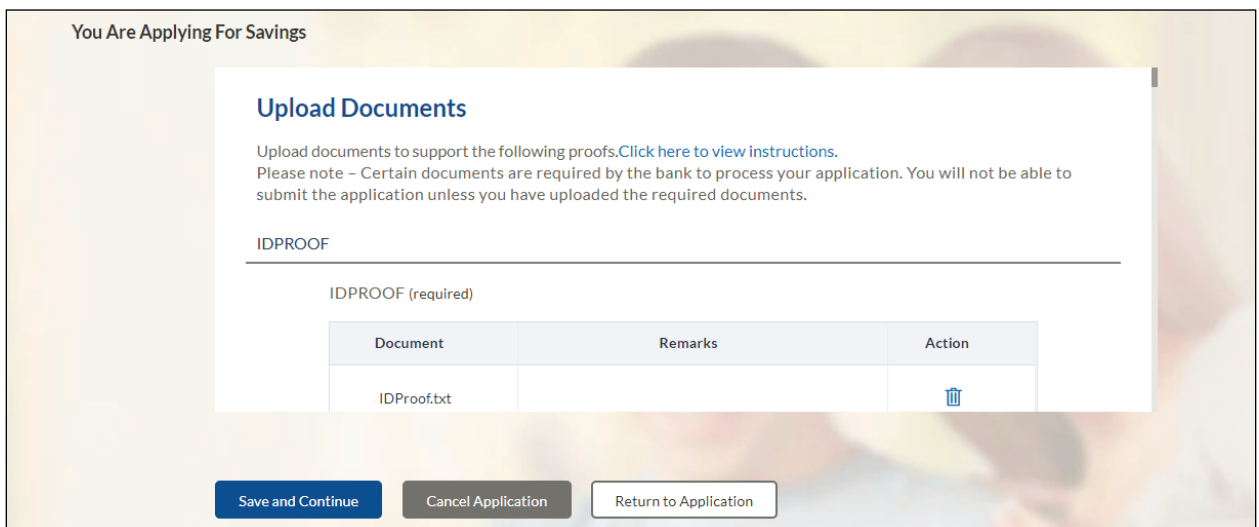
### 3.10 Document Upload

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

**To upload a document:**

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

#### Document Upload




You Are Applying For Savings


### Upload Documents

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

IDPROOF

| Document    | Remarks | Action                                                                                |
|-------------|---------|---------------------------------------------------------------------------------------|
| IDProof.txt |         |  |

[Save and Continue](#) [Cancel Application](#) [Return to Application](#)

**Note:** Click  to remove the uploaded document.

#### Field Description

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


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

### 3.11 Review and Submit


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

You Are Applying For Savings

Please review your information before submitting your application.




Primary Information




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

#### Contact Information



Contact Information



Email

Email

johnsmith@company.example.com

Phone Number

Primary Phone Number

Personal Mobile: 1-9834209384

Permanent residence



Accommodation Type

I own this home

Address

A21, ABB Towers, Sydney  
AU 444001


## Proof of Identity

|                                                                                   |                   |                                                                                     |
|-----------------------------------------------------------------------------------|-------------------|-------------------------------------------------------------------------------------|
|  | Proof of Identity |  |
| Type of Identification                                                            | Passport          |                                                                                     |
| ID Number                                                                         | xxxxx4959         |                                                                                     |
| Date of Issue                                                                     | 15 Nov 2015       |                                                                                     |
| Expiration Date                                                                   | 15 Nov 2030       |                                                                                     |



## Employment Information

|                                                                                   |                        |                                                                                     |
|-----------------------------------------------------------------------------------|------------------------|-------------------------------------------------------------------------------------|
|  | Employment Information |  |
| Primary Employment                                                                |                        |                                                                                     |
| Employment Type                                                                   | Full Time permanent    |                                                                                     |
| Company or Employer Name                                                          | N.A.                   |                                                                                     |




