Oracle Banking Digital Experience

Savings Account Originations User Manual
Release 18.2.0.0.0

Part No. E97823-01

June 2018

Savings Account Originations User Manual

June 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/

Table of Contents

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

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle Banking Platform 2.5.0.2.0
1	Savings Account Application Submission	✕	✕	✓
2	Savings 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 provides a modest interest rate.

The savings account application is created so as to enable customers to apply for a savings account by providing minimal personal details. As an applicant, you are also provided with the option to customize the debit card associated with the account.

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

Savings Workflow

Following are the steps involved as part of application submission:

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

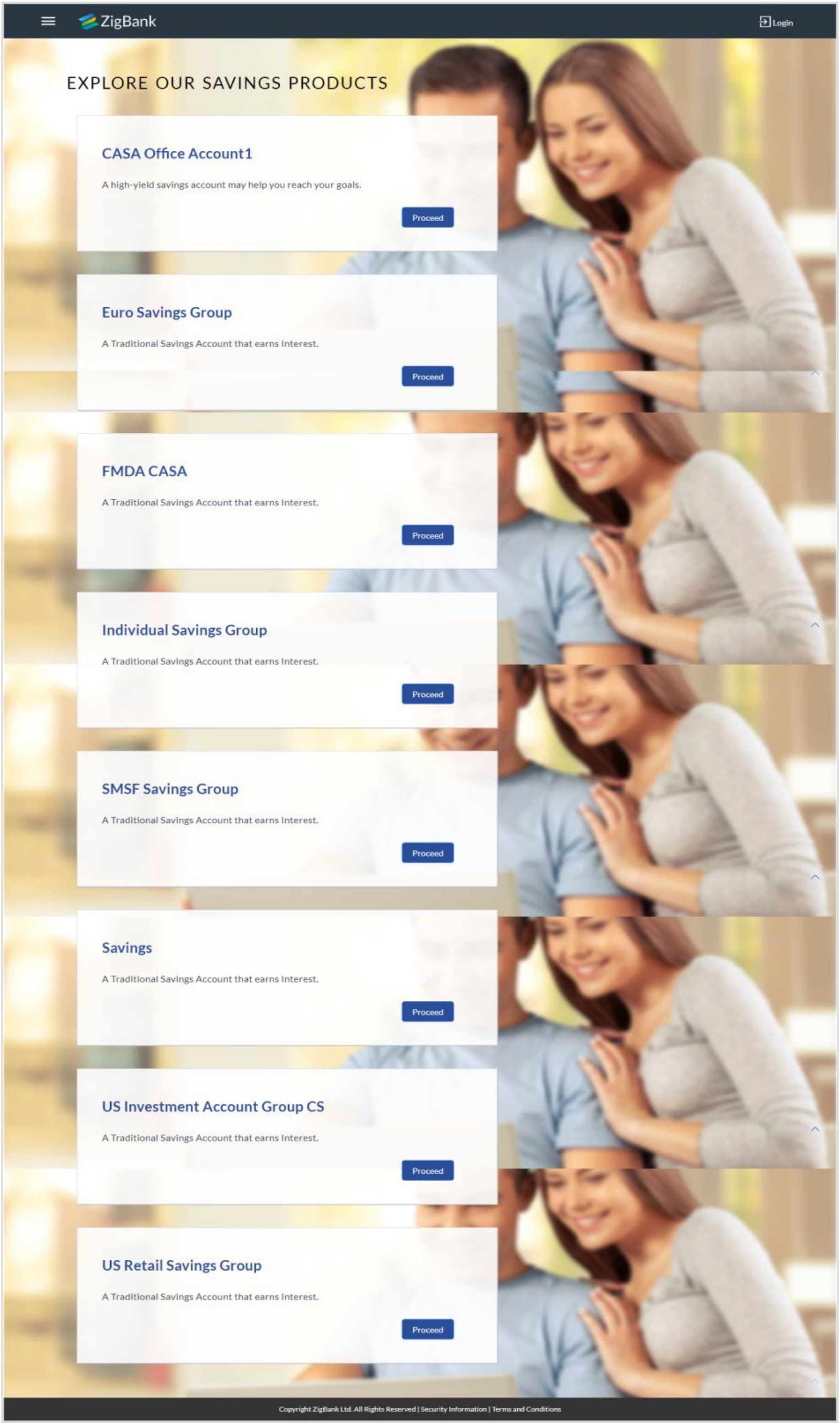
How to reach here:

Dashboard > Savings Account

To apply for savings account:

- Select **Savings** on the product showcase screen.

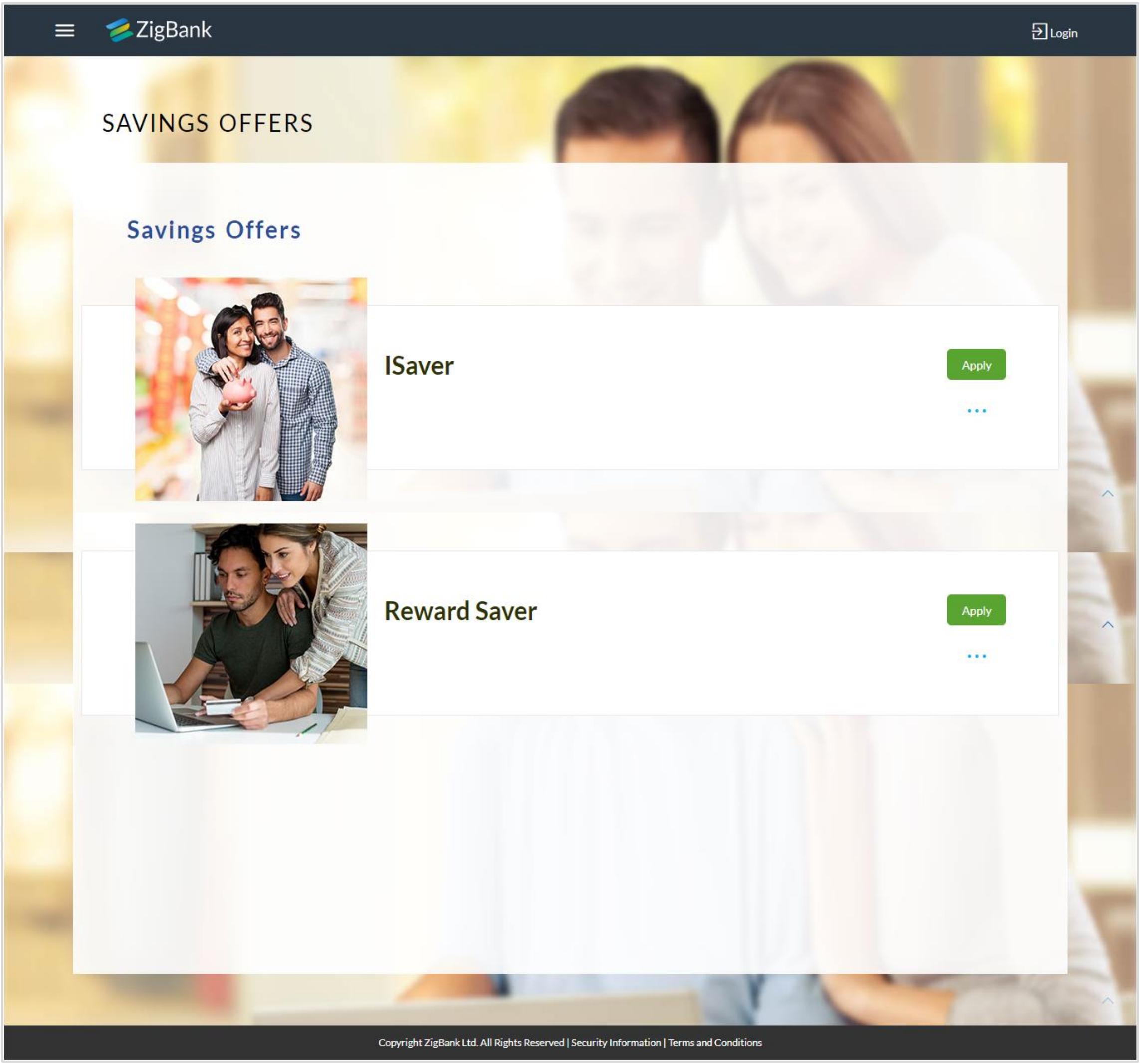
3.1 Product List



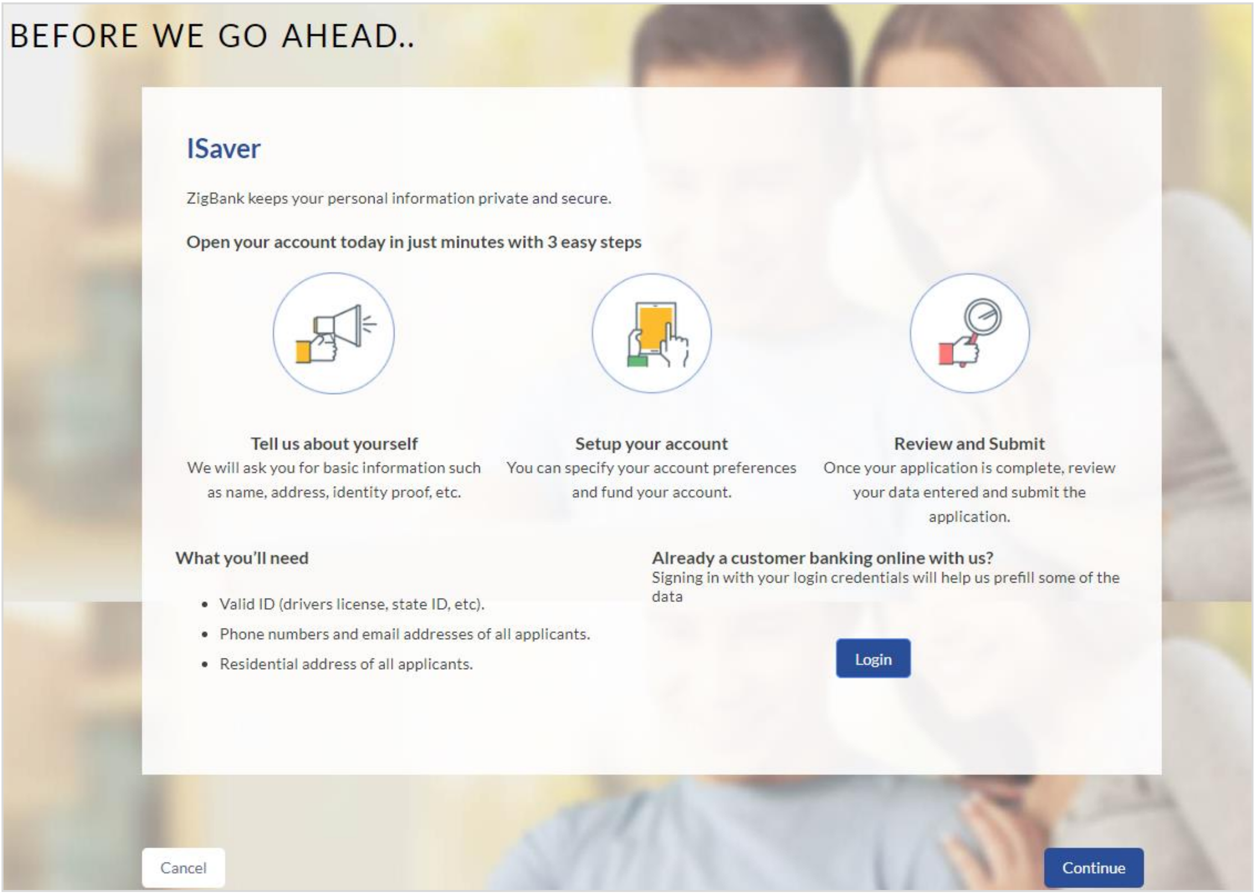
- Click the **Proceed** option available on the desired product card. A screen containing all the offers available under the selected savings account product is displayed.

3.2 Savings Offers

- Click 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.

