

Oracle Banking Digital Experience

**US Originations Credit Card User Manual
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ORACLE®

US Originations Credit Card User Manual
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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/

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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

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

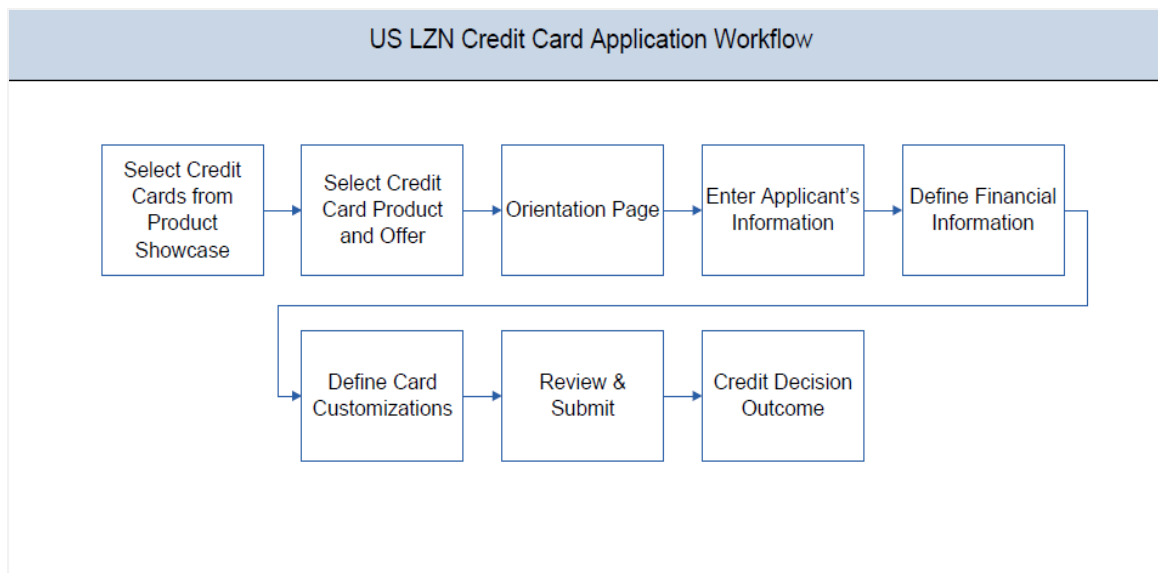
Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle Banking Platform 2.5.0.2.0
1	Credit Cards Application	✕	✕	✕	✓
2	Credit Cards Application Tracker	✕	✕	✕	✓

3. Credit Card Application

The credit card application is created to enable customers to apply for a credit card by providing basic personal and financial details. While applying for a credit card, you can also define preferences such as whether authorized users are to be added to the card and if balance transfers are to be defined. All the required disclosures and notices are displayed as part of the application and all regulations governing the bank and the applicant involved have been kept in mind while identifying information to be captured.

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

Credit Card Application Workflow



The credit card application process consists of the following steps:

- **Applicant Information:** The applicant information sections comprise of sections in which you can identify your basic personal information, identity, contact, and employment information.
- **Financial Information:** These sections consist of the sections in which you can define details pertaining to your finances such as, income, expense, asset, and liability details.
- **Card Customization:** This section enables you to customize the credit card you are applying for. You are provided with the options to add authorized users to the card and to define balance transfers to be made to the card.
- **Review and Submit:** This section comprises of two sub sections. The first displays the summary of the credit card application. You can verify details submitted as part of the application and can modify any if required. The second sub section displays the disclosures and notices applicable on the credit card application. You can view details of these disclosures and notices and if required, give consent to them before submitting the application to the bank.

- **Credit Decision Outcome:** This section displays the credit decision, once the application is submitted successfully.

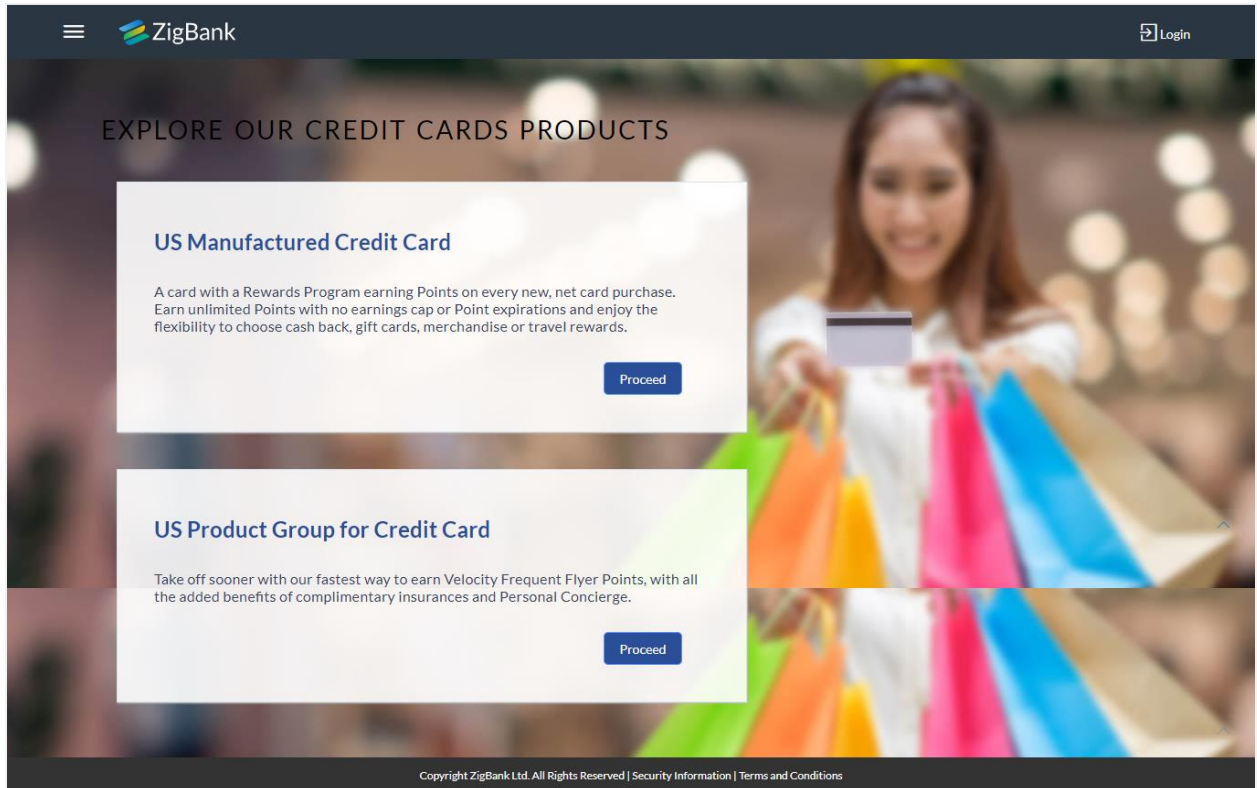
How to reach here:

Dashboard > Credit Card

To apply for credit card:

