

Oracle Banking Digital Experience

**US Originations Savings Account User Manual
Release 18.2.0.0.0**

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ORACLE®

US Originations Savings Account User Manual
June 2018

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 18.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

2. Transaction Host Integration Matrix

Legends

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

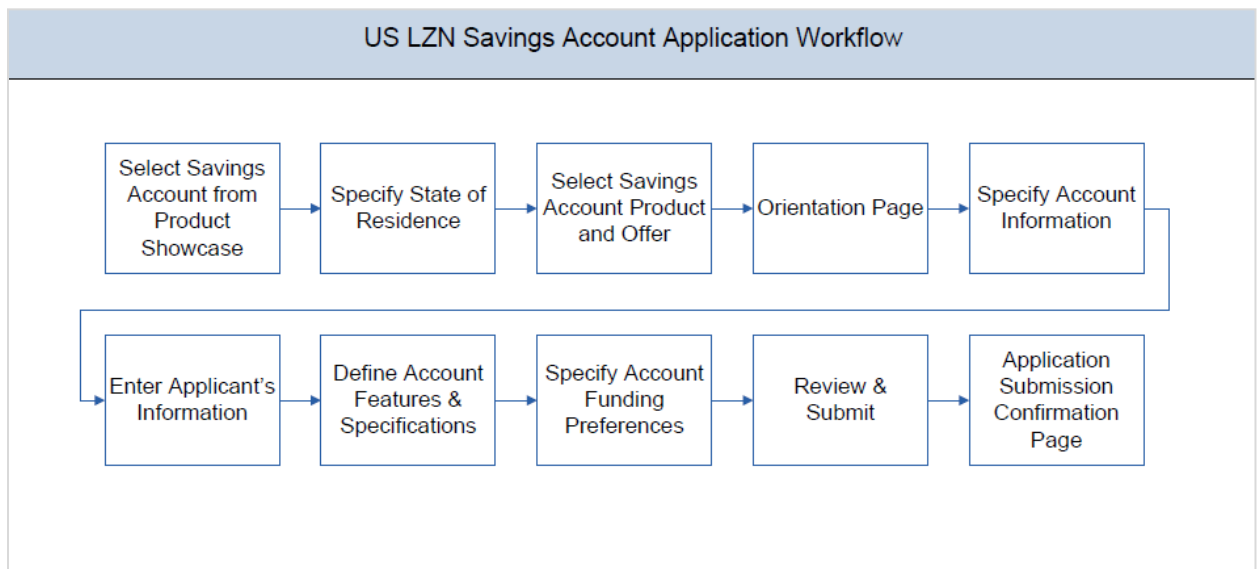
Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 12.4.0.0.0	Oracle Banking Platform 2.5.0.2.0
1	Saving Accounts Application Submission	✕	✕	✓
2	Saving Accounts Application Tracker	✕	✕	✓

3. Saving Accounts Application

The savings account application has been 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. All the required disclosures and notices are displayed as part of the application and all regulations governing the bank and applicant involved have been kept in mind while identifying information to be captured.

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 Account Application Workflow



Following are the steps involved in the account opening application:

- **Account Information:** In this section, you can identify the holding pattern of the account, i.e. whether the account is to be jointly held and subsequently identify if the co-applicant is an existing customer of the bank or a new applicant.
- **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 on performing 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 printed on the card, the card design, etc.
- **Account Funding:** This section enables you to select the method through which you will fund the initial deposit on your account and to specify details of funding including amount to be funded and subsequent account or card details from which the amount is to be debited.
- **Review and Submit:** This section comprises of two sub sections. The first displays the summary of the 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 savings account application. You can view details of these disclosures and notices and give consent to them before submitting the application to the bank.

- **Confirmation:** This section displays a message confirming that the application has been submitted along with details on additional steps that might be required to be taken by the applicant or the bank. If the bank has configured the debit bureau check step for savings account applications, the debit decision outcome is also displayed and if positive, the account number that is generated by the bank is displayed.