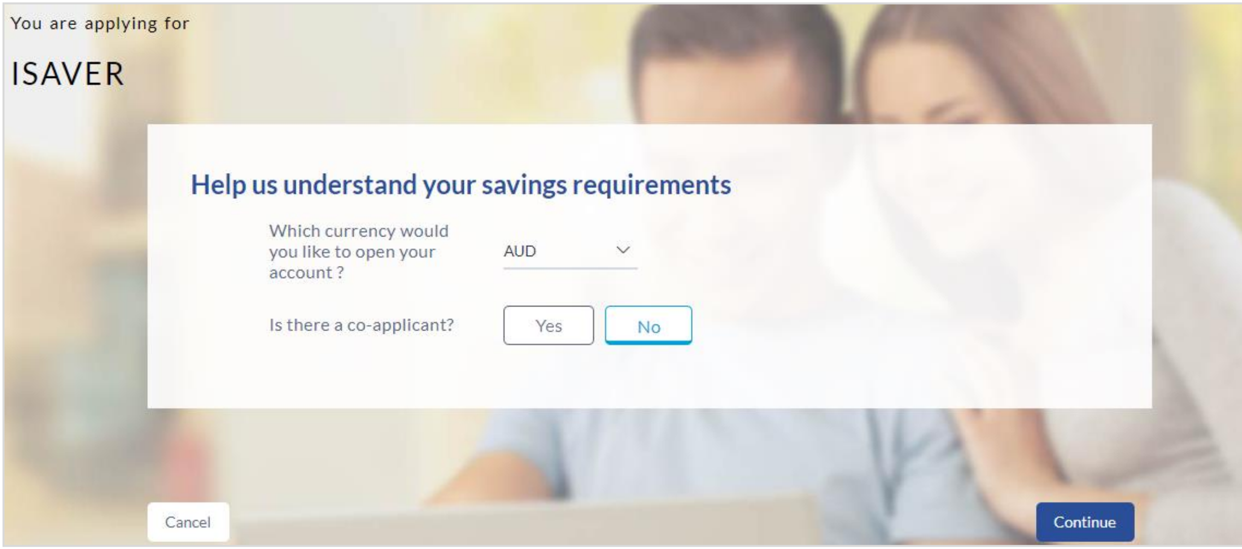


3.3 Orientation Page



- 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 a registered (existing) user, view the **Existing User** section in this document.
  OR
  Click **Cancel** to abort the application process
- The account requirements page is displayed in which you can identify the holding pattern of the account.

3.4 Savings Account Requirement

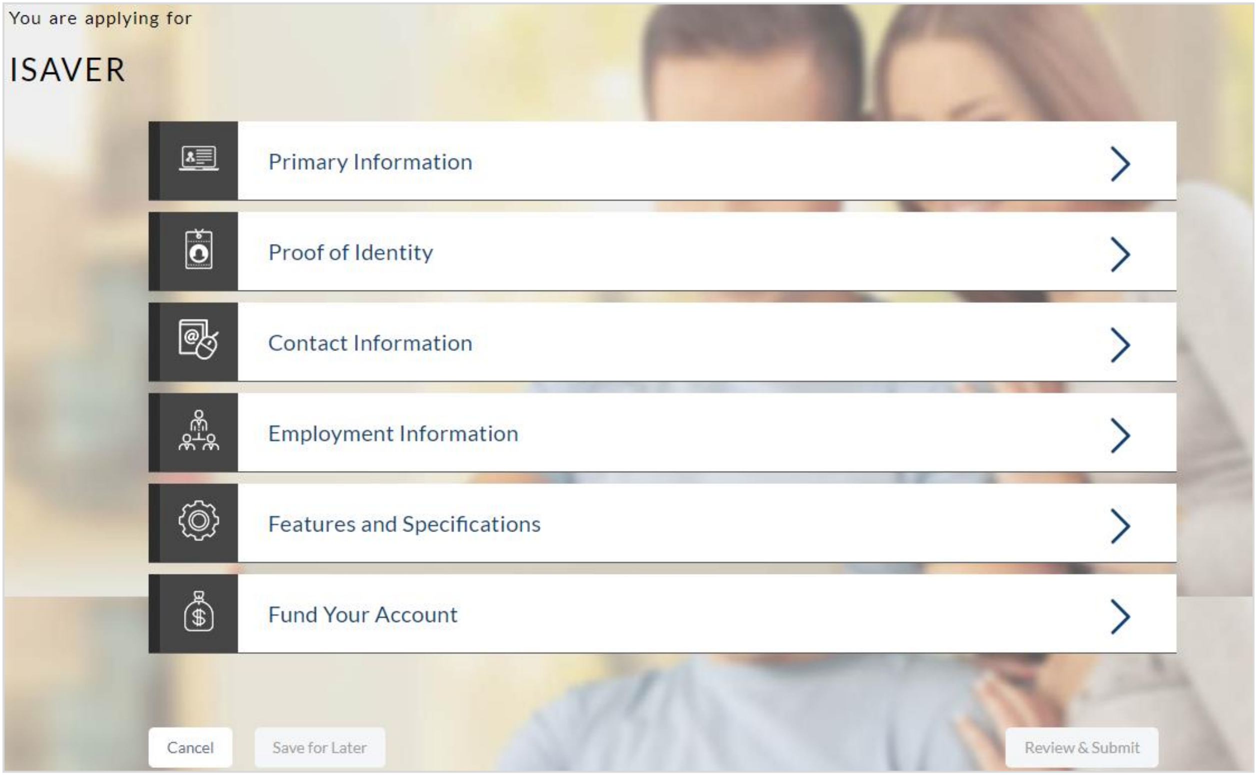


Field Description

Field Name	Description
Help us understand your savings requirements	
Account Currency	Currency in which the account is to be opened.
Is there a co-applicant?	You can identify whether a co-applicant is to be added to the application or not.
Is co-applicant an existing user?	Indicates whether co-applicant is an existing user. This field is displayed, if you have selected **Yes**, in the '**Is there a co-applicant?'** field.
Co-applicant Customer ID	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field appears, if you have selected **Yes**, in the '**Is co-applicant an existing user?'** field.
Send Verification Code via	Indicates the channel on which the verification code is to be sent. The options are: • Co-applicants registered email address • Co-applicants registered phone number This field appears, if you have selected **Yes**, in the '**Is co-applicant an existing user?'** field.

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

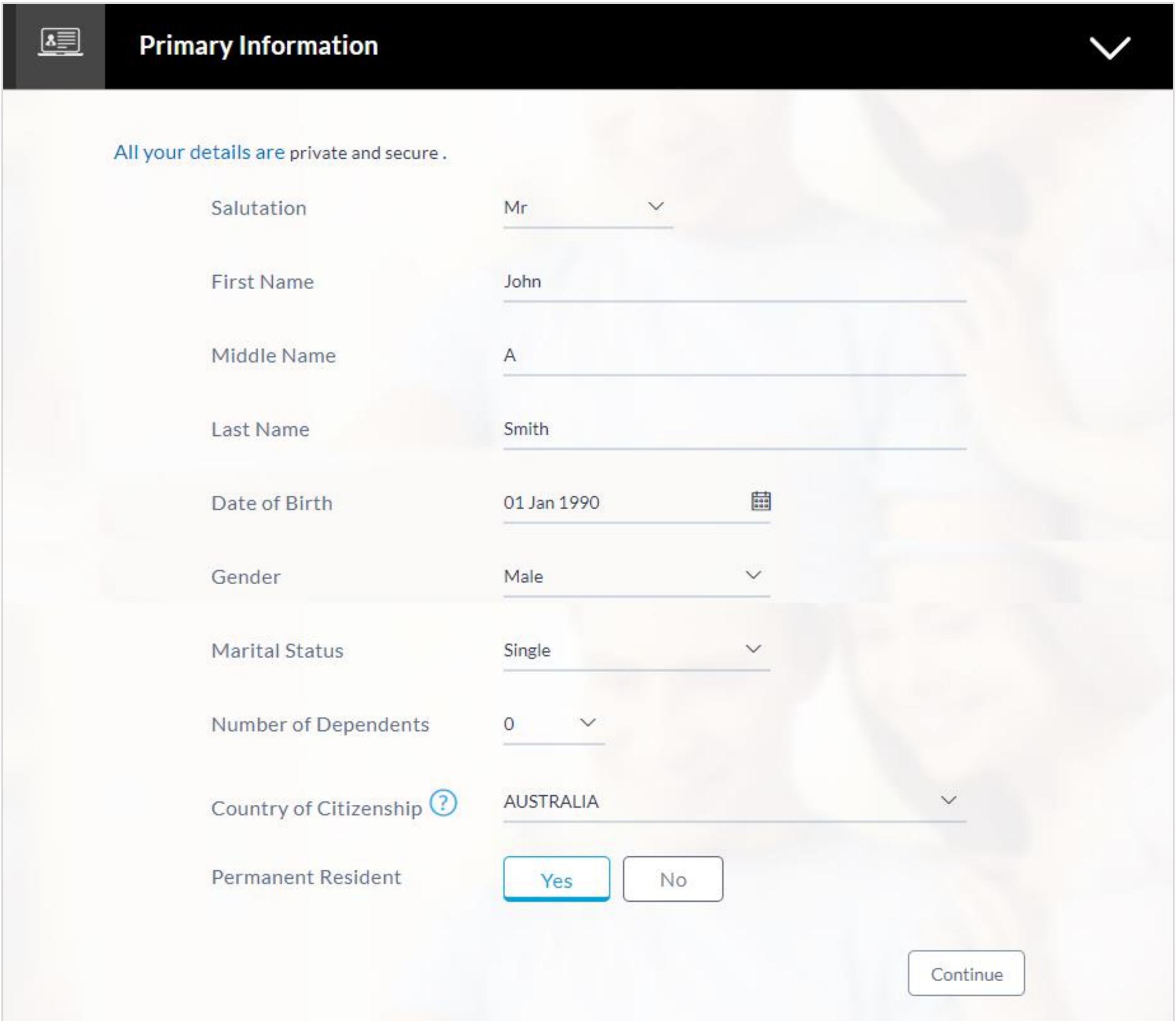
3.5 Applicant Profile Details



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

3.6 Primary Information

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



Field Description

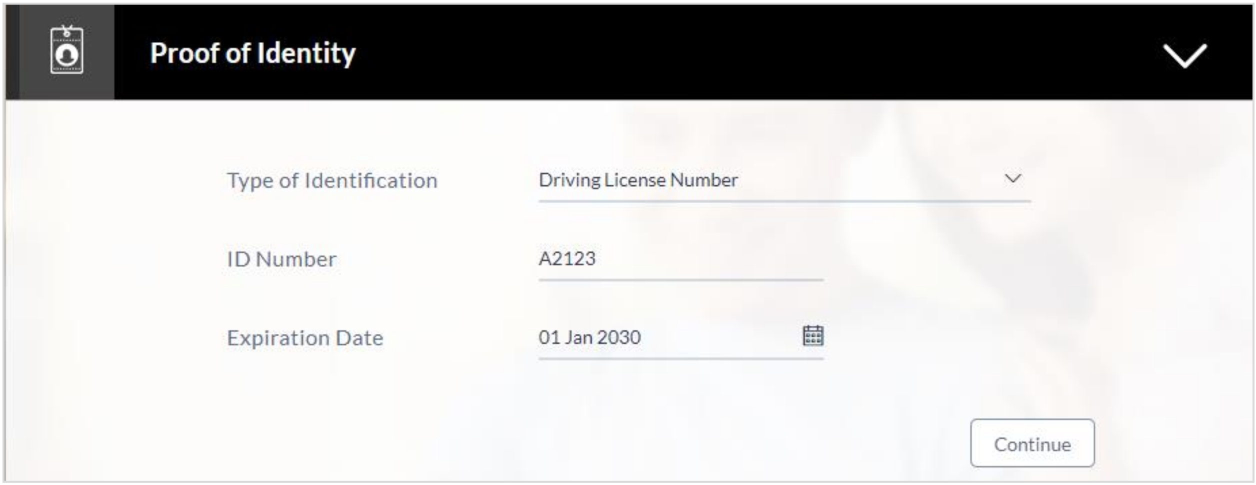
Field Name	Description
Salutation	Select Salutation of applicant. Examples of salutation are Mr., Mrs., Dr., and so on.
First Name	Enter your first name.
Middle Name	Enter your middle name here. This field is optional

Field Name	Description
Last Name	Enter your last name.
Date of Birth	Enter your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Select your gender.
Marital Status	Select applicable marital status from the list. The options are: • Married • Single • Divorced • Separated • Widowed • De facto • Undisclosed
Number of Dependents	Specify number of people dependent on you.
Country of Citizenship	Select your country of citizenship.
Permanent Resident	You are required to identify whether you are a permanent resident
Country of Residence	Select your country of residence. This field is displayed if you select **No** in the **Permanent Resident** field.