## Features and Specifications


|                                                                                     |                             |                                                                                       |
|-------------------------------------------------------------------------------------|-----------------------------|---------------------------------------------------------------------------------------|
|  | Features and Specifications |  |
| Debit Card                                                                          | Yes                         |                                                                                       |
| Name on Card                                                                        | John                        |                                                                                       |
| Card Type                                                                           | GOLD                        |                                                                                       |
| Cheque Book                                                                         | Yes                         |                                                                                       |
| Number of Leaves                                                                    | 50                          |                                                                                       |
| Account Statement                                                                   | Yes                         |                                                                                       |
| Statement Frequency                                                                 | Monthly                     |                                                                                       |

## Fund Your Account

|                                                                                   |                                  |                                                                                     |
|-----------------------------------------------------------------------------------|----------------------------------|-------------------------------------------------------------------------------------|
|  | Fund Your Account                |  |
| Initial Deposit Amount                                                            | £1,000.00                        |                                                                                     |
| Funding Through                                                                   | Account Number: xxxxxxxxxxxx0019 |                                                                                     |

## Documents

|                                                                                      |                                       |                                                                                     |
|--------------------------------------------------------------------------------------|---------------------------------------|-------------------------------------------------------------------------------------|
|     | Documents                             |  |
| CAPACITY                                                                             |                                       |                                                                                     |
| 3 months salary slip                                                                 |                                       |                                                                                     |
| <a href="#">SalaryInfo.txt</a>                                                       |                                       |                                                                                     |
| ADDRESSPROOF                                                                         |                                       |                                                                                     |
| PASSPORT                                                                             |                                       |                                                                                     |
| <a href="#">Passport.txt</a>                                                         |                                       |                                                                                     |
| AADHAR                                                                               |                                       |                                                                                     |
| <a href="#">AadharDetails.txt</a>                                                    |                                       |                                                                                     |
| IDPROOF                                                                              |                                       |                                                                                     |
| IDPROOF                                                                              |                                       |                                                                                     |
| <a href="#">IDProof.txt</a>                                                          |                                       |                                                                                     |
|  |                                       |                                                                                     |
| <input type="button" value="Submit"/>                                                | <input type="button" value="Cancel"/> | <input type="button" value="Save for Later"/>                                       |

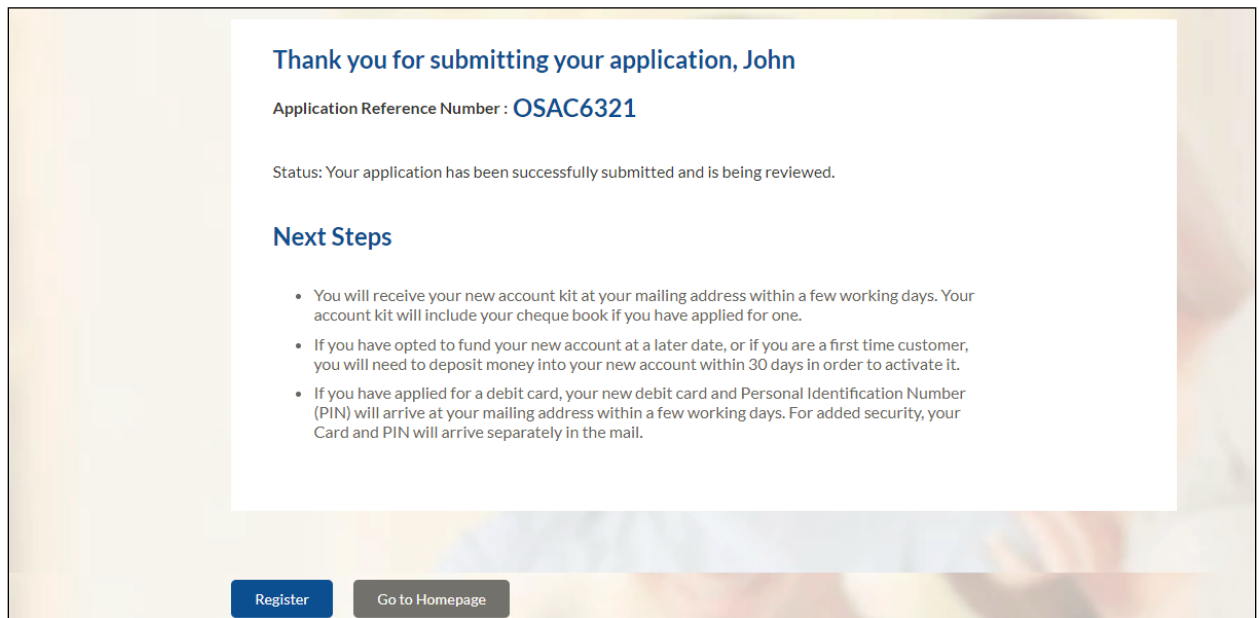
- Click  against any section heading to edit the details of that section.
- Once you have verified all the information, click **Submit**.
- The screen confirming application submission will be displayed which will contain the application reference number and any additional steps that might need to be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