1. The product selection screen is displayed.

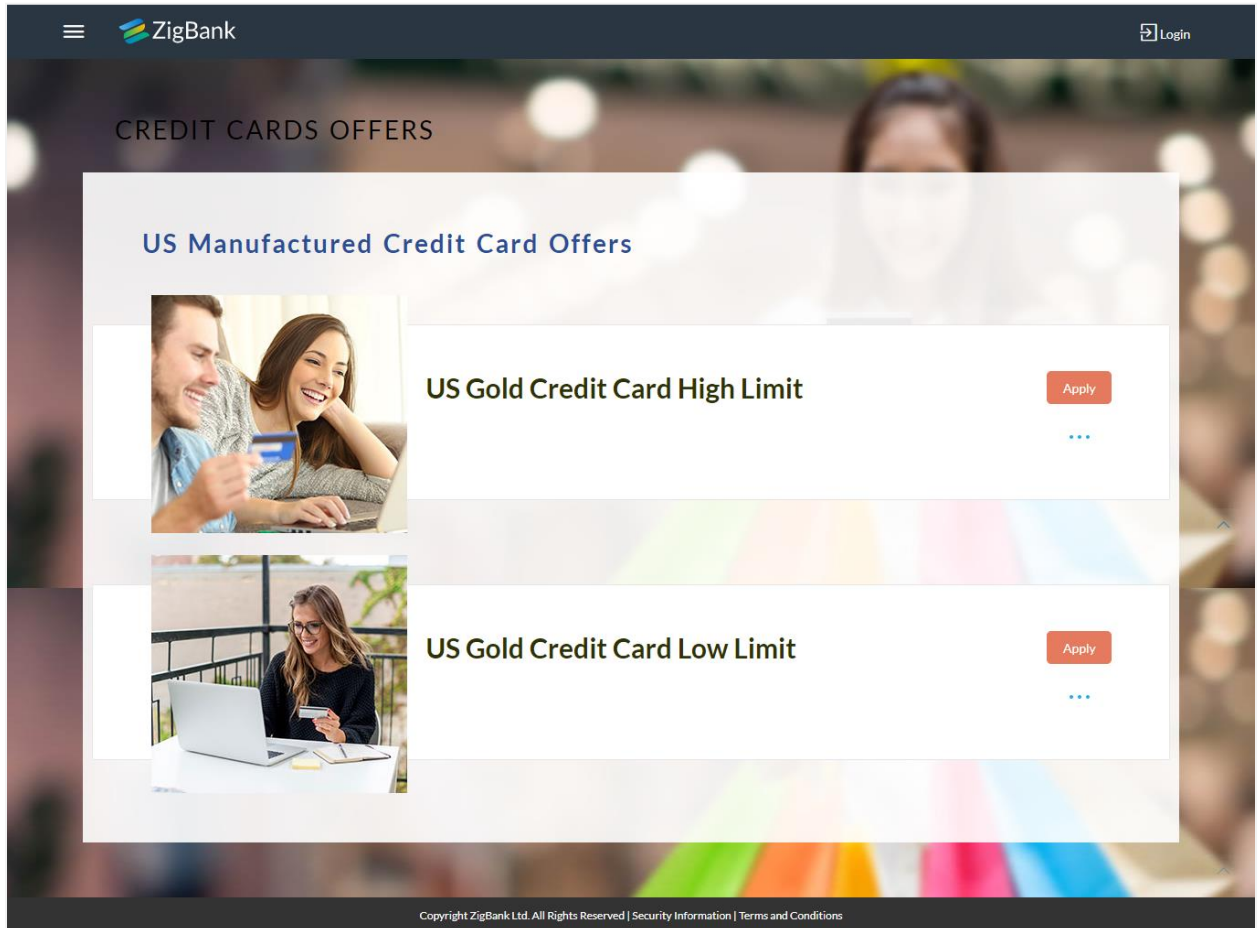
3.2 Product List



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

3.3 Credit Card Offers

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



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

3.4 Orientation Page

The orientation page contains details about the steps involved in the application, details required for the application and eligibility criteria. Additionally, the orientation screen also displays text defining the USA Patriot Act, by which you are informed about the bank's need to comply with the specific act and the requirement to capture certain information.

BEFORE WE GO AHEAD..

US Gold Credit Card High Limit

Model Bank keeps your personal information private and secure.

Before You Apply

Applying for a Model Bank Credit Card is easy. Your application should only take a few minutes but if you don't have enough time to complete your application now, you can save it and complete it at a later date.

Check your eligibility

In order to apply for a Model Bank Credit Card, you must be a legal major, a resident of the country and earn a regular income.

Review and Submit

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

Important Information About Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What this means for you

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

What you'll need

- Personal and Contact details.
- Employment and Income details.
- Financial details.

Already a customer banking online with us?

Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Cancel](#) [Continue](#)





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- Click **Continue**, if you are a new/unregistered user. The Primary Information, Proof of Identity, Contact Information, Employment Information.
OR
Click **Login** if you are a registered (existing) user. For more information on the application of an existing user, view the **Existing User** section in this document.
OR
Click **Cancel** to abort the application process. For more information on cancelling an application, view the Cancel Application section of this document.
- The application landing page is displayed.

3.5 Applicant Profile Details

You are applying for

US GOLD CREDIT CARD HIGH LIMIT

	Primary Information	>
	Proof of Identity	>
	Contact Information	>
	Employment Information	>

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

3.6 Primary Information

In the primary Information screen enter basic information such as salutation, first name, last name, date of birth, citizenship, etc.

All your details are private and secure.

Salutation Mr ▼

First Name John

Middle Name (optional) A

Last Name Smith

Suffix (optional) ▼

Date of Birth 01/01/1990 📅

Citizenship UNITED STATES ▼ ?

Permanent Resident Yes No

Continue

Field Description

Field Name	Description
Salutation	Select your salutation. Examples of salutation are Mr., Mrs., Dr.
First Name	Enter your first name.
Middle Name	Enter your middle name here. This field is optional.
Last Name	Enter your last name.
Suffix	Select your suffix. This field is optional.

Field Name	Description
Date of Birth	<p>Your date of birth in format MM/DD/YYYY.</p> <p>The system validates your date of birth so as to identify whether you have attained age of majority.</p>
Citizenship	<p>The country of which you are a citizenship. By default, United States will be selected. You can change this value to reflect the country of which you are a citizen.</p>
Permanent Resident	<p>You are required to identify whether you are a permanent resident of the United States or not.</p> <p>If your citizenship is any other than United States and if you are also not a permanent resident of the United States, you will not be able to proceed with the application as, currently, only US citizens or resident aliens are allowed to submit applications.</p>
Country of Residence	<p>This field is enabled only if you have identified that you are not a permanent resident of the United States by selecting No in the Permanent Resident field. In this case, you are required to identify the country in which you reside.</p>

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

3.7 Proof of Identity

Enter your Social Security Number and identity details in this section.

Field Description



Field Name	Description
Social Security Number	Enter your Social Security Number. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes.
Type of Identification	<p>Select the identification that you want to provide as proof of identity. The identification type could be:</p> <ul style="list-style-type: none"> • State ID • Driving License • Matricula Consular Card
State of Issue	<p>Enter the name of the state in which your identification document has been issued.</p> <p>This field is displayed if you have selected State ID or Driving License in Type of Identification list.</p>
ID Number	Enter your Identification number corresponding to the identification type.

Field Name	Description
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 i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date.


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

3.8 Contact Information

In the contact information section enter contact details including your email address, phone numbers, and current residential address. You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.


 **Contact Information** 

Email

Email  john20@ofss.com

Confirm Email john20@ofss.com

Phone Number

Phone Type Work Mobile 

Primary Phone Number (749)287-4823


Alternate Phone Number

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.