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

3.7 Proof of Identity

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



Field Description

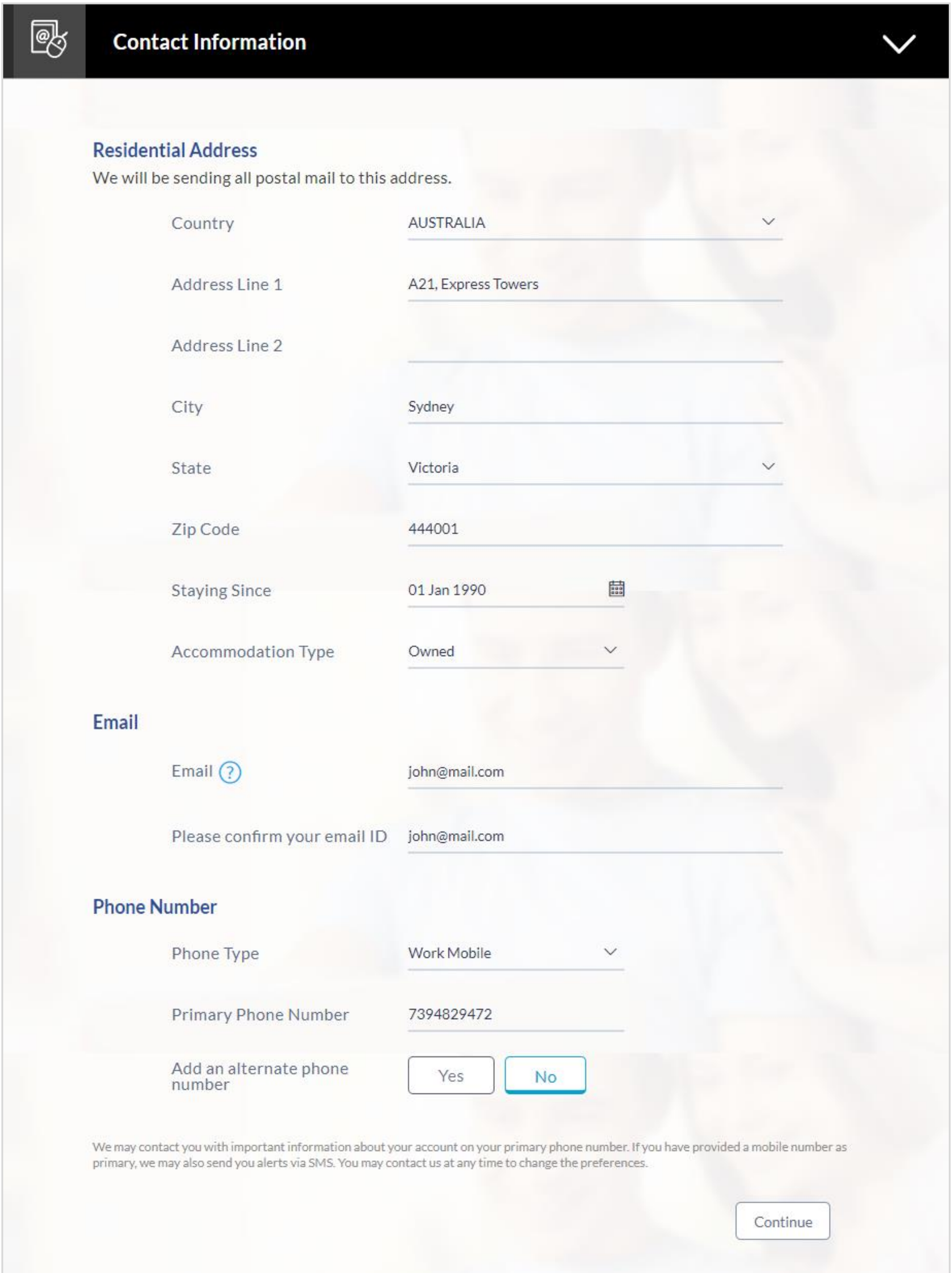
Field Name	Description
Proof of Identity	
Type of Identification	Select the identification document that you want to provide as proof of identity The identification type could be: • Passport • Driving License, and so on.
ID Number	Enter your Identification number corresponding to the identification type.
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date, such as one that is not 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, and so on.

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.



Field Description

Field Name	Description
Residential Address	
Country	Enter the country name in which you reside.
Address Line 1-2	Enter your Address details.
City	Enter the name of the city in which you reside.
State	Select the state from the list.
Zip Code	Enter your Zip code.
Staying Since	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify your previous residence address.
Accommodation Type	The type of accommodation in which you reside. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Previous Residential Address	
Country	Select the country where you resided previously.
Address Line 1-2	Enter address details of your previous residence.
City	The city in which you resided previously.
State	The state in which you resided previously.
Zip Code	Enter the zip code where you resided previously.

Field Name	Description
Accommodation Type	The type of accommodation in which you resided previously. The accommodation types are: • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID to confirm the same.
Phone Number	
Phone Type	Select the phone number type that you want to define as primary contact number. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Add an alternate phone number	You can select **Yes** if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.

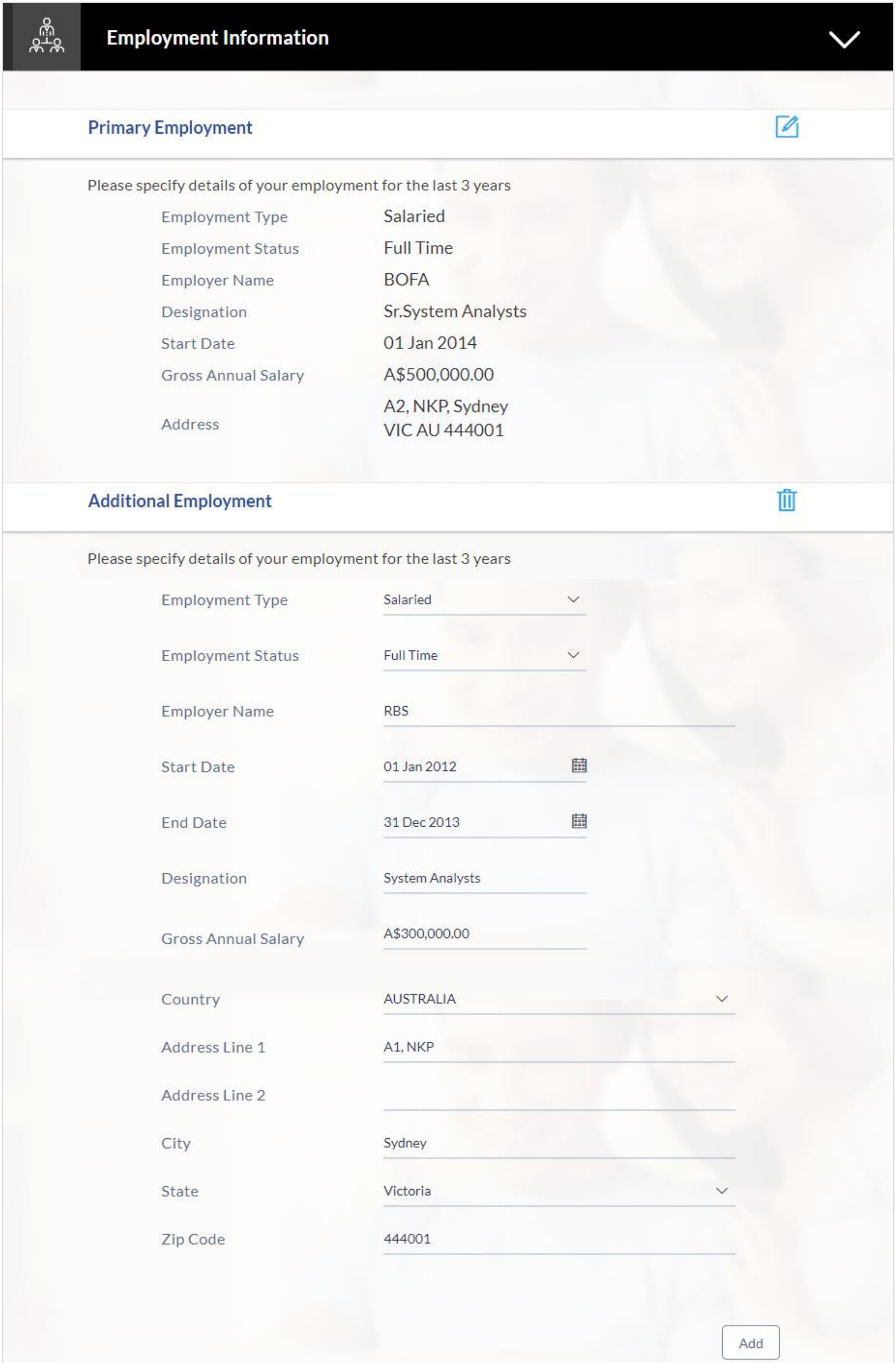
Field Name	Description
Phone Type	Type of phone number that is being added as an alternate number. The options are: • Personal Mobile • Work Mobile • Home Phone • Work Phone This field is displayed if you select **Yes** in the **Add an alternate phone number** field.
Alternate Phone Number	Alternate phone other than primary phone number. Phone number corresponding to the selected alternate phone type.
Default as that of Primary Applicant **(Co-Applicant)**	Specify whether address details of co-applicant are same as primary applicant. This field is displayed if you select **Yes** in the **Is there a co-applicant** field in the requirement screen.

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

3.9 Employment Information

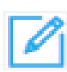
In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, subsequent status, and if you are salaried or self-employed, the company or employer name and date on which specific employment was started.