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



### 3.12 Submitted Application – Confirmation

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



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

## 3.13 Register User


### Register User

#### Registration

You need to register first before submitting your application.

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

#### Define Login Credentials


Email 


john@company.com

Confirm Email


john@company.com

Verify

Password 

..... 

Confirm Password


..... 

#### Set Security Questions

Security questions may be used as a second level of authentication for transaction completion or even to retrieve forgotten Login ID or Password. These questions can also be set at a later date.

Skip set up of security questions


Security Question 1

What is your favorite game ? 

Answer 1

Lawn Tennis


Security Question 2

What is your favorite color ? 

Answer 2

Blue


Security Question 3

What is your favorite sport ? 

Answer 3

Lawn Tennis


Security Question 4

fav place ? 

Answer 4

Sydney

Security Question 5

What is your favorite color ? 

Answer 5

Blue

#### Terms and Conditions

☒ I have read, fully understood and agreed with the terms and conditions.

[Terms and conditions](#)

### Field Description

| Field Name                      | Description                                                                                                                                                                                                                                       |
|---------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Define Login Credentials</b> |                                                                                                                                                                                                                                                   |
| <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.                                                                                              |

| Field Name                                                                    | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |
|-------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Confirm Password</b>                                                       | To confirm the password re-enter the password entered in the <b>Password</b> field.                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Set Security Questions</b>                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Skip set up of security questions?</b>                                     | <p>Through this option, you can opt to skip setting up security questions at the time of registration.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>By default the option <b>No</b> will be selected and the security question and answer fields will be displayed. If you select the option <b>Yes</b>, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.</p> |
| <b>Security Question</b>                                                      | <p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>                                                                                                                                                                                                     |
| <b>Answer</b>                                                                 | <p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>                                                                                                                                                                                                                                                    |
| <b>Terms and Conditions</b>                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>I have read, fully understood and agreed with the terms and conditions</b> | Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Terms and Conditions Link</b>                                              | Click this link to view the terms and conditions.                                                                                                                                                                                                                                                                                                                                                                                                                                                         |

#### 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 login.
- To confirm enter the password in the **Confirm Password** field.
- From the security question list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.
- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.  
OR  
Click **Cancel Application** to cancel the application.  
OR  
Click **Return to Application**.