Residential Address

We will be sending all postal mail to this address. (P.O. Boxes are not allowed)

Accommodation Type

Owned 

Address Line 1


A21, Express Towers

Address Line 2 (optional)

City

Birmingham


State

Alabama 

Zip Code (First 5 digits are required)

63278

Staying Since

01/01/1990 

Field Description

Field Name	Description
Email	
Email	Enter your email address.
Confirm Email	Re-enter your email address in order to confirm the same.
Phone Number	
Phone Type	<p>Select the phone number type that you want to define as primary contact number.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Alternate Phone Number	You can select Yes if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
Phone Type	<p>Type of phone number that is being added as an alternate number.</p> <p>The options are the same as those available for the phone type of primary phone number. The type selected as primary phone type will not be part of the list. Hence you cannot enter two phone numbers of the same type.</p> <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>
Phone Number	<p>Phone number corresponding to the selected alternate phone type.</p> <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>

Residential Address

Accommodation Type

The type of accommodation in which you reside.

The accommodation types are:

- Company Provided
- Inherited
- Leased
- Owned
- Parental
- Rented
- Other

Address Line 1 - 2

Enter your address details.

City

Enter the name of the city in which you reside.

State

Enter to state in which you reside.

Zip Code

The zip code of your residence. You can enter the zip code in format zip+4 in addition to regular format.

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 you previous residence address.

Previous Residential Address

This sub section will be enabled and displayed only if you have identified a date in the Staying Since field that falls short of the minimum amount of time required for you to have resided in the current residence.

Accommodation Type

The type of accommodation in which you resided previously.

The accommodation types are:

- Company Provided
- Inherited
- Leased
- Owned
- Parental
- Rented
- Other



Address Line 1 - 2

Enter address details of your previous residence

City	Enter the name of the city in which you resided previously.
State	The state in which you resided previously.
Zip Code	The zip code of your previous residence. You can enter the zip code in format zip+4 in addition to regular format.


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, date on which specific employment was started and if you are salaried or self-employed, the company or employer name. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment.


Employment Information


Please specify details of your employment for the past 36 months

Primary Employment

Employment Type	Salaried	▼
Employment Status	Full Time	▼
Company Name or Employer	BOFA	
Start Date	01/01/2012	



Add

Field Description

Field Name	Description
Primary Employment	
Employment Type	<p>The type of your current primary employment.</p> <p>The types are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed • Others

Field Name	Description
Employment Status	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option Salaried or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time <p>If you have selected the option Others, the options will be:</p> <ul style="list-style-type: none"> • Home Duties • Non-Resident • Pensioner • Retired • Student • Superannuation • Unemployed • Casual • Contractor
Company Name or Employer	<p>The name of the company or firm at which you are employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Start Date	<p>The start date of your current employment.</p>
Additional Employment	
Employment Type	<p>The type of employment.</p> <p>The types are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed • Others

Field Name	Description
Employment Status	<p>The status of your employment. The options in this field will depend on your selection as employment type.</p> <p>If you have selected the option Salaried or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time <p>If you have selected the option Others, the options will be:</p> <ul style="list-style-type: none"> • Home Duties • Non-Resident • Pensioner • Retired • Student • Superannuation • Unemployed • Casual • Contractor
Company Name or Employer	Name of the company or firm at which you are/were employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Start Date	The date on which you started employment at the specific company or organization.
End Date	The date on which you employment at the specific company or organization ended.


-
- Click **Add** to update the employment information.
OR
You can click  to edit the employment information.
 - Click  to add more than one employment information.
 - Click **Continue** to proceed with the application process.


3.10 Financial Profile


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


You are applying for

US GOLD CREDIT CARD HIGH LIMIT

Income

Expenses

Assets

Liabilities



Cancel



Save for Later

Continue


3.10.1 Income



In this section enter details of all income that you want to be considered to be the basis on which you will make credit card payments. Hence, any income earned as alimony or child support need not be identified here if you do not wish for it to be considered.

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


Income


You do not have to include alimony, child support or separate maintenance income if you do not want it considered as a basis for repayment.

Primary Income


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

Save


Field Description

Field Name	Description
Primary Income	
Source of Income	The source of your primary income. Examples of source of income can be rental income, salary, etc.
Gross Income	Gross amount of income earned.
Net Income	Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed.



Field Name	Description
Frequency	<p>The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc.</p> <p>By default Yearly will be selected in this field. You can change this value as required.</p>



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


OR

- Click  to add another income record.


3.10.2 Expenses

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


Expenses


Primary Expense 


Type of Expense

Household 

Total Expense Value

\$300,000.00


Frequency of Expense

Yearly 



Save

Field Description

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

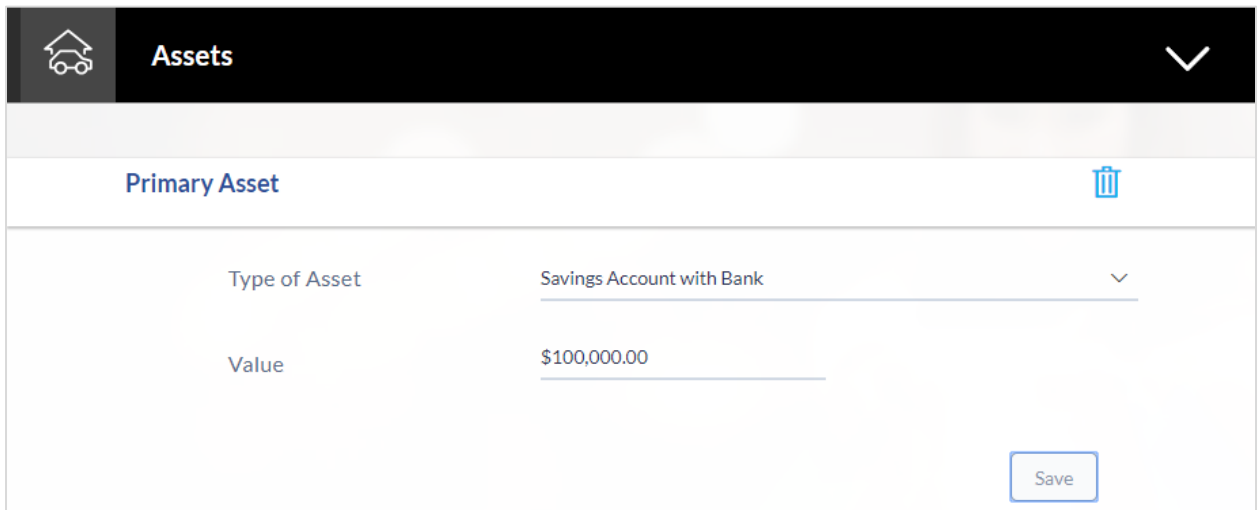
- Click **Save** to update the expense details.
 - Click **Continue** to proceed with the asset details section.
- OR
- Click  to add another expense record.

3.10.3 Assets

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


- From the **Type of Asset** list, select the appropriate option.
- In the **Value** field, enter the value of the liability in the given currency.