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 444001
Additional Employment
Please specify details of your employment for the last 3 years
Employment Type
Salaried
Employment Status
Full Time
Employer Name
RBS
Start Date
01 Jan 2012
End Date
31 Dec 2013
Designation
System Analysts
Gross Annual Salary
A$300,000.00
Country
AUSTRALIA
Address Line 1
A1, NKP
Address Line 2
City
Sydney
State
Victoria
Zip Code
444001
Add

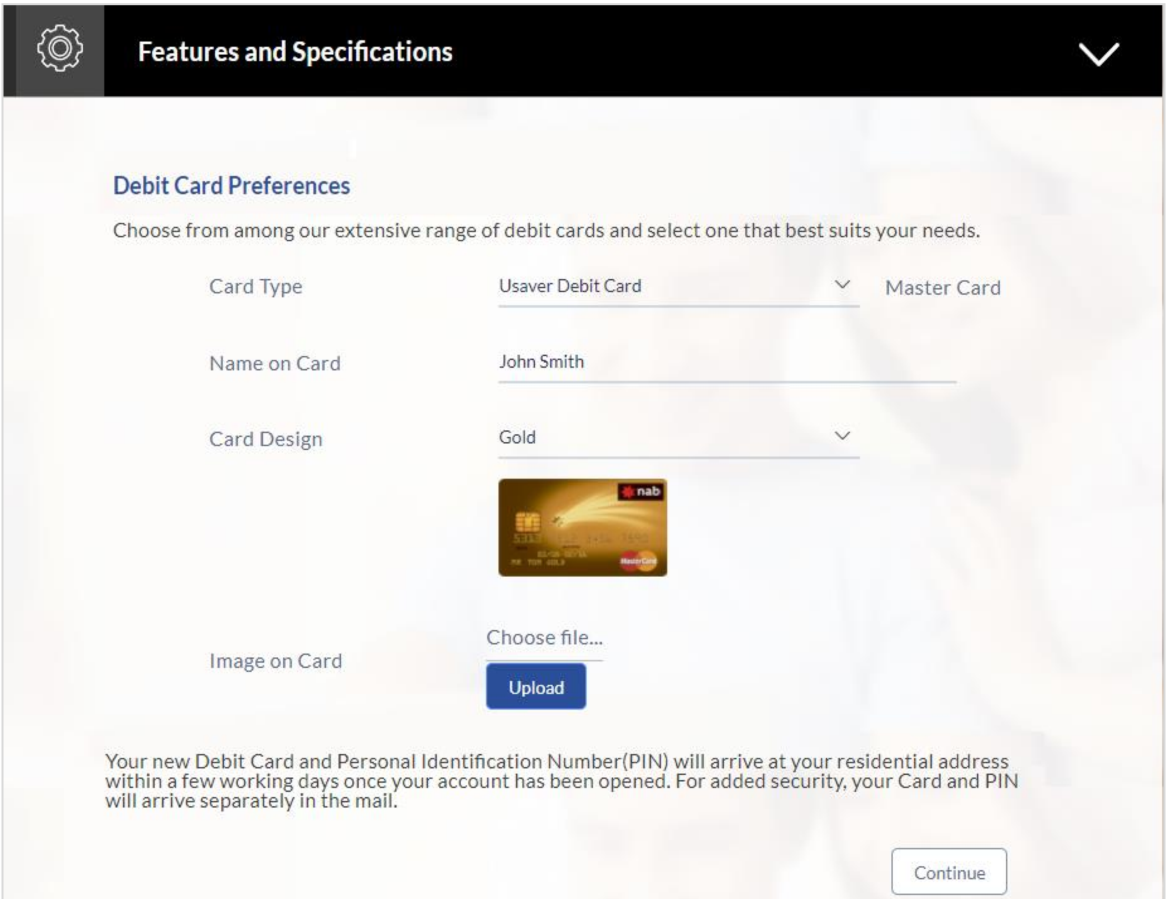
Field Description

Field Name	Description
Employment Type	The type of your current primary employment The types are: • Salaried • Self Employed • Others • If employment type selected is Others, then there will be a set of options listed for selection like Home duties, Student, Unemployed and so on.
Employment Status	The status of your employment. The options in this field will depend on your selection as employment type. The options are: • Part Time • Full Time
Employer Name	The name of the company or firm in which you are employed.
Start Date	Enter the date on which you started at current employment
Designation	Enter your designation with the current employer.
Gross Annual Salary	Enter your gross annual salary with the current employer.
Country	Select the country in which you are currently employed.
Address Line 1-2	Enter your employer’s address.
City	Enter the city in which you are currently employed.
State	Select the state name where you are currently employed.
Zip Code	Specify the zip code of the location where you are currently employed.

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

3.10 Features and Specifications

This page comprises of two sub sections, the Activity Profile section in which you are required to enter information pertaining to the activity of the account and the Debit Card Preferences section in which you can personalize your debit card by selecting a network provider of choice, name to be printed on the card and also select a card design and upload an image to be printed on the card.



Field Description

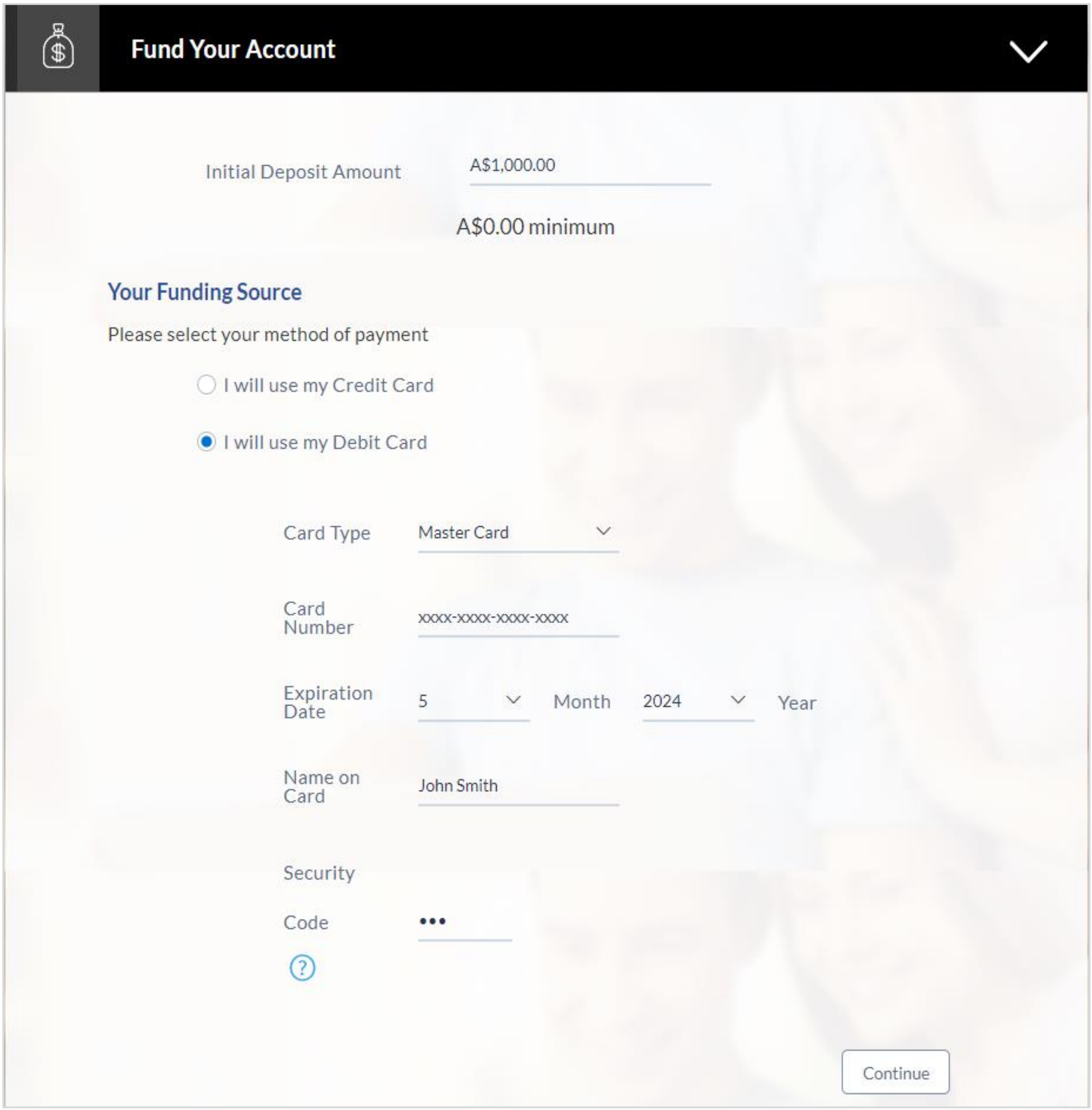
Field Name	Description
Activity Profile	
Questions pertaining to your intended account activity	You will be required to answer all questions regarding the activities you will be performing on your account. Example of a question is – Quarterly number of cash deposits.
Debit Card Preferences	

Field Name	Description
Card Type	You can select the network provider from a list configured for the savings account offer
Name on Card	You can enter your name as you would like to get embossed on the card.
Card Design	You can select a background design or theme to be printed on the card. This field is optional.
Image on Card	You can upload an image to be printed on the card. This field is optional.
Card Image	Once you have selected a card type and card design, an image of the debit card will be displayed on the screen based on the card type and design selections. This image will change if you make any changes to the card type and design selections.

- Click **Continue**. The **Fund Your Account** section is displayed.

3.11 Fund Your Account

In this section you are required to specify an option by which you would fund your account. You can define the amount of initial deposit you would like to make in your account. The minimum amount required to be deposited is defined by the bank and displayed on the screen. You can select mode of funding from the options provided. The general modes of funding are via debit card or credit card in case you are a new customer. In case you are an existing customer with the bank you can also select one of your savings or checking accounts held with the bank from which to make the transfer or even an external bank's account that you have linked to your banking profile.



Field Description

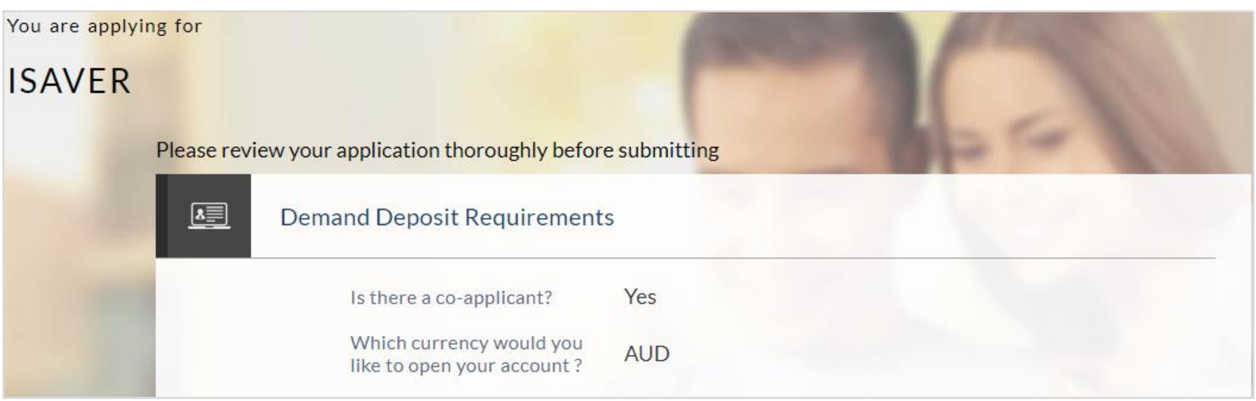
Field Name	Description
Initial Deposit Amount	The amount you wish to deposit in your account. The system will run a check to ensure that the amount you have entered is not lower than the minimum amount defined on the screen.
Your Funding Source	
I will use my Credit Card	Select this option if you wish to transfer funds from your credit card.
I will use my Debit Card	Select this option if you wish to transfer funds from your debit card.
I will transfer funds from another account with the bank (Your savings or checking account)	Select this option if you wish to transfer funds from your savings or checking account held with the bank. This option will be available only if you are an existing customer of the bank.
I will transfer funds from my account at another bank (Your bank charges may apply)	Select this option if you wish to transfer funds from your savings or checking account held with another bank. This option will be available only if you are an existing customer of the bank.
Account Number	This field will be displayed only if you have selected the option to fund your account from one of your savings or checking accounts held with the bank. All your active savings and checking accounts that are held with the bank will be displayed in a dropdown and will be available for selection with the exception of any accounts that are in a debit block state.
The following fields are displayed if you opt to fund your account via an account held with another bank:	
Account Number	All your linked savings and checking accounts will be displayed in this dropdown and will be available for selection.
Account Name	This field will be displayed once you have selected an account. This field will display the name of your account.
Bank ID	The ID of the bank in which your account is held. This field will be displayed once you have selected an account.
Bank Branch	The branch at which your account is held. This field will be displayed once you have selected an account.

Field Name	Description
The following fields are displayed if you opt to fund your account via credit card or debit card:	
Card Type	Enter your card's network provider. For example, VISA, American Express, Discovery, and so on.
Card Number	Enter your card number as it is printed on the card.
Expiration Date (Month and Year)	Enter the month and year on which your card expires
Name on Card	Enter your name as it is printed on the card.
Security Code	Enter the security code of your card. Your security code is the three digit number printed on the back of your card. On an American express credit card, it is the four digit number printed on the front of your card just above your card number.