## Verification

**Verification**

A verification code has been sent to your specified email address. Please enter that code below to complete the process

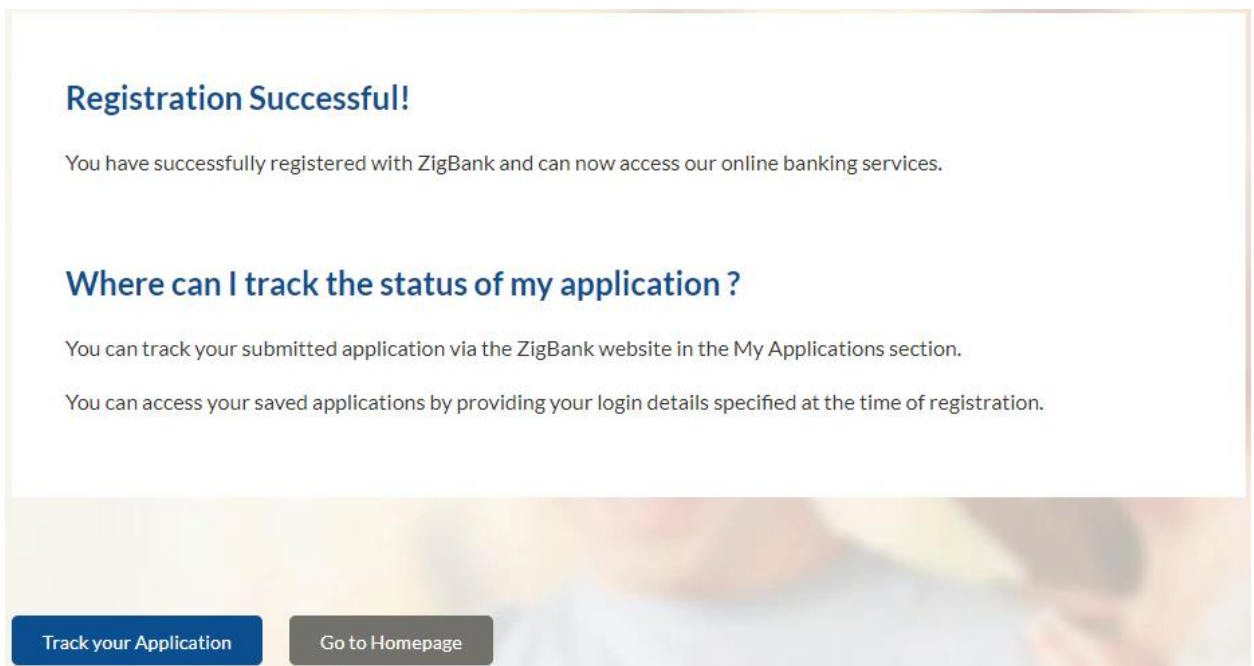
Verification Code •••••••• 

Did not get the code? Resend Code

Submit Cancel

| Field Name                                                                                                                                                                                                                                                                                                                                                                                                            | Description                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|
| <b>Verification Code</b>                                                                                                                                                                                                                                                                                                                                                                                              | Enter the security code sent to the email ID you have defined in the registration screen. |
| <ul style="list-style-type: none"> <li>Click <b>Submit</b> to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.<br/>OR<br/>Click <b>Resend Code</b> if you wish the system to send you a different security code.<br/>OR<br/>Click <b>Cancel</b> to close the screen and return to the registration screen.</li> </ul> |                                                                                           |