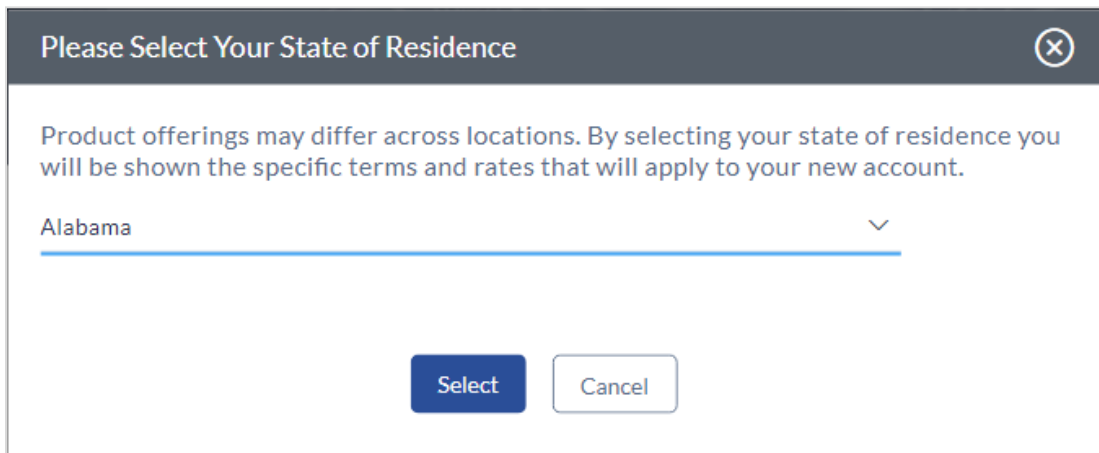
How to reach here:

Dashboard > Savings Accounts

To apply for savings account:

- Select **Savings** on the product showcase screen.
- The **state of residence** screen is displayed.

3.1 State of Residence



Please Select Your State of Residence

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.