- Click **Continue** to proceed with the account application process.
- Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

3.12 Review and Submit

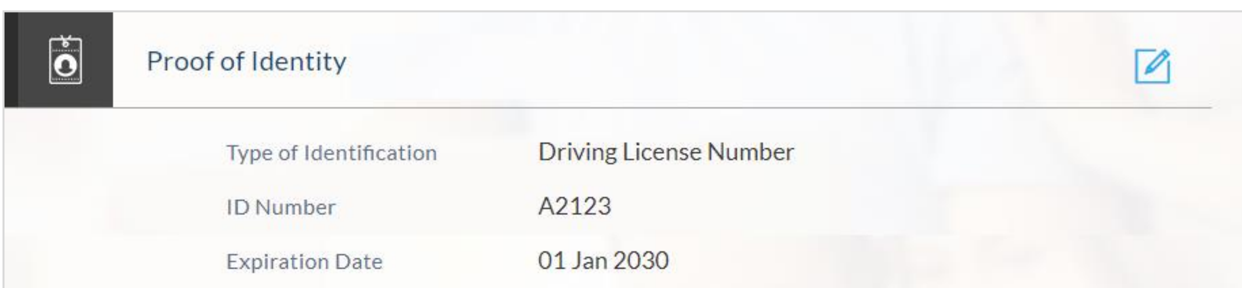
It will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.