#### Register User - Confirm



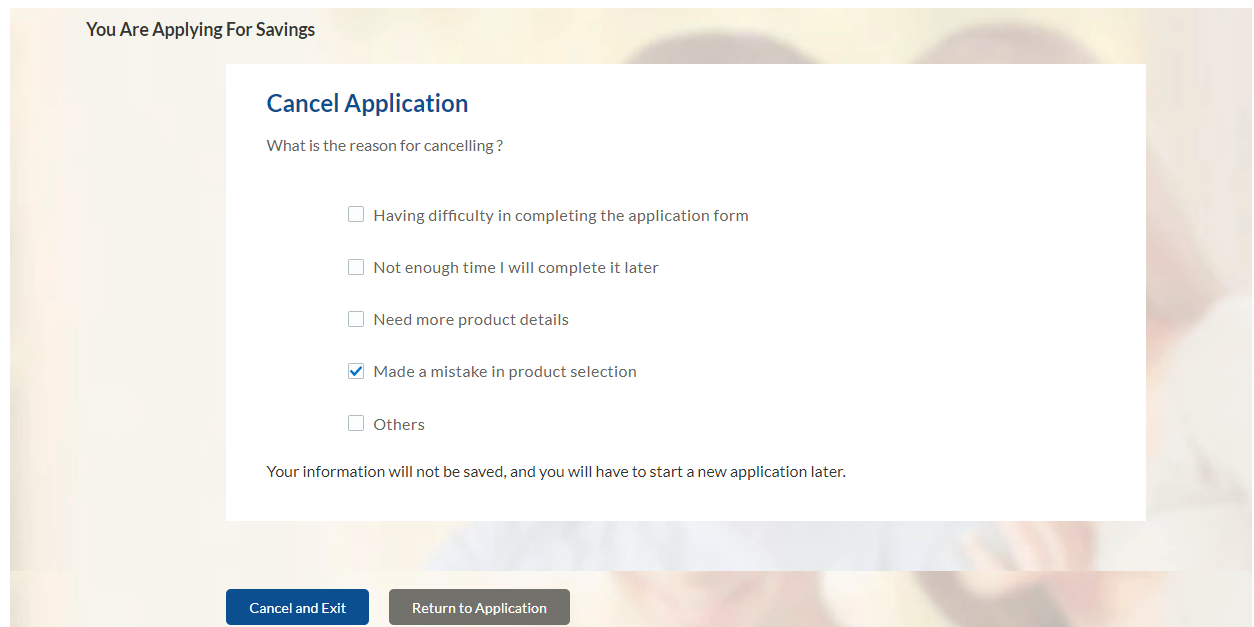
- Click **Track your Application** to navigate to application tracker to view the applications status.  
OR  
Click **Go to Homepage** to navigate to the product showcase.

## 3.14 Cancel Application

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

**To cancel the application:**

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

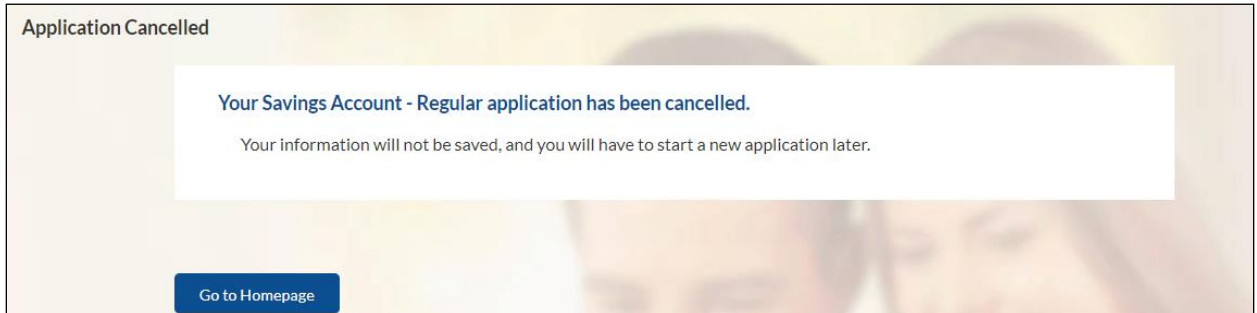


### Field Description

| Field Name                   | Description                                                                                                                                                                                                                                                                                                                                                                                              |
|------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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>• Having difficulty in completing the application form</li><li>• Not enough time I will complete it later</li><li>• Need more product details</li><li>• Made a mistake in product selection</li><li>• Others</li></ul> |
| <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 back to the product showcase page.

## 3.15 Save for Later

The following scenarios are applicable for save for later.

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

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

### To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen appears.

### Save and Complete Later


#### 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.

Please fill out the following details in order to save your application.


##### Define Login Credentials

Email 

john@company.com

Confirm Email

john@company.com

Password 

.....

Confirm Password

.....