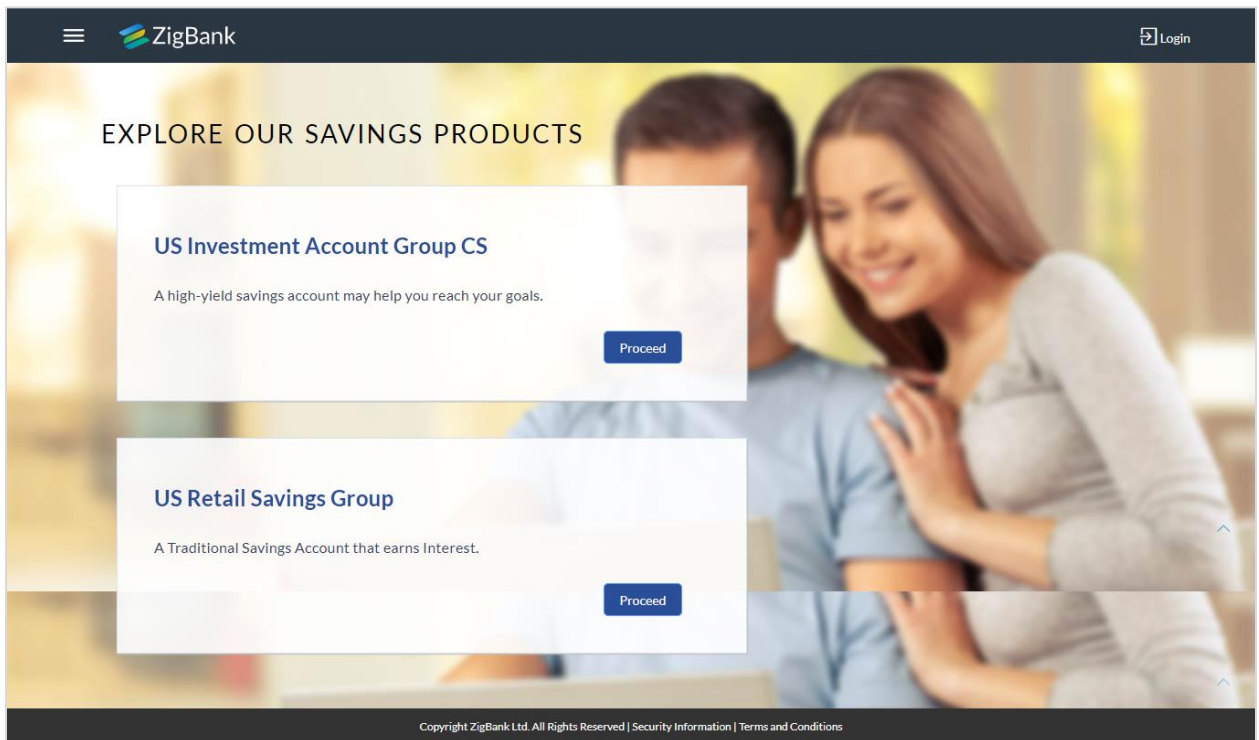
Alabama

Select Cancel

Field Description

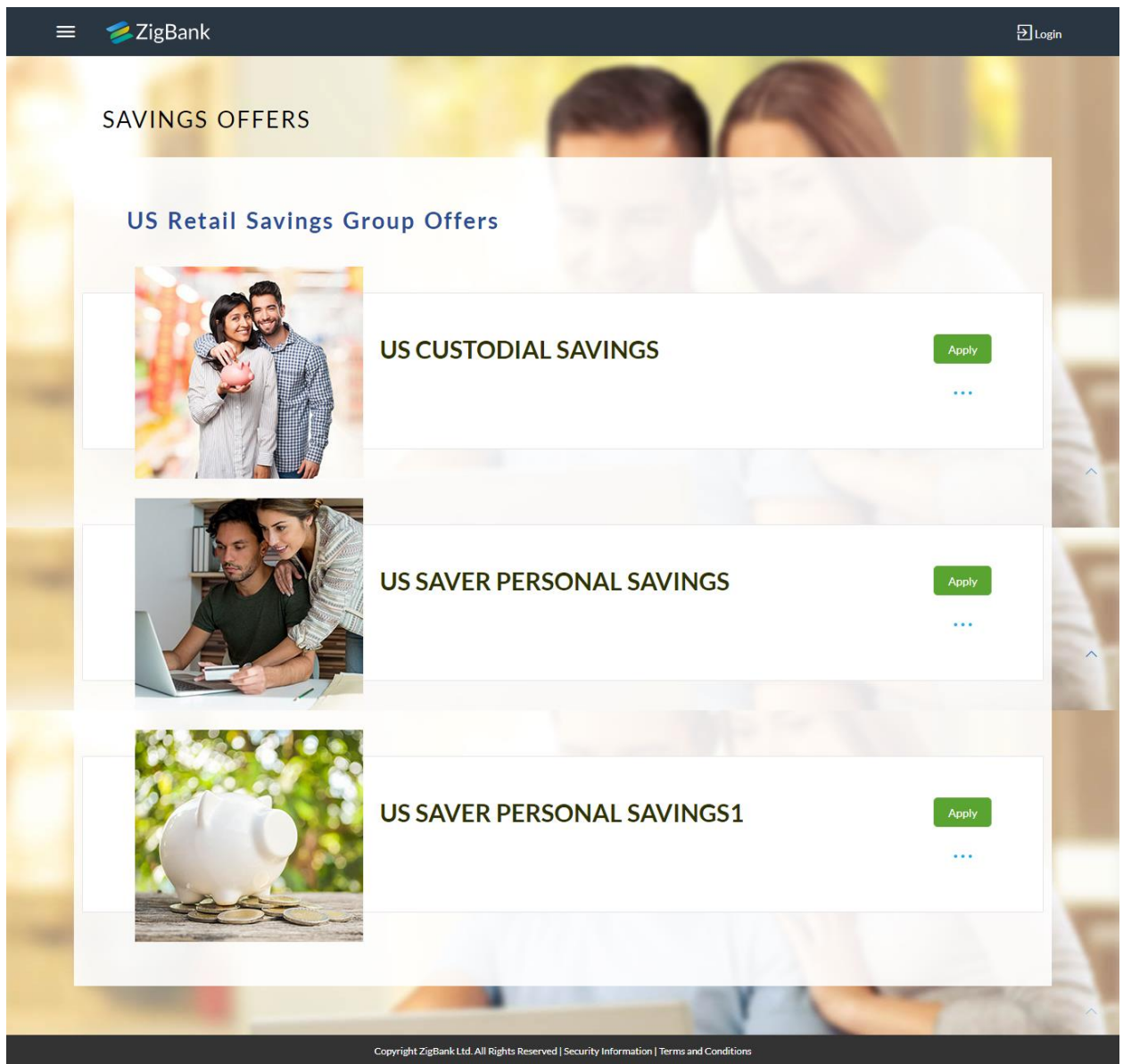
Field Name	Description
Please select your state of residence	
Select State	You are required to select the state in which you reside.
<ul style="list-style-type: none">From the drop-down list, select the state of residence, and click Select. The product list screen is displayed. OR <ul style="list-style-type: none">Click Cancel if you do not wish to proceed with the application.	