Assets





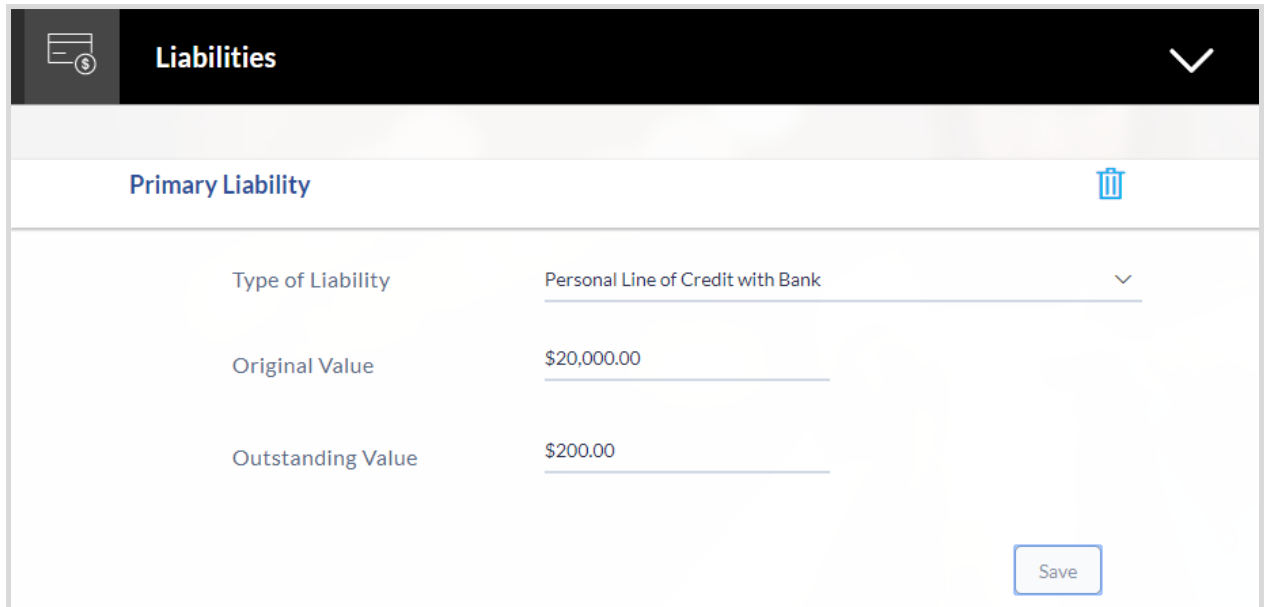
Field Description

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

- Click **Save**.
 - Click **Continue** to proceed with the liability details section.
- OR
- Click  to add another asset record.


3.10.4 Liabilities

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



Field Description

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

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

[Home](#)

3.11 Customize your Card

In this section you can define preferences related to your credit card. You can opt to add authorized users on your card and also define details of balances to be transferred to your new card.

Customize your Card

Authorized Users(optional)
 You may add up to 3 additional card holders.
 The primary card holder will be responsible for all transactions including interest and fees changes.

Add an authorized user

Balance Transfer(optional)
 What is a balance transfer?
 You may transfer up to 5 balances from any cards. Balance transfers may be subject to a fee. Please review the Pricing and Terms.

Transfer a balance to my new credit card

Field Description




Field Name	Description
Authorized Users	
Add an authorized user	You can add an authorized user by selecting Yes . The following fields to capture authorized user's information are displayed if you select option Yes .
Authorized User <Number>	Each authorized user's record that you add will be numbered.
Salutation	Specify the authorized user's salutation. Examples of salutation are Mr., Mrs., Dr.
First Name	Enter the authorized user's first name.
Middle Name	Enter the authorized user's middle name. This field is optional.
Last Name	Enter the authorized user's last name.
Suffix	Enter the authorized user's suffix. This field is optional.

Field Name	Description
Date of Birth	<p>Enter the authorized user's date of birth in format MM/DD/YYYY.</p> <p>The system validates the authorized user's date of birth so as to identify whether the authorized user meets the age requirements as defined by the bank.</p>
Citizenship	<p>The country in which the authorized user is a citizen. By default, United States will be selected. You can change this value to reflect the country of which the authorized user is a citizen.</p>
Permanent Resident	<p>Whether the authorized user is a permanent resident of the United States or not.</p> <p>If citizenship is any other than United States and if the authorized user is not a permanent resident of the United States, you will not be able to add the authorized user.</p>
Country of Residence	<p>This field is enabled only if you have identified that the authorized user is not a permanent resident of the United States by selecting No in the Permanent Resident field. In this case, the authorized user's country of residence is required to be identified.</p>
Social Security Number	Enter the authorized user's Social Security Number
Residential Address	
Address is same as primary applicant's	<p>Select option Yes if the authorized user's address is the same as that of the primary applicant's. The system will populate the address you have entered as Residential Address in the Contact Information section in this sub section.</p>
Accommodation Type	<p>The type of accommodation in which the authorized user resides.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Address Line 1 - 2	Enter the authorized user's address details
City	Enter the name of the city in which the authorized user resides.

Field Name	Description
State	Specify the name of the state in which the authorized user resides.
Zip Code	The zip code of the authorized user's residence. You can enter the zip code in format zip+4 in addition to regular format.
Staying Since	Date since which the authorized user has been residing at the current address. If you identify a date that is less than the minimum amount of time required for the user to have resided in the current residence, the system will display fields in which you can specify the previous residence address of the authorized user.
Previous Residential Address	
Accommodation Type	<p>The type of accommodation in which the authorized user resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Address Line 1 - 2	Enter address details of the authorized user's previous residence.
City	Specify the name of the city in which the authorized user had resided previously.
State	Identify the state in which the authorized user had resided previously.
Zip Code	The zip code of the authorized user's previous residence. You can enter the zip code in format zip+4 in addition to regular format.
Balance Transfer	
Transfer a balance to my new card	You can select option Yes to specify balance transfer details. The following fields in which you can enter balance transfer details are displayed if you select Yes .
Balance Transfer <Number>	Each balance transfer record that you define will be numbered.

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

The following is applicable for both Authorized Users as well as Balance Transfer sub sections:

- Click **Add** to save the specific record.
OR
Click  to delete the record.
- Click  to add another authorized user.
OR
Click  to edit the information of a previously entered record.
OR
Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

3.12 Review and Submit

The review and submit page consists of the following two sub sections:

- **Application Verification:** This section 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.
- **Disclosures and Consents:** This section displays all the various disclosures and notices impacting you and the bank. The facility to provide your consent to a disclosure is provided against each disclosure.

The following are the different sections of the **Application Verification** sub section.


Primary Information

	Primary Information	
Name	Miss Jane Doe	
Date of Birth	10/10/1980	
Citizenship	UNITED STATES	
Permanent Resident	Yes	



Proof of Identity

	Proof of Identity
Social Security Number	xxx-xx-3478
Type of Identification	Driving License
State of Issue	Alaska
ID Number	A6767
Expiration Date	10/10/2030

Contact Information

	Contact Information	
Email		
Email	sam3@mail.com	
Phone Number		
Primary Phone Number	Personal Mobile: (979)678-9678	
Residential Address		
Accommodation Type	Owned	
Address	A32, NKP, Berkshire Alaska 77878-6786	
Staying Since	10/10/1990	



Employment Information

	Employment Information		
Primary Employment			
Employment Type	Salaried		
Employment Status	Full Time		
Company Name or Employer	mCorp		
Start Date	01/01/2012		

Financial Profile

Incomes



Financial Profile

 Incomes 

Primary Income

Source of Income	PAYG or Salary
Frequency	Yearly
Gross Income	\$800,000.00
Net Income	\$800,000.00


Expenses

 Expenses 


Primary Expense

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

Assets




Assets




Primary Asset

Type of Asset	Savings Account with Bank
Value	A\$500,000.00

Liabilities





Liabilities



Primary Liability

Type of Liability	Personal Line of Credit with Bank
Original Value	\$2,000.00
Outstanding Value	\$500.00

Customize your Card

 Customize your Card 

Authorized Users


Authorized User 1

Name	Mr John Doe
Date of Birth	12/24/1970
Citizenship	UNITED STATES
Permanent Resident	Yes
Social Security Number	xxx-xx-3523
Address	12 Penwood Drive, San Diego California 92101


Balance Transfer

Balance Transfer 1

Card Issuer	OBP_2
Payee Name	Jane Doe
Card Number	xxxx-xxxx-xxxx-4
Transfer Amount	\$400.00

- Click  against a specific section if you wish to edit the details of that section.