Verify

##### Set Security Questions

Security questions may be used as a second level of authentication for transaction completion or even to retrieve forgotten Login ID or Password. These questions can also be set at a later date.

Skip set up of security questions

Yes

No

Security Question 1

What is your favorite game ?

Answer 1

Football

Security Question 2

What is your favorite color ?

Answer 2

Blue

Security Question 3

What is your favorite sport ?

Answer 3

Football

Security Question 4

What is your favorite color ?

Answer 4

Blue


Security Question 5

What is your favorite game ?

Answer 5

Football

##### Terms and Conditions



I have read, fully understood and agreed with the terms and conditions.

[Terms and conditions](#)

Save Application

Cancel Application

Return to Application



## Field Description

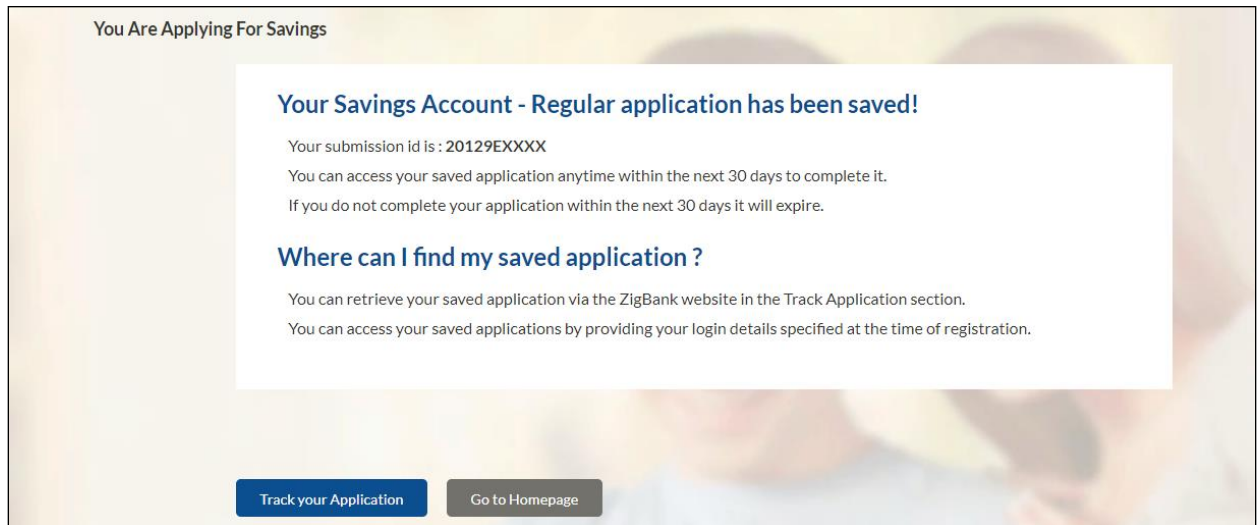
| Field Name                                | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |
|-------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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>                             | <p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.</p> <p>Refer the <b>Verify</b> sub section under section <b>Register User</b> for further information on verification.</p>                                                                                                                        |
| <b>Password</b>                           | Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.                                                                                                                                                                                                                                                                                                                                                   |
| <b>Confirm Password</b>                   | To confirm the password re-enter the password entered in the <b>Password</b> field.                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Set Security Questions</b>             |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Skip set up of security questions?</b> | <p>Through this option, you can opt to skip setting up security questions at the time of registration.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul> <p>By default the option <b>No</b> will be selected and the security question and answer fields will be displayed. If you select the option <b>Yes</b>, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.</p> |
| <b>Security Question</b>                  | <p>Select a question to be assigned as a security question.</p> <p>The security questions will be numbered, e.g. Security Question 1, Security Question 2 and so on. The number of security questions and answers available will be dependent on the number configured by the bank administrator.</p>                                                                                                                                                                                                  |
| <b>Answer</b>                             | <p>Specify an answer for the selected security question.</p> <p>The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, e.g. Answer 1, Answer 2 and so on.</p>                                                                                                                                                                                                                                                 |
| <b>Terms and Conditions</b>               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |

| Field Name                                                                    | Description                                                                                                          |
|-------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>I have read, fully understood and agreed with the terms and conditions</b> | Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access. |
| <b>Terms and Conditions Link</b>                                              | Click this link to view the terms and conditions.                                                                    |