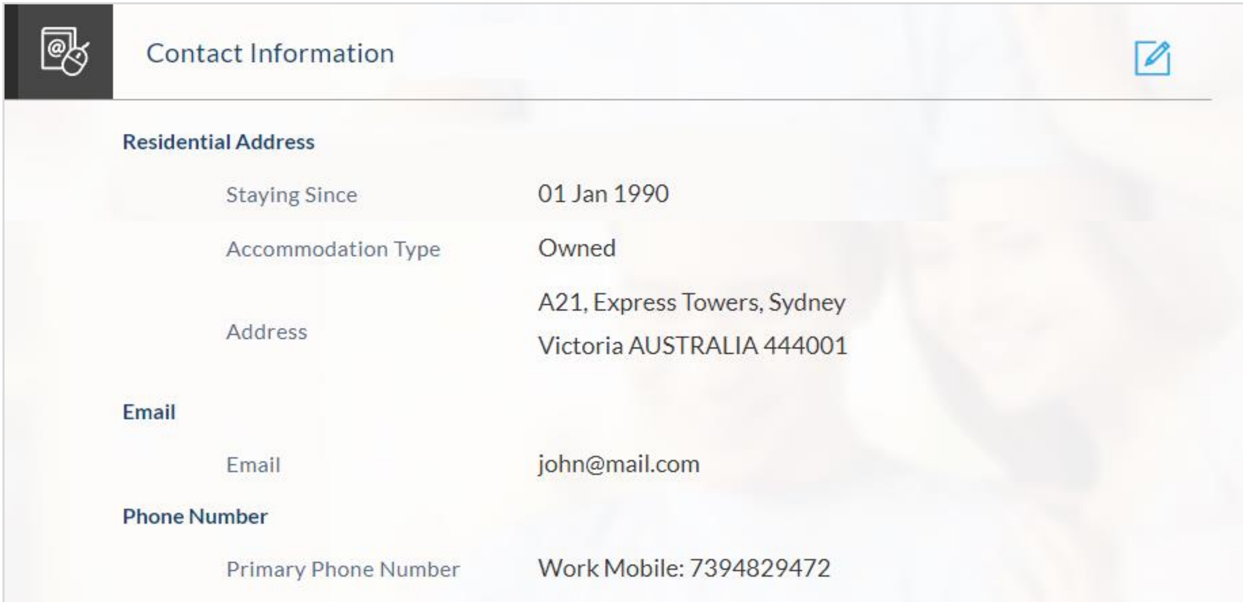
Offers

Primary Information

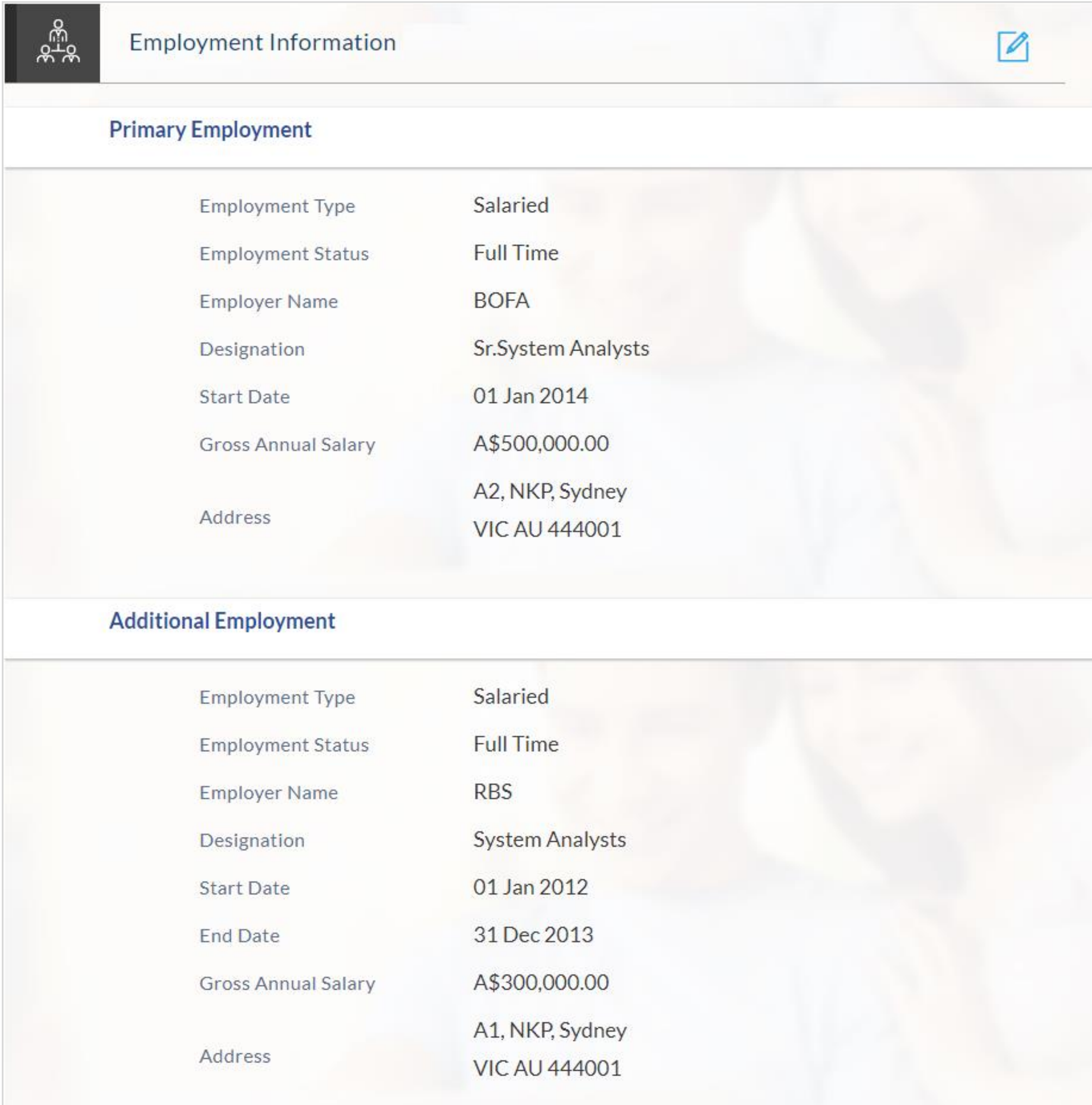
Proof of Identity



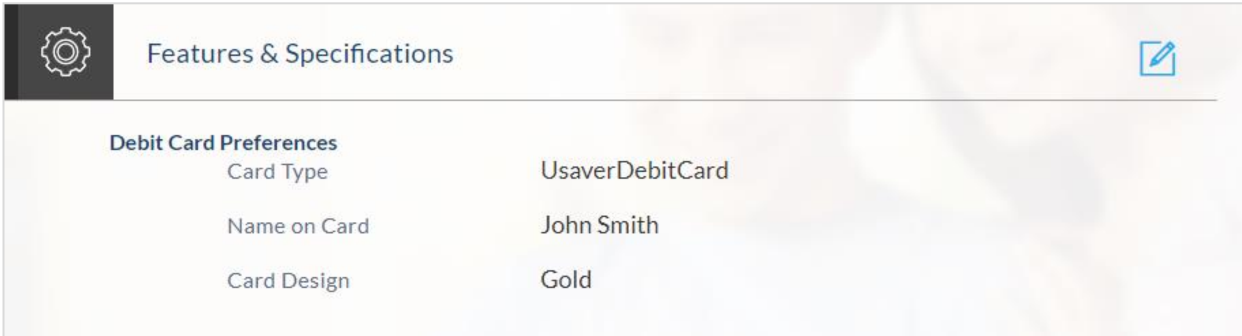
Contact Information



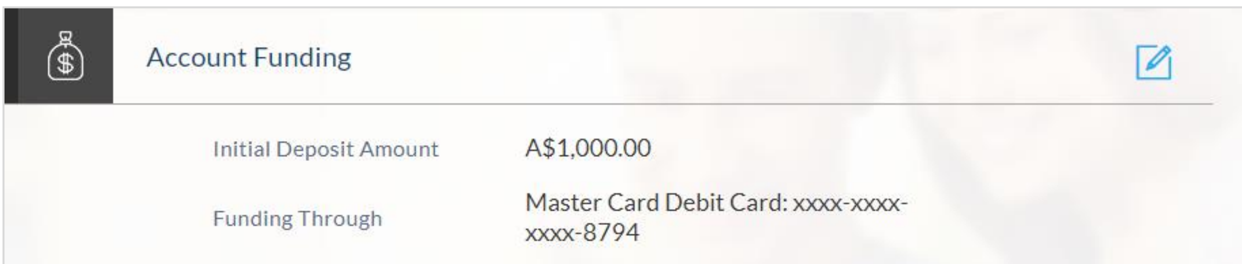
Employment Information



Features and Specifications



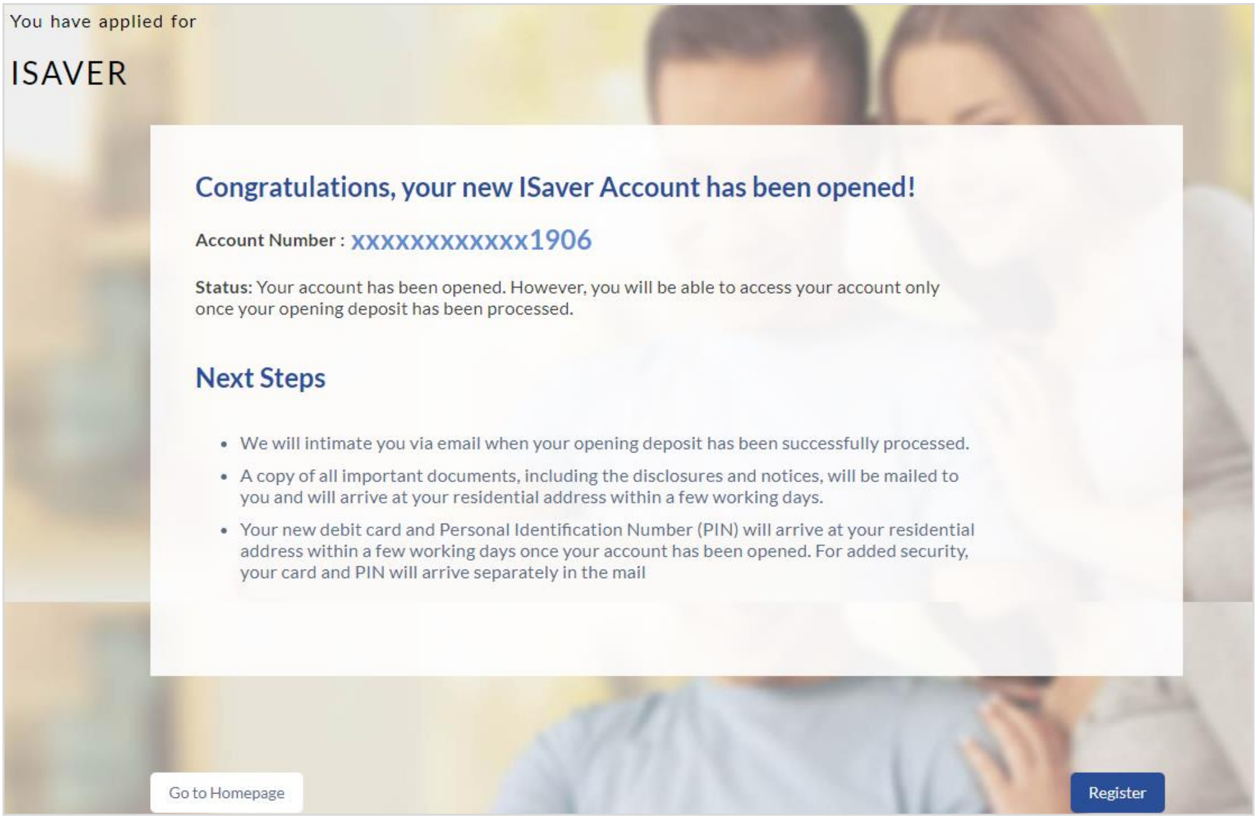
Account Funding



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

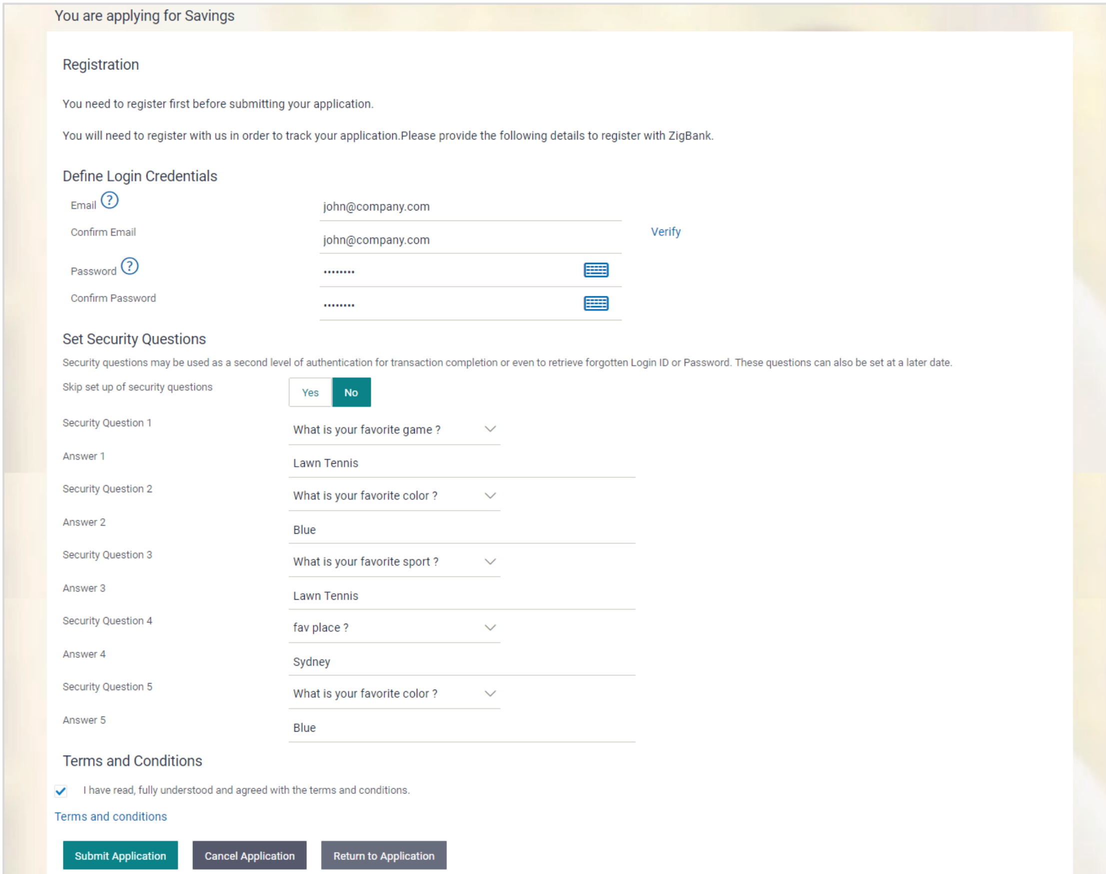
3.13 Submitted Application – Confirmation

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**.

3.14 Register User



Field Description

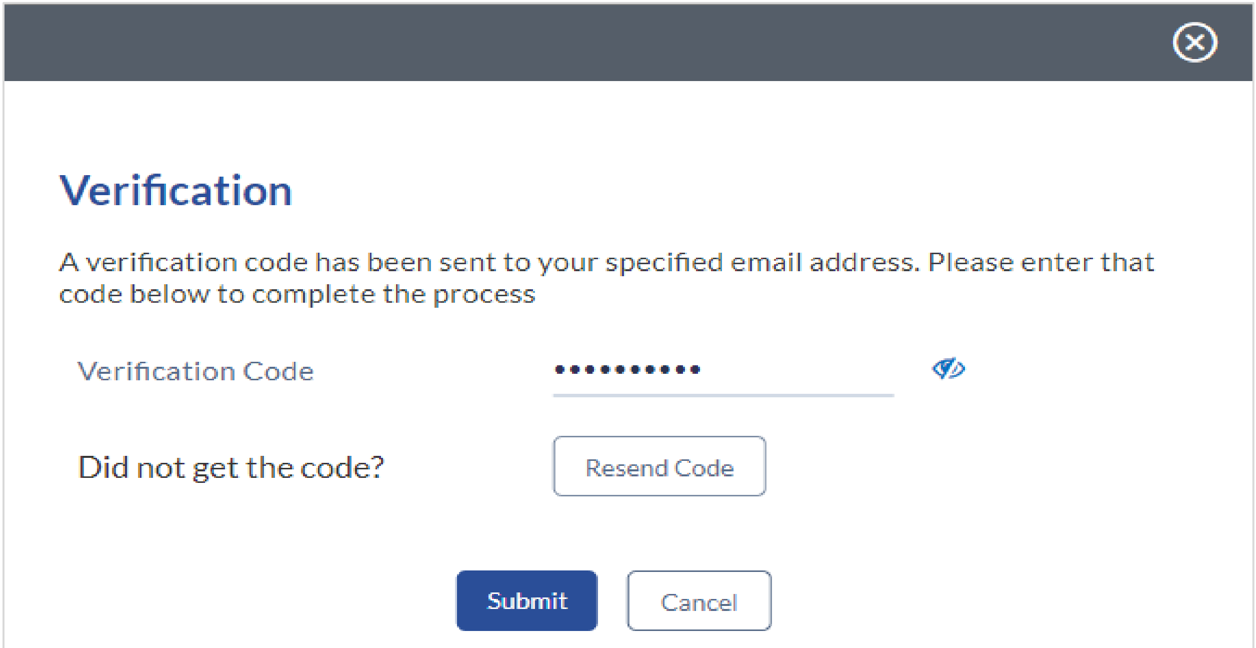
Field Name	Description
Define Login Credentials	
Email	Enter the email ID with which you would like to register.
Confirm Email	To confirm the email ID, re-enter the email ID entered in the **Email** field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.

Field Name	Description
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
Set Security Questions	
Skip set up of security questions?	Through this option, you can opt to skip setting up security questions at the time or registration. The options are: • Yes • No By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.
Security Question	Select a question to be assigned as a security question. The security questions will be numbered, for example, 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.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, for example, Answer 1, Answer 2 and so on.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this check box to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	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 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 **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**.

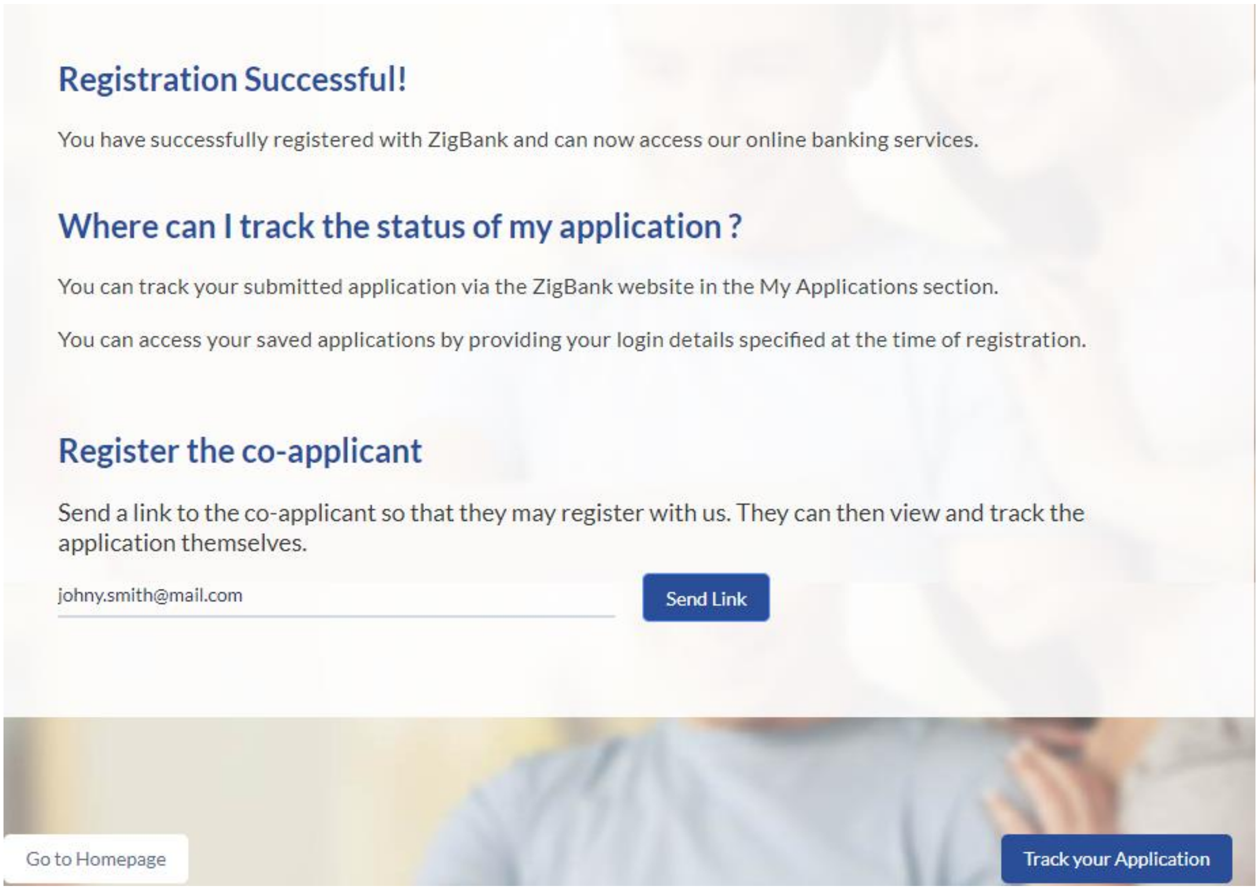
Verification



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

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

Register Applicant - Confirm



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.