3.13 Disclosures and Consents


Disclosures and Consents

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at john20@mail.com once you consent to E-sign Disclosure.

E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

E-SIGN Disclosure

Primary Applicant

☒ I have reviewed and consent to the E-SIGN Disclosure.

Terms and Conditions

Please go through the following terms and conditions carefully so that you are fully aware about the terms of this credit card offer.

☒ I have read and agree to the above terms and conditions.

Certifications

- I certify that I have read and agree to all the pricing, terms and conditions applicable on the credit card offer.
- I agree that I am the person named in the application and all the information including information of authorized users, if any, in the application is, to the best of my knowledge, correct. I also acknowledge that I have the consent of all the authorized users I have added and that if the bank finds any information fraudulent or that the authorized users did not give their consent, the bank can close this account.
- I authorize Model Bank to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.
- Model Bank has the permission to contact me with information regarding my application as well as any information pertaining to my accounts on my phone numbers provided. My consent allows the bank to contact me via SMS, artificial or prerecorded voice messages and automatic dialing technology.
- All correspondence, including credit cards, statements and notifications will be sent to the address of the primary card holder. I understand that I will be held responsible for all the repayment of all balances on this account including that of the authorized users. Authorized users will have the same privileges as I do but will not be financially responsible.
- I agree that balance transfers, if any, will be sent to my payee(s) within a few days of my new credit card being mailed.
- I agree to be bound by the terms and conditions of the Account Agreement that will be sent to me and understand that the terms and conditions of my account may change at any time, subject to applicable law.

Account Agreement

☒ I have read and agree to the above statements.

Cancel
Save for Later
Submit

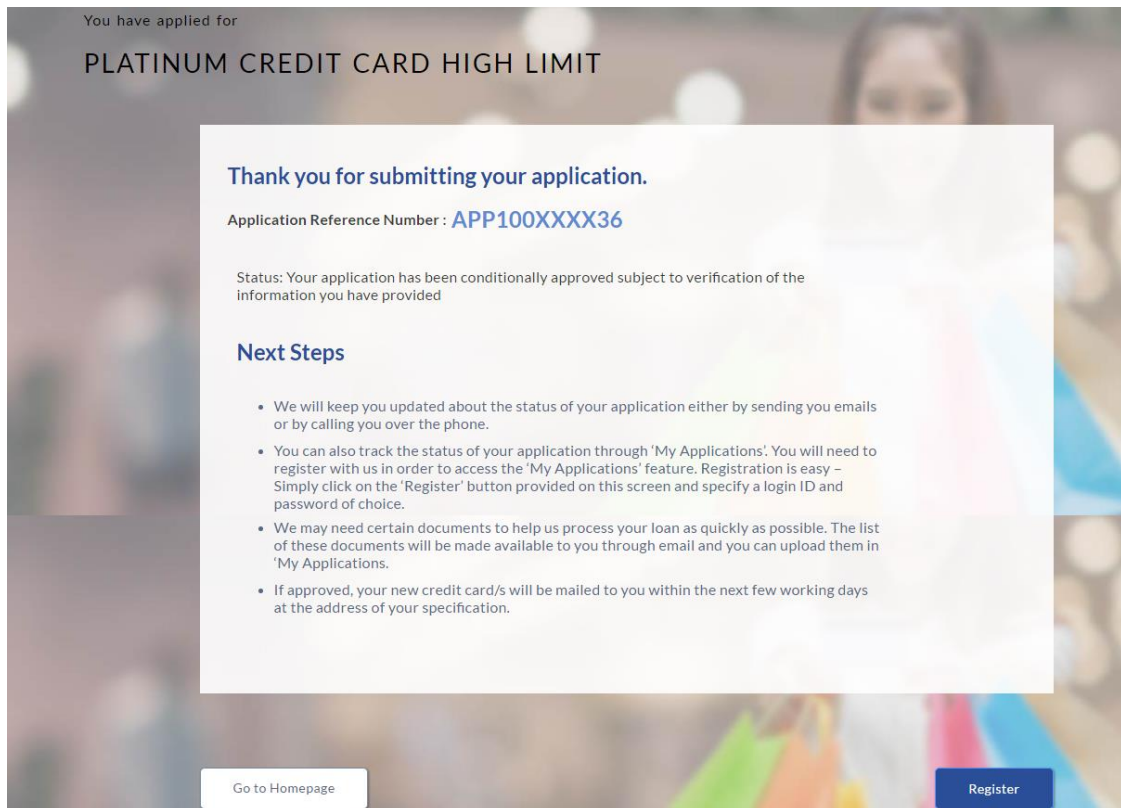
Field Description

Field Name	Description
ESIGN Disclosure	
I have reviewed and consent to the ESIGN Disclosure	Select this check box to provide consent to the ESIGN Disclosure.
Certification	
I have read and agree to the above statements	Select this check box to acknowledge that you have reviewed the credit card agreement and certifications defined.

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

3.14 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of the application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.



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

3.15 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

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
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

Submit Application
Cancel Application
Return to Application

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.
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.

Field Name	Description
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Set Security Questions	
Skip set up of security questions?	<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"> • Yes • No <p>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.</p>
Security Question	<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>
Answer	<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>
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox 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 log-in.
- 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