The following steps are applicable 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 login.
- To confirm enter the password in the **Confirm Password** field.
- From the security questions list, select a question to be added in your security question set.
- In the answer field, enter an answer for the selected security question.
- If you do not want to set security questions currently, select the option **Yes** against the **Skip set up of security questions** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Save Application**.  
OR  
Click **Cancel Application** to cancel the application.  
OR  
Click **Return to Application** to navigate to the application screen.

## Save and Complete Later



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

### 3.16 Existing User

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

[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:

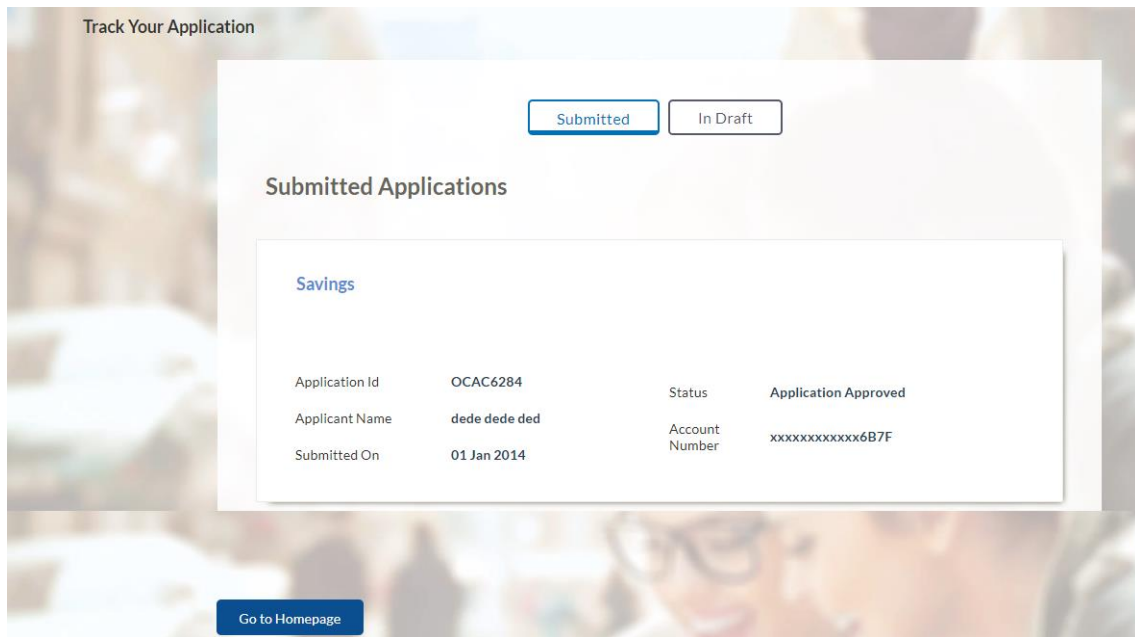
- **View submitted application:** The application tracker enables you to view details of submitted application which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
- **View application 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 application tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

### To track an application:

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

## 4.1 Submitted Application – Savings Account

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



### Field Description

| Field Name                        | Description                                                                                                                                                   |
|-----------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Savings account offer name</b> | The name of the offer for which the application has been made.                                                                                                |
| <b>Application Id</b>             | The application reference number as generated by the bank at the time the application was submitted.                                                          |
| <b>Applicant Name</b>             | The name of the applicant be displayed here.                                                                                                                  |
| <b>Submitted On</b>               | The date on which the application was submitted.                                                                                                              |
| <b>Status</b>                     | The current status of the application.                                                                                                                        |
| <b>Account Number</b>             | The account number, once generated, is displayed here.<br>This account number is only displayed once the application is successfully processed to completion. |