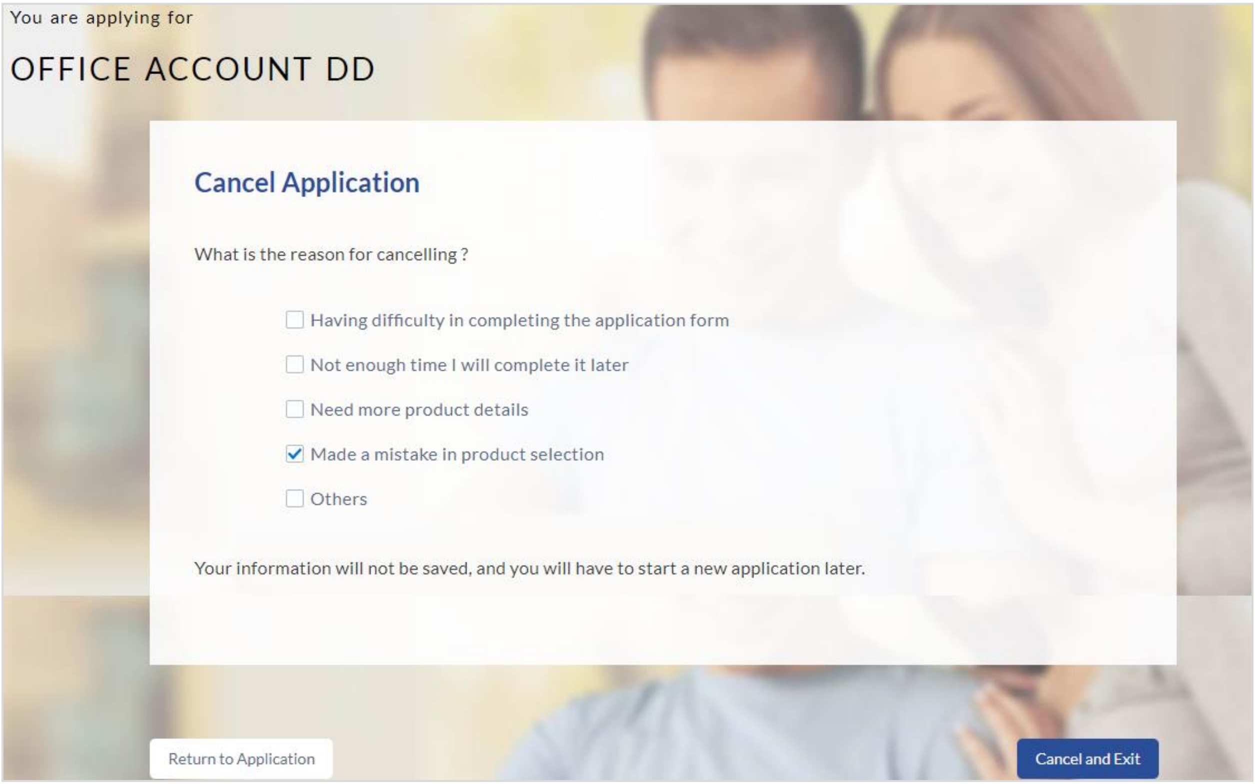
- Click **Send Link** to send registration link to the co-applicant.
  OR
  Click **Track your Application** to navigate to application tracker to view the applications status.
  OR
  Click **Go to Homepage** to navigate to the product showcase.

3.15 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.

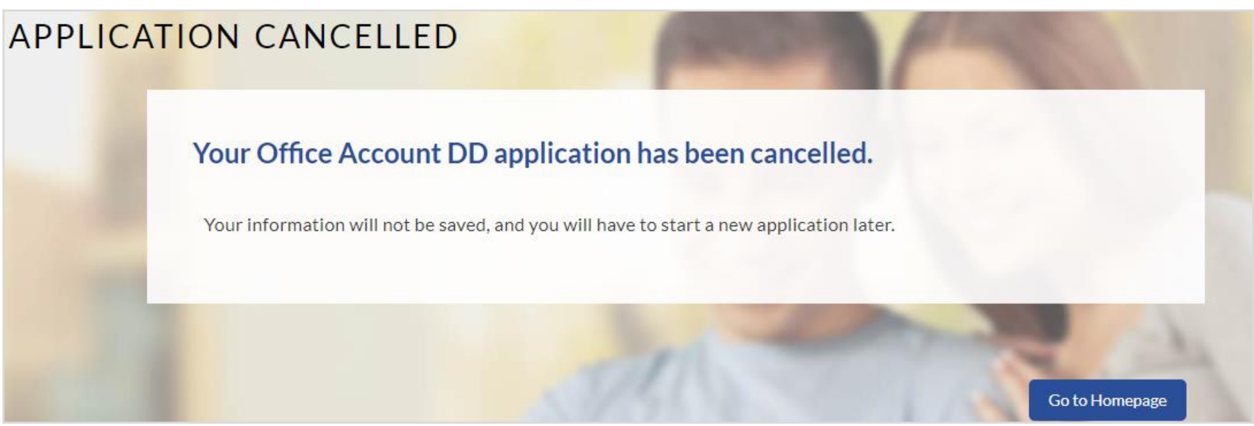


Field Description

Field Name	Description
Reason for Cancelling	Indicate the reason for which you are cancelling the application. This is an optional step. The cancellation reason could be: • Difficulty in completing the form • insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	This field is displayed if you have selected the option **Others** as **Reason for Cancelling**. Enter the reason for which you are cancelling the application in this field.

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

Application Cancelled



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

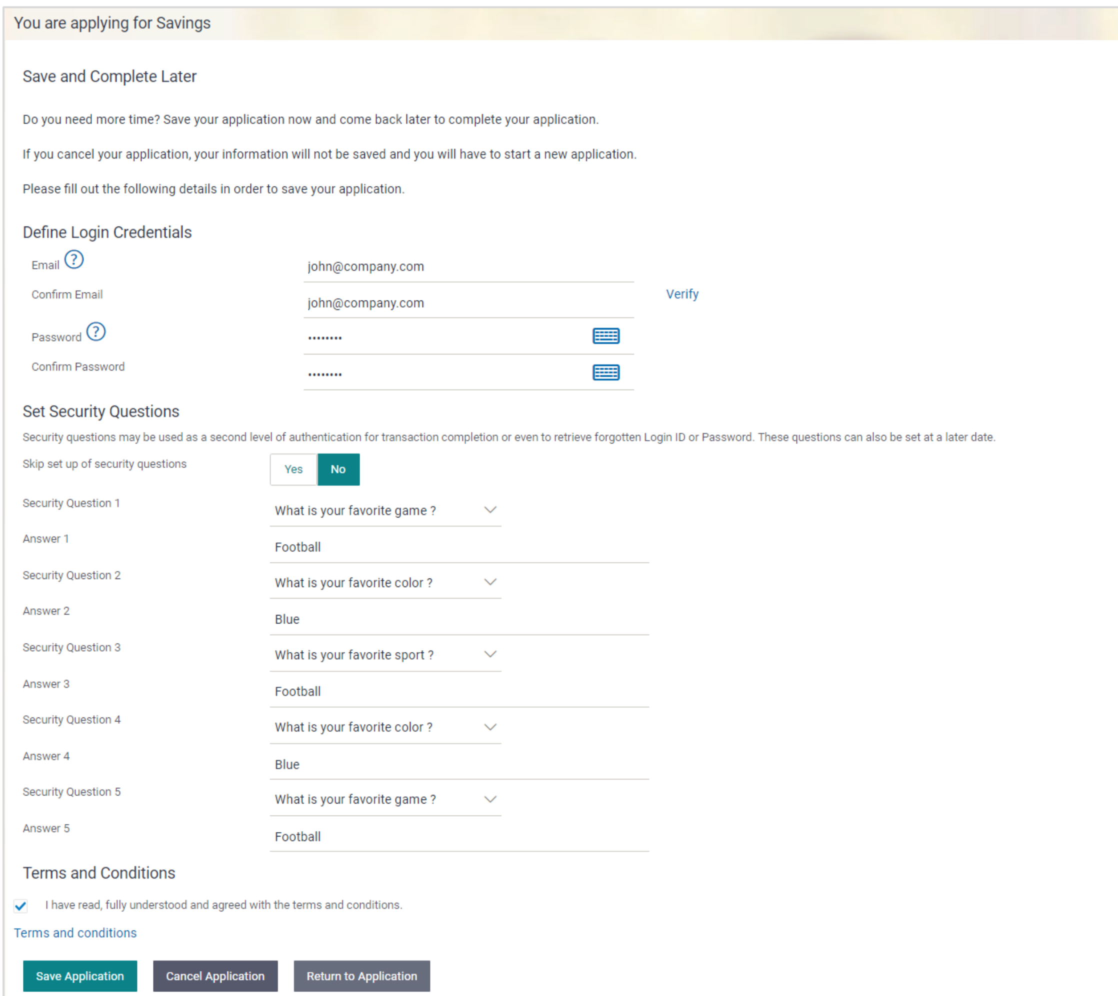
3.16 Save for Later

Following scenarios are applicable for save for later.

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



Field Description

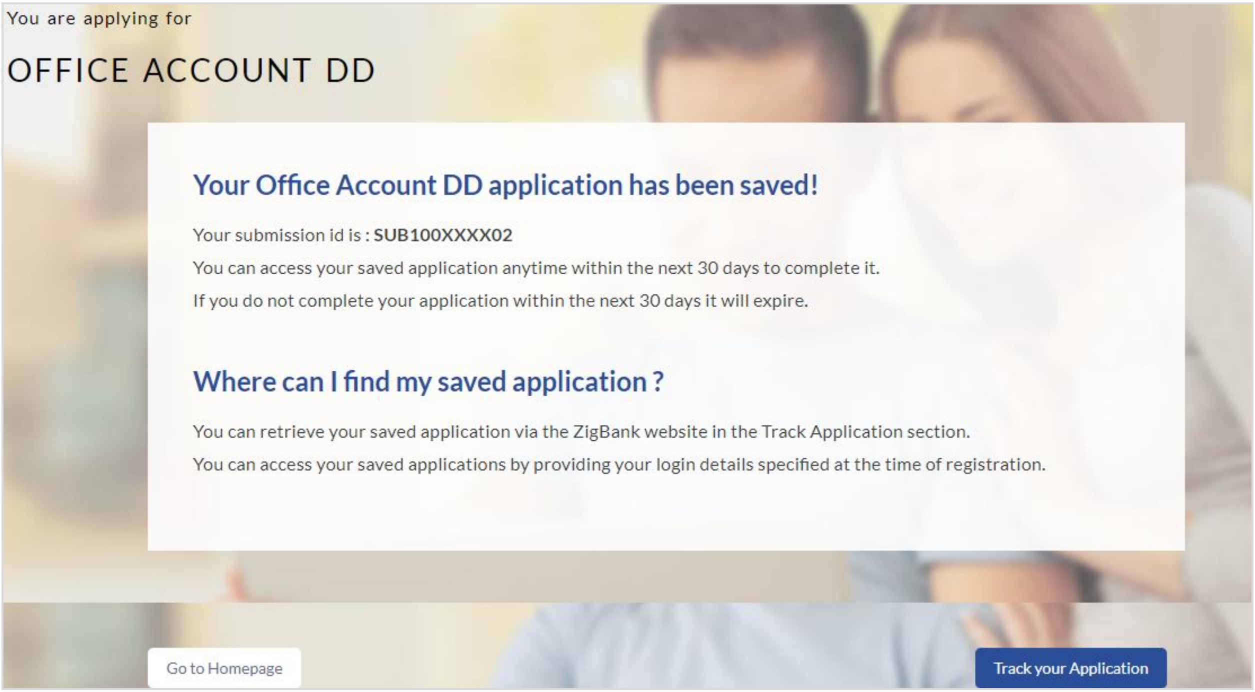
Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the **Email** field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field. Refer the **Verify** sub section under section **Register User** for further information on verification.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
Set Security Questions	
Skip set up of security questions?	Through this option, you can opt to skip setting up security questions at the time or registration. The options are: • Yes • No By default the option **No** will be selected and the security question and answer fields will be displayed. If you select the option **Yes**, identifying that you wish to skip set up of security questions, the security question and answer fields will be disabled and hidden.
Security Question	Select a question to be assigned as a security question. The security questions will be numbered, for example, 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.
Answer	Specify an answer for the selected security question. The fields in which you can specify answers to selected security questions will be displayed below each security question and will be numbered, for example, Answer 1, Answer 2 and so on.

Field Name	Description
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this check box to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	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



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 the application tracker to view the application status.
  OR
  Click **Go to Homepage** to navigate to the product showcase.