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

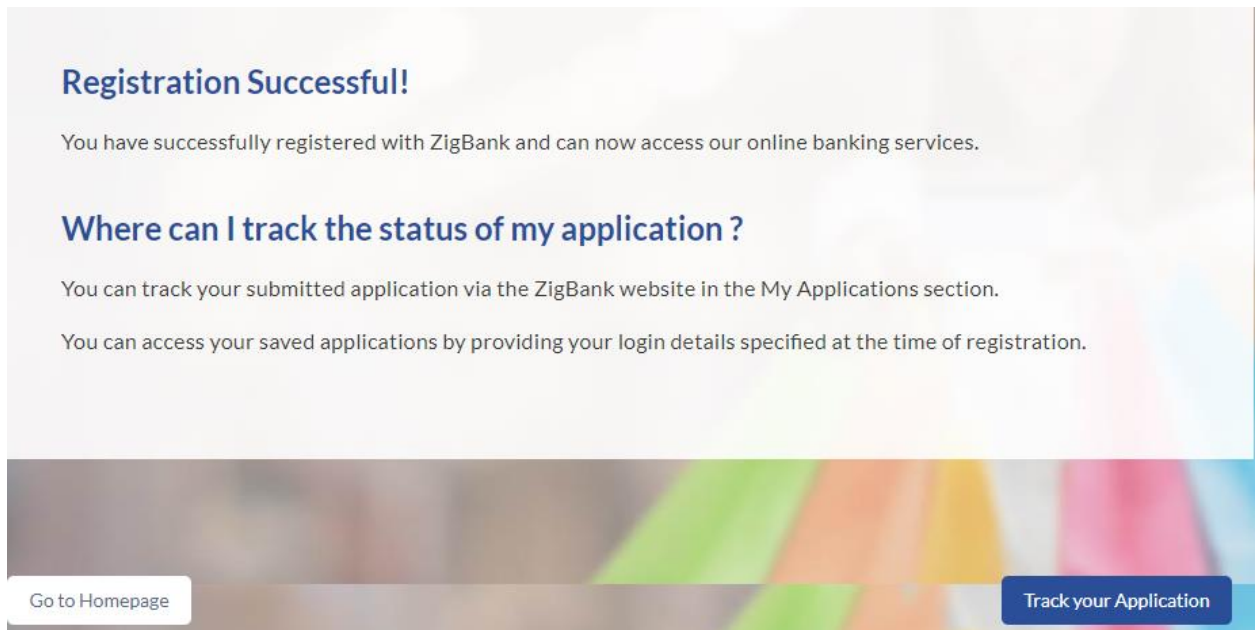
Submit

Cancel

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

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

Register User – Confirm



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

3.16 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 an application:

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

Cancel Application

You are applying for

US GOLD CREDIT CARD HIGH LIMIT

Cancel Application

What is the reason for cancelling ?

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

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

Return to Application
Cancel and Exit

Field Description

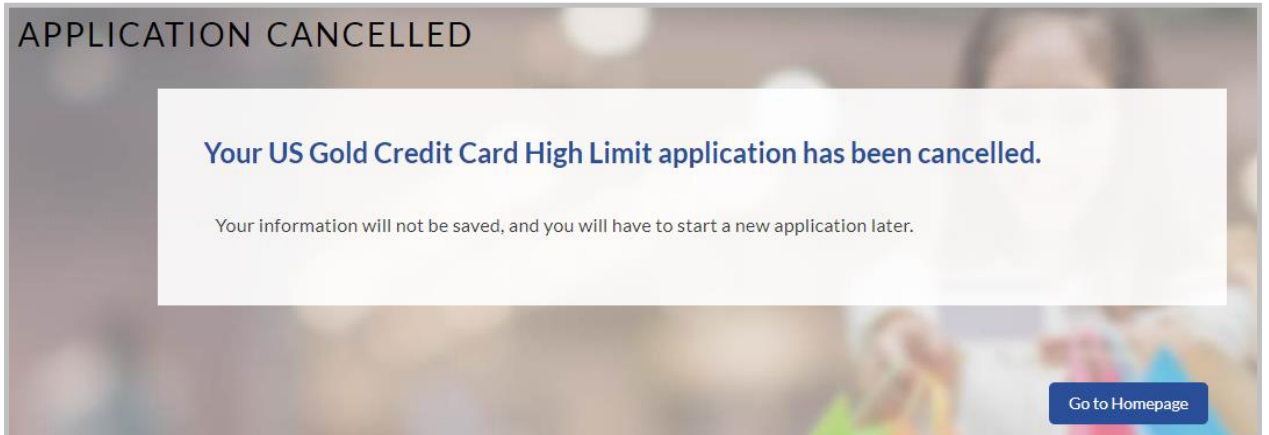
Field Name	Description
Reason for Cancelling	<p>Indicate the reason for which you are cancelling the application. This is an optional step.</p> <p>The cancellation reason could be:</p> <ul style="list-style-type: none"> • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	<p>This field is displayed if you have selected the option Others as Reason for Cancelling.</p> <p>Specify the reason for which you are cancelling the application.</p>

- Select the appropriate reason for cancelling the application.
- Click **Cancel and Exit** to cancel and exit the application. A message confirming that the application has been cancelled is displayed.

OR

Click **Return to Application** to return to the application.

Application Cancelled



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

3.17 Save for Later

There are two scenarios in this case.

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

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

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen 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	<input type="text" value="john@company.com"/>	Verify
Confirm Email	<input type="text" value="john@company.com"/>	
Password	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

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	<input type="text" value="Football"/>
Security Question 2	What is your favorite color ?
Answer 2	<input type="text" value="Blue"/>
Security Question 3	What is your favorite sport ?
Answer 3	<input type="text" value="Football"/>
Security Question 4	What is your favorite color ?
Answer 4	<input type="text" value="Blue"/>
Security Question 5	What is your favorite game ?
Answer 5	<input type="text" value="Football"/>

Terms and Conditions

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

[Terms and conditions](#)

Field Description

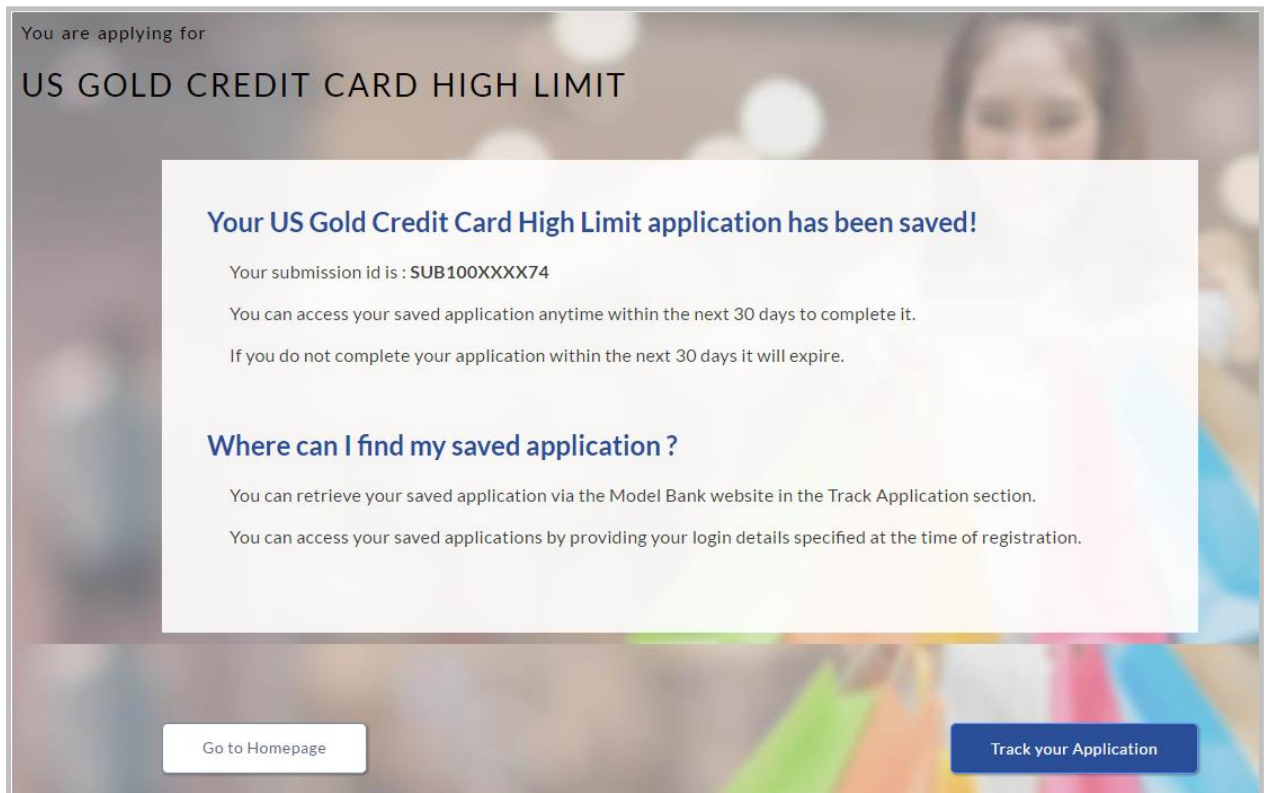
Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	<p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and 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 Verify sub section under section Register User for further information on verification.</p>
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?	<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"> • Yes • No <p>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.</p>
Security Question	<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>
Answer	<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>
Terms and Conditions	

Field Name	Description
I have read, fully understood and agreed with the terms and conditions	Select this checkbox 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 log-in.
- 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.