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

## 4.2 Savings Account Application Tracker Details

Track Your Application

Savings

|                |               |        |                  |
|----------------|---------------|--------|------------------|
| Application Id | OCAC6284      | Status | Work In Progress |
| Applicant Name | dede dede ded |        |                  |
| Submitted On   | 01 Jan 2014   |        |                  |

View

Documents >

[Return to Tracker](#)

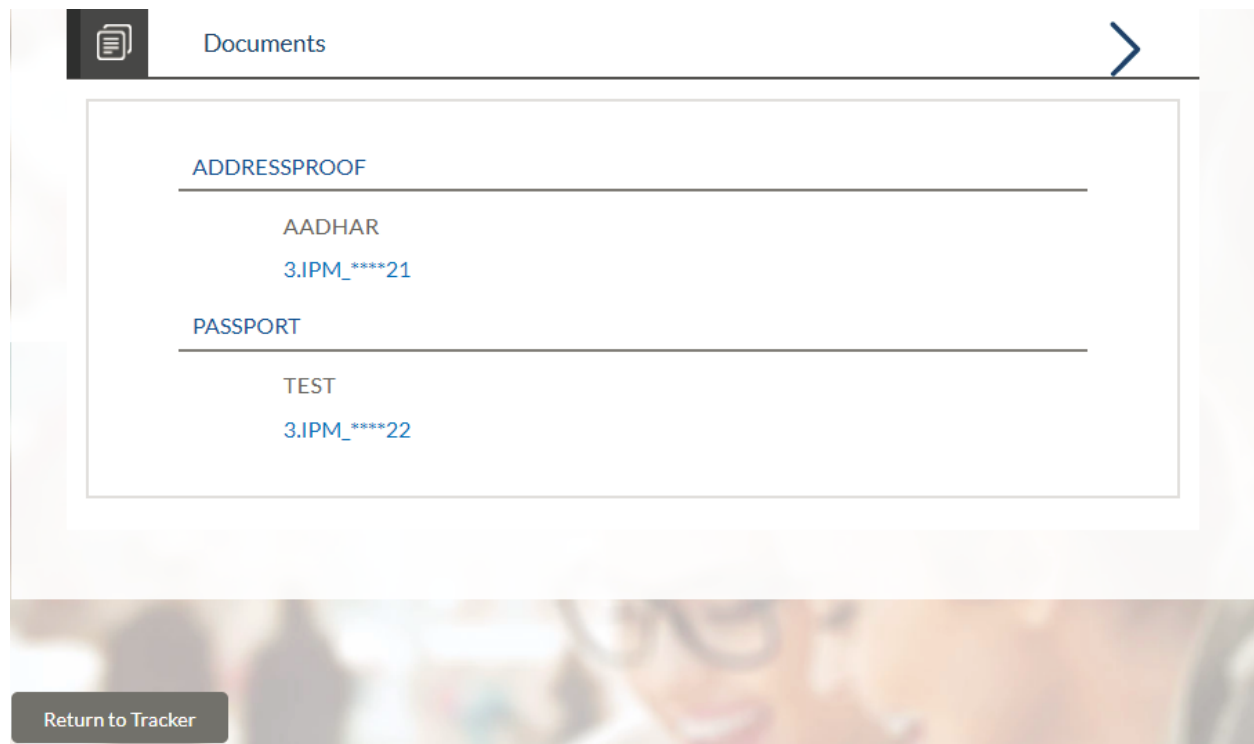
### Field Description

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

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

## 4.3 Documents

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



### Field Description

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

## FAQs

---

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

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

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

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

**Why do you require the expiry date of my identity proof?**

We ask for the expiry date of your identity proof to ensure that you are providing us with a valid proof of identity, one that is currently not expired.

[Home](#)