3.2 Product List



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

3.3 Savings Offers



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

3.4 Savings Orientation

BEFORE WE GO AHEAD..

US CUSTODIAL SAVINGS

Model Bank keeps your personal information private and secure.

Open your account today in just minutes with 3 easy steps

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

Setup your account
You can specify your account preferences and fund your account.

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

- Social Security Number of all applicants.
- Valid ID (Drivers License, State ID, Matricular Consular Card).
- Phone numbers and email addresses of all applicants.
- Physical U.S. address (no post office boxes).
- Debit/Credit Card or account information to fund your account.

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.
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.

3.5 Savings Account Requirements

You are applying for

US CUSTODIAL SAVINGS

Help us understand your requirements

Which currency should this account have ? USD ▼

Would you like to add a co-applicant ? Yes No

Cancel Continue

Field Description







Field Name	Description
Help us understand your savings requirements	
Which currency should this account have?	Currency (US dollars) of the account is displayed.
Would you like to add 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 the co-applicant is an existing user. This field is displayed, if you have selected Yes , in the Would you like to add 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 is displayed, if you have selected Yes in the Is co-applicant an existing user? field.

Field Name	Description
Send Verification Code via	<p>Indicates the channel on which the verification code is to be sent.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Co-applicant's registered email address • Co-applicant's registered phone number <p>This field is displayed, if you have selected Yes, in the Is Co-Applicant an existing user? field.</p>
<ul style="list-style-type: none"> • If a co-applicant is to be part of the application click Yes in the Would you like to add a co-applicant? field. OR Click No if the account is required for a single applicant. • If the co-applicant is an existing user click Yes in the Is co-applicant an existing user? field. OR Click No if the co-applicant is not an existing user. • If you have selected option Yes in the Is co-applicant an existing user? field, enter the co-applicant's customer ID in the Co-applicant Customer ID field. • Once the co-applicant's customer ID is entered, it needs to be verified. In the Send Verification Code via field, select the appropriate option to receive the verification code. • Click Verify. The Verification screen is displayed. • In the Verification Code field, enter the verification code and click Submit. • The code verified message is displayed. Click Continue. • 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. 	

3.6 Applicant's Profile Details

You are applying for

US CUSTODIAL SAVINGS


	Primary Information	>
	Proof of Identity	>
	Contact Information	>
	Employment Information	>
	Features and Specifications	>
	Fund Your Account	>

[Cancel](#) [Save for Later](#) [Review & Submit](#)


- 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.

3.7 Primary Information






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



Primary Information



All your details are private and secure.

Salutation	Mr 
First Name	John
Middle Name (optional)	
Last Name	Smith
Suffix (optional)	
Date of Birth	01/01/1990 
Citizenship 	UNITED STATES 
Permanent Resident	<input checked="" type="button" value="Yes"/> <input type="button" value="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 (Optional)	Enter 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 against your state of residence so as to identify whether you have attained age of majority as per your state specifications.</p>
Citizenship	<p>The country of which you are a citizen. 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.

3.8 Proof of Identity

Proof of Identity

Social Security Number xxx-xx-xxxx

Type of Identification Driving License

State of Issue Alabama

ID Number A23870

Expiration Date 01/01/2030

Continue

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	Select the identification that you want to provide as proof of identity. The identification type could be: <ul style="list-style-type: none">• Driving License• Matricula Consular Card• State ID
State of Issue	Enter the name of the state in which your identification document has been issued. This field is displayed if you have selected State ID or Driving License in Type of Identification list.
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.