Saved Application



- 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.

3.18 Existing User

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

[Home](#)

4. Application Tracker

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

- **View submitted applications:** The app tracker enables you to view details of submitted applications which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
- **View applications in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the app tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

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

4.1 Submitted Application

Submitted In Draft

Submitted Applications

US Manufactured Credit Card \$0.00

Application Id	APP100XXXX08	<div style="width: 40%;"></div>	
Applicant Name	Sam Wilson	40%	
Submitted On	03/07/2017	Status	Submission In Progress

Field Description

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

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

4.2 Credit Card Application Details

US Manufactured Credit Card

Application Id	APP100XXXX08	<div> <div></div> <div></div> </div>
Applicant Name	KK,KK,KK	
Submitted On	07/31/2017	
Credit Limit	\$80,000.00	

Status: Submission In Progress

Action Required

[Additional Preferences](#) >

View

- [Application Summary](#) >
- [Documents](#) >
- [Status History](#) >

[Return to Tracker](#) [Cancel Application](#)

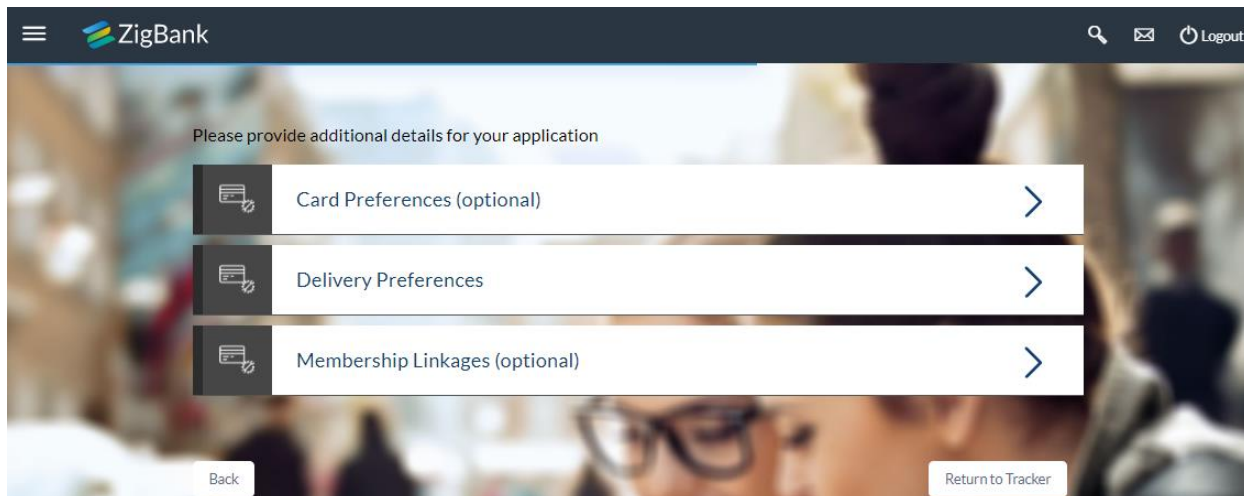
Field Description

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

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

4.3 Additional Preferences

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



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

4.3.1 Card Preferences

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

Card Preferences (optional)

Customize your card to reflect you personality and interests

Primary Card

Name on Card: Jane Doe

Card Design: Black

Image On Card: Choose file... **Upload**

Save

Authorized User Card


Select a card holder to customize their card

Miss KK KK

Continue

Field Description

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

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

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

4.3.2 Delivery Preferences

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

Delivery Preferences

Card Delivery Branch

Select Branch Transaction Office Branch

425 Walnut Street, Cincinnati Ohio 45202

Pin Delivery Branch

Select Branch Emerald Head Office Branch

100 Park Avenue, New York New York 10043

Statement Delivery Online

kk@kk.com

Continue

Field Description

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

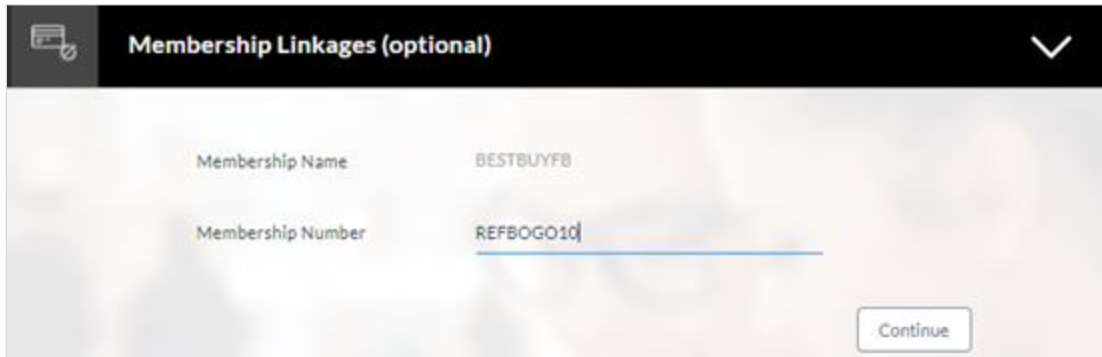
Field Name	Description
PIN Delivery	<p>You can identify whether you want your PIN to be delivered to your residential address, to a branch of choice or you can also define an address where you would like your PIN to be delivered. The options are:</p> <ul style="list-style-type: none"> • Home • Branch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

Field Name	Description
Zip Code	The zip code of the address at which you want your card/PIN delivered. You can enter the zip code in format zip+4 in addition to regular format.
Your email	Your email address will be displayed below the Statement Delivery field, if you have selected the option Online or Both .

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

4.3.3 Membership Linkage

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



The screenshot shows a mobile application interface for linking memberships. At the top, there is a dark header with a card icon and the text "Membership Linkages (optional)". Below the header, there are two input fields. The first field is labeled "Membership Name" and contains the text "BESTBUYFB". The second field is labeled "Membership Number" and contains the text "REFBOGO10". A blue underline is visible under the "Membership Number" field. At the bottom right of the form, there is a button labeled "Continue".