3.17 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 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

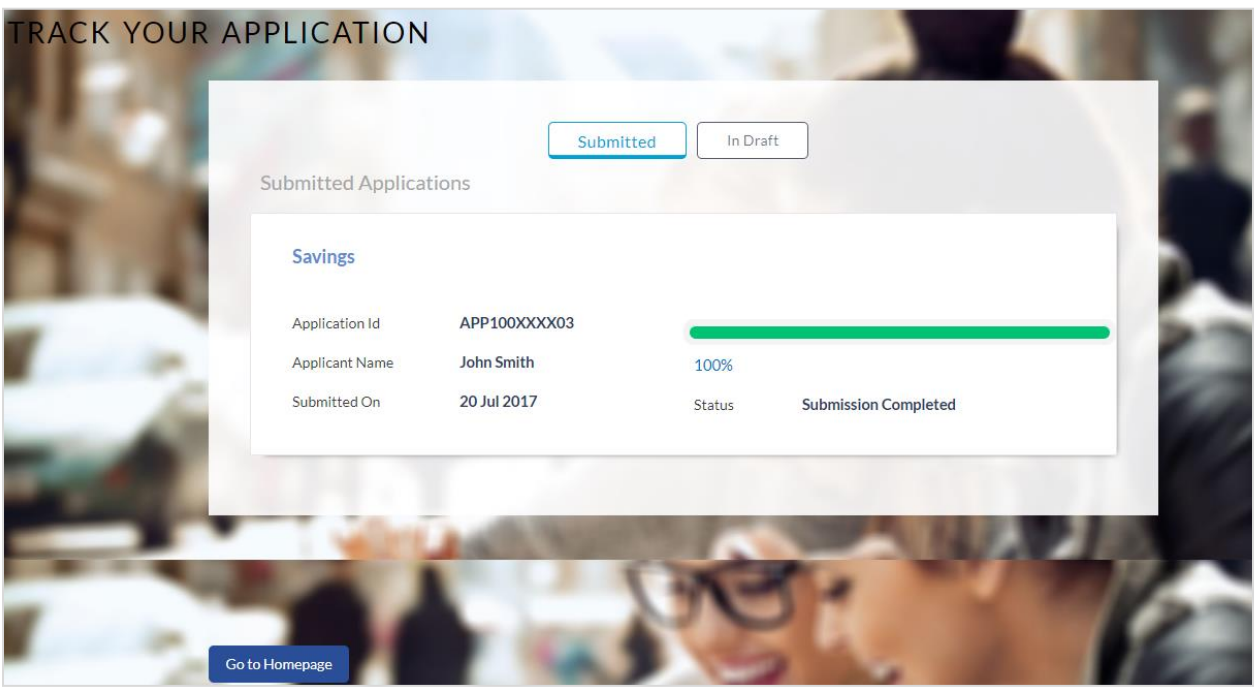
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted application:** The application tracker enables you to view details of submitted application which includes viewing status history and application summary
-
- **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



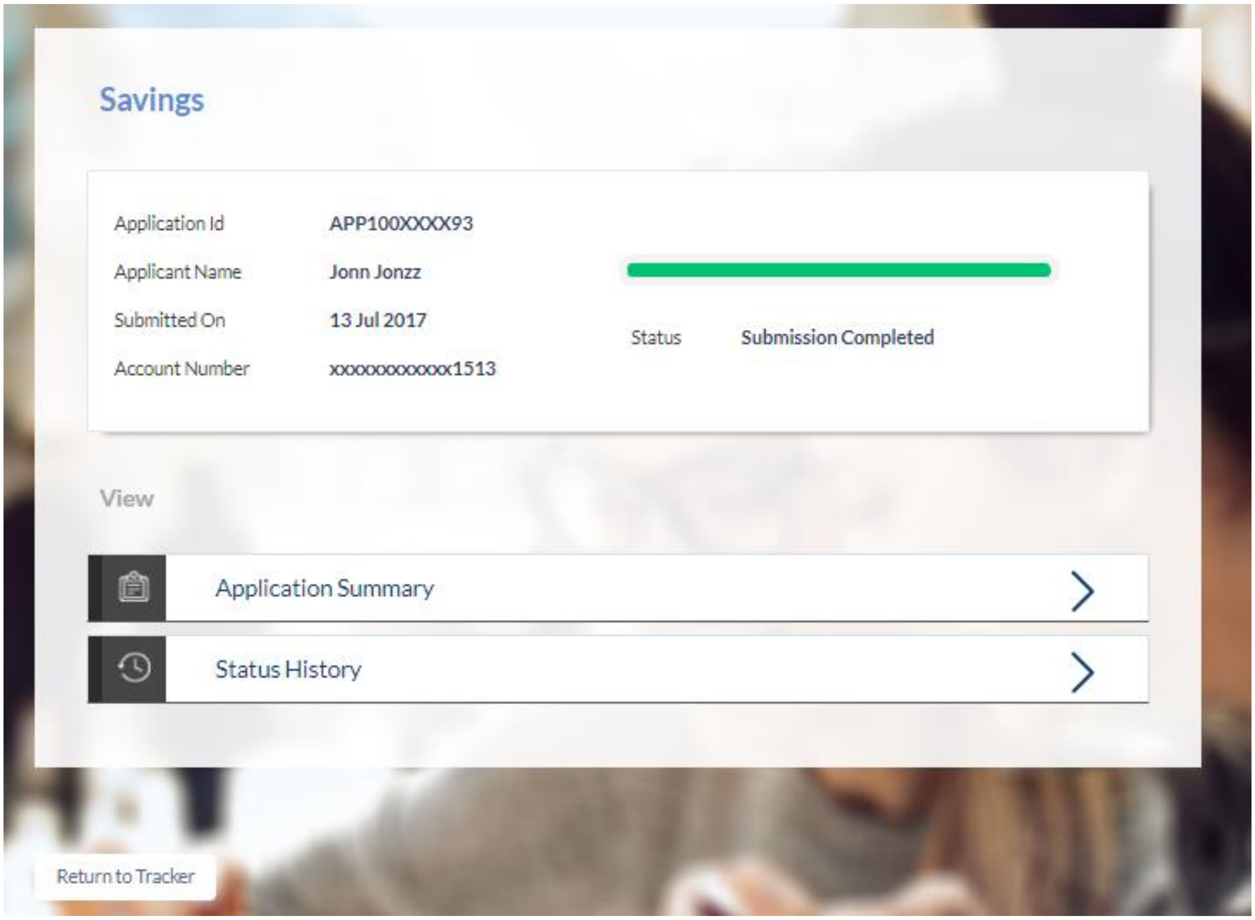
Field Description

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

- Select the application card.
- The Application Details screen is displayed with options to view additional details of the application.

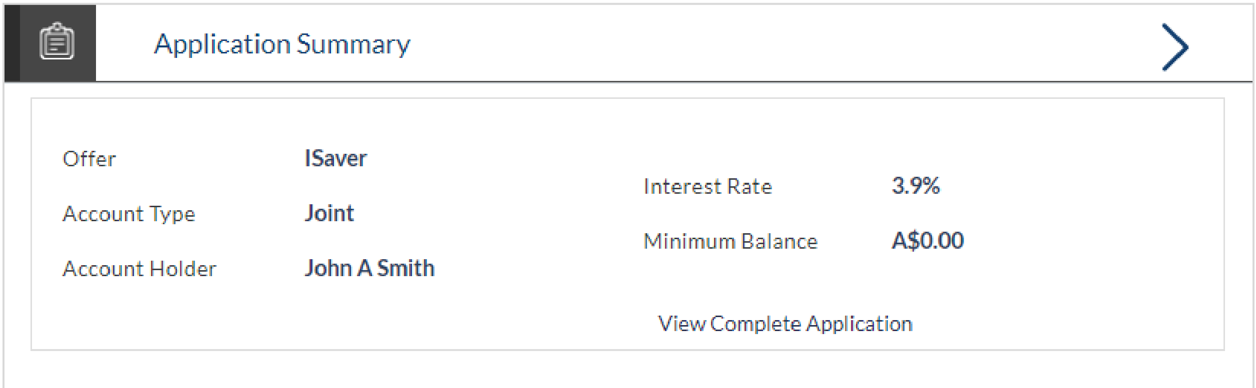
4.2 Savings Account Application Tracker Details

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



4.3 Application Summary

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



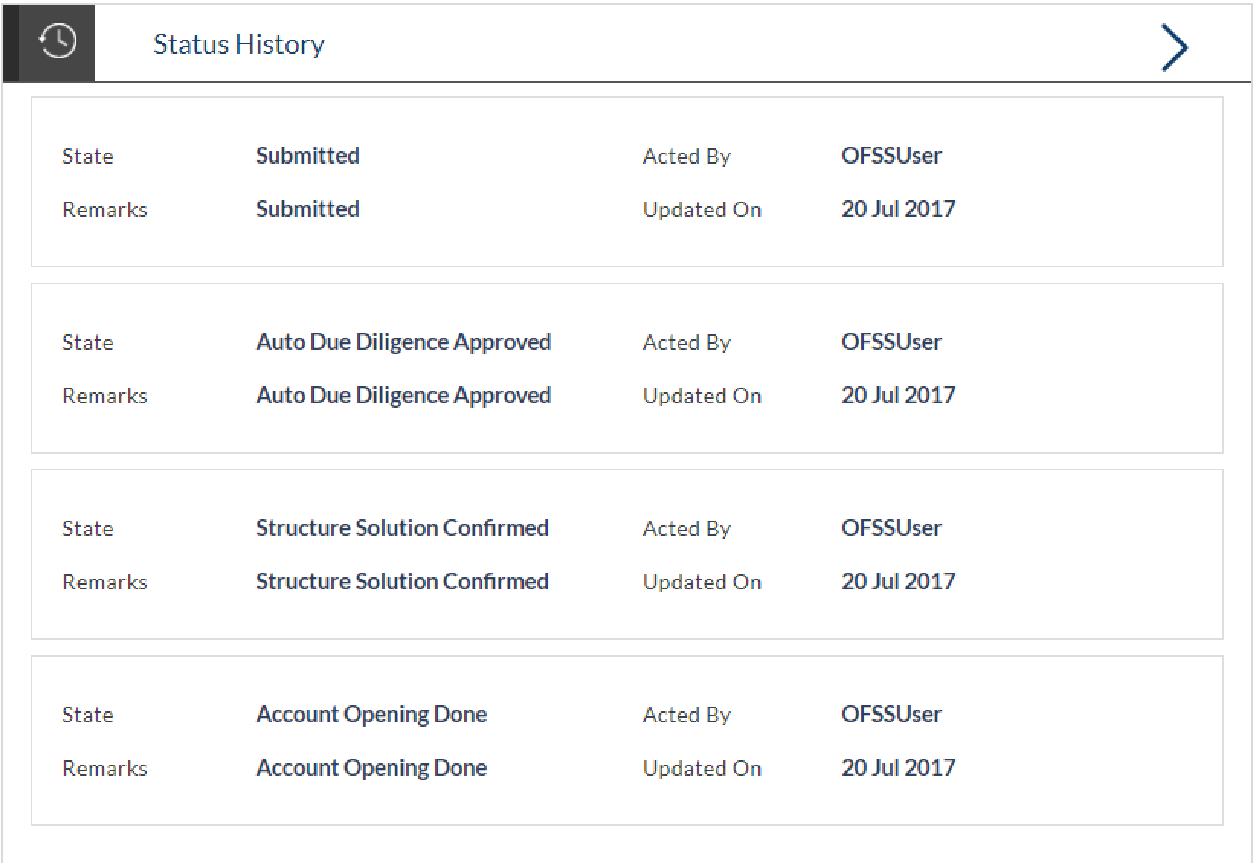
Field Description

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

- 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, that is, the various stages through which the application has passed along with the current status.



Field Description

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

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 app tracker, select the Cancel option available on the application tracker details page and follow on with confirming the cancellation

Home

FAQs

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

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

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

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

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

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

4. **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.

5. **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.

6. **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.

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 (if applicable) in the application tracker?**

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

Home