Field Description

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

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

4.4 Application Summary

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


Application Summary


Offer Name	US Gold Credit Card High Limit		
Card Type	VISA	Applicant Name	Miss K K
Approved Credit Limit	\$80,000.00	Application Fees	\$0.00

Card Customizations

Authorized Cards	Yes
Balance Transfers	Yes

Delivery Preferences

Card Delivery	Branch	Transaction Office Branch, 425 Walnut Street, Cincinnati Ohio 45202
Pin Delivery	Branch	Emerald Head Office Branch, 100 Park Avenue, New York New York 10043
Statement Delivery	Online	kk@kk.com

Membership Linkages

Membership Name	BESTBUYFB
Membership Number	REFBOGO10

[View Complete Application](#)

Field Description

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

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

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

4.5 Status History

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

Status History			
State	Submitted	Acted By	sam3@mail.com
Remarks	Submitted	Updated On	03/08/2017
State	Auto Due Diligence Approved	Acted By	sam3@mail.com
Remarks	Auto Due Diligence Approved	Updated On	03/08/2017
State	Auto Decision Referred	Acted By	sam3@mail.com
Remarks	Auto Decision Referred	Updated On	03/08/2017

Field Description

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

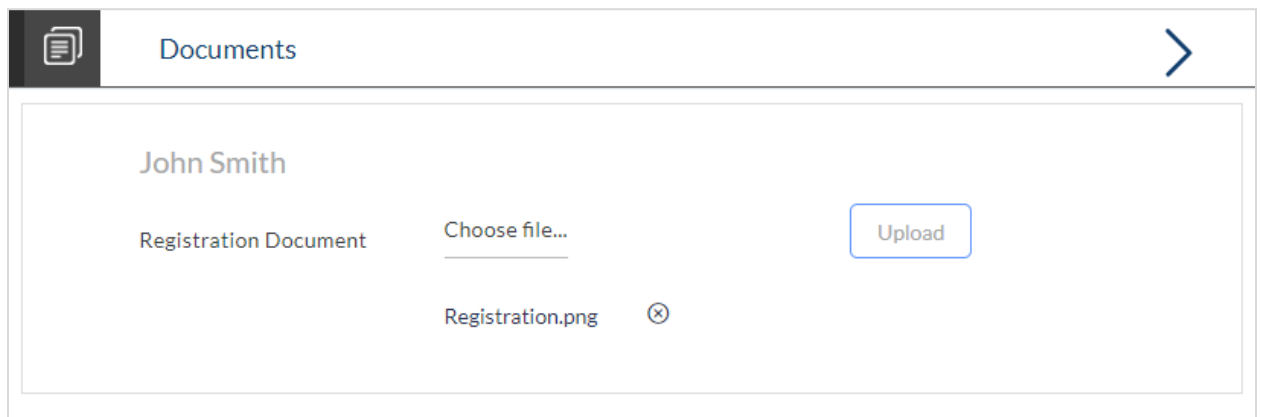
4.6 Document Upload


Document upload allows you to upload the documents which are required for application processing. You can upload multiple documents against a document type and can also delete or cancel any document that you might have uploaded erroneously or that you wish to replace with a different document.

To upload / remove a document:

- Click the Documents link.
- Click **Choose file**.
- The option to browse the computer's folders is displayed.
- Select the appropriate file to be uploaded and click Open.
- Click **Upload**. The file is uploaded.

Document Upload

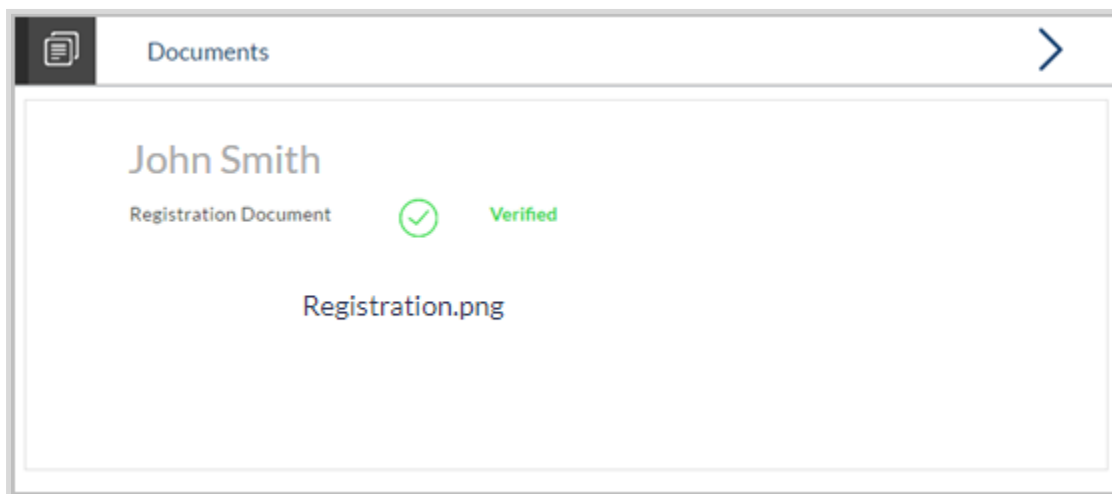


Note: Click the  icon to remove the uploaded document.

Field Description

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

4.7 View Document



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

4.8 Cancel an Application

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

In order to cancel an application from the application tracker, select the Cancel option available on the application tracker details page and follow on with confirming the cancellation.

FAQs

1. Can I apply for a credit card if I am not a citizen of the United States?

As per US law, US citizens and resident aliens can apply for banking products online. Hence, if you are not a citizen of the United States but are a permanent resident of the United States and have a Social Security Number you can apply for a credit card online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a credit card online.

2. Why am I not required to enter information such as gender, marital status etc. as part of primary information?

Financial institutions in the US are governed by strict laws one of them being the Equal Credit Opportunity Act (ECOA) which dictates that it is unlawful for any creditor to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status or age (as long as the applicant is a legal major). Hence, information such as the applicant's gender, number of dependents, marital status, etc. are not captured in the application.

3. Why do I have to provide my Social Security Number (SSN) in the application? How does the bank ensure that my information is safe?

Your Social Security Number is required as it is part of the information we use to verify your identity and is also used by our third party credit reporting agencies to identify your credit worthiness.

Your Social Security Number is masked as soon as you enter it so as to eliminate the risk of shoulder surfing security threat.

4. 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.

5. Can I provide my P.O. box as residential address?

No, we require the address at which you currently reside and if required the address at which you resided previously.

6. I have my entire zip code i.e. in zip+4 format. Can I provide my entire zip code?

Yes, the application accepts regular zip format as well as zip+4 format.

7. Do I need to include the income I get as alimony in the income section of the application?

No, you do not have to include income from alimony, child support or any separate maintenance income if you do not wish for it to be considered as a basis for credit card payment.

8. Can I add an authorized user to my card? What are the details that I must provide of my authorized user?

Yes, you can apply for an authorized user to be added to your card. You will be required to provide your authorized user's name, date of birth, citizenship, Social Security Number and residential address details.

9. Can I add multiple authorized users to my card?

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

10. What are the eligibility requirements to be met for someone to be added as an authorized user?

The person you are adding as an authorized user to your card must:

- Be either a citizen of the United States or a resident alien.
- Meet the age requirements defined for an authorized user.

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

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

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

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

13. Why do I have to give my consent to all the disclosures displayed under the Review & Submit section?

As per US law, all customers of the bank are to be made aware of all the disclosures and notices impacting them. Hence, we require your consent to all these disclosures and also provide links for you to view the details of each disclosure.

14. 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.

15. 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.

16. 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.

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

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

18. 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.

19. Is it mandatory to change the default configuration for an account as part of application tracker?

No, you can simply view and confirm the account configuration. This facility has been provided so that you can edit any parameter or facility of the account that you wish to change.

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