3.9 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  john@ofss.com

Confirm Email john@ofss.com

Phone Number

Phone Type Work Mobile 

Primary Phone Number (482)049-8204


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

A2

Address Line 2 (optional)

Express Towers

City

Birmingham


State

Alabama

Zip Code (First 5 digits are required)

46738

Staying Since

01/01/1990 

Field Description

Field Name	Description
<hr/>	
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	
<hr/>	

Field Name	Description
Accommodation Type	<p>The type of residence.</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 your address details.
City	Enter the name of the city in which you reside.
State	The state in which you reside. The state that you selected upfront will be displayed in this field. You will not be able to change the state here.
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	<p>The type of accommodation in which you resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other



Field Name	Description
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. The state that you selected upfront will be displayed here by default and can be changed.
Zip Code	The zip code of your previous residence. You can enter the zip code in format zip+4 in addition to regular format.

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

[Home](#)


3.10 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.

**Employment Information**

Please specify details of your current primary employment

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
Employment Type	The type of your current primary employment The types are: <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. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>


-
- Click **Add** to update the employment information.
 - Click **Continue** to proceed with the application process.
- OR
- Click  to edit the employment information.
 - The **Features and Specifications** section is displayed.

3.11 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.




Features and Specifications



Set up your account features and identify activity specifications.

Activity Profile


Identify your banking activity. Why we require this information. 

Quarterly Number of Cash Deposits


Will ATM be used in multiple states

Debit Card Preferences for John Smith

Choose from among our extensive range of debit cards and select one that best suits your needs.

Card Type  Master Card

Name on Card

Card Design 




Image on Card

Your new Debit Card and Personal Identification Number(PIN) will arrive at your residential address within a few working days once your account has been opened. For added security, your Card and PIN will arrive separately in the mail.



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	
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 it 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.

3.12 Fund Your Account

In this section you are required to specify an option by which to 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.

 Fund Your Account 

Initial Deposit Amount

\$1,000.00

\$250.00 minimum

Your Funding Source

Please select your method of payment

☐ I will use my Credit Card

☒ I will use my Debit Card

Card Type

Master Card

▼

Card Number

xxxx-xxxx-xxxx-xxxx

Expiration Date

5

▼

Month

2022

▼

Year

Name on Card

John Smith

Security Code

••••

?

Continue

Field Description

Field Name	Description
Initial Deposit Amount	The amount you wish to have deposited in your account, in US dollars. 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.
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. E.g. VISA, American Express, Discovery, etc.

Field Name	Description
Card Number	Enter your card number as it is printed on the card.
Expiration Date (Month and Year)	Enter the month and year in 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 **Review and Submit**. The review screen is displayed.

3.13 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.

Primary Information

You are applying for

US CUSTODIAL SAVINGS

Please review your information before submitting your application.

Primary Information	
Name	Mr John A Smith
Date of Birth	01/01/1990
Citizenship	UNITED STATES
Permanent Resident	Yes

Proof of Identity

Proof of Identity	
Social Security Number	xxx-xx-9872
Type of Identification	Driving License
State of Issue	Alabama
ID Number	A43567
Expiration Date	01/01/2030



Contact Information

	Contact Information	
Email		
Email	john@ofss.com	
Phone Number		
Primary Phone Number	Work Mobile: (798)472-8934	
Residential Address		
Accommodation Type	Owned	
Address	A2, Express Towers, Birmingham Alabama 78393	
Staying Since	01 Jan 1990	



Employment Information

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

Features and Specifications

	Features and Specifications	
Activity Profile		
Quarterly Number of Cash Deposits	5	
Will ATM be used in Multiple States?	No	
Debit Card Preferences for John Smith		
Card Type	US DebitCard	
Name on Card	John Smith	
Card Design	Gold	

Fund Your Account

	Fund Your Account	
Initial Deposit Amount	\$1,000.00	
Funding Through	Master Card Debit Card: xxxx-xxxx-xxxx-3298	

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 john@ofss.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.

TIN Certification and Backup Withholding

Under penalties of perjury, I certify that

1. The number provided on this application is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
3. I am a U.S. person (including a U.S. resident alien)
4. I am exempt from FATCA reporting

Please note: If you are unable to certify that you are no subject to backup withholding, you cannot apply online. Please visit us at a banking center near you and we will help you with your application.

Primary Applicant

☒ I certify and under penalty of perjury, that all four tax status certification statements above are true.

Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Deposit Account Agreement](#)

[Consumer Privacy Notice](#)

Primary Applicant

☒ I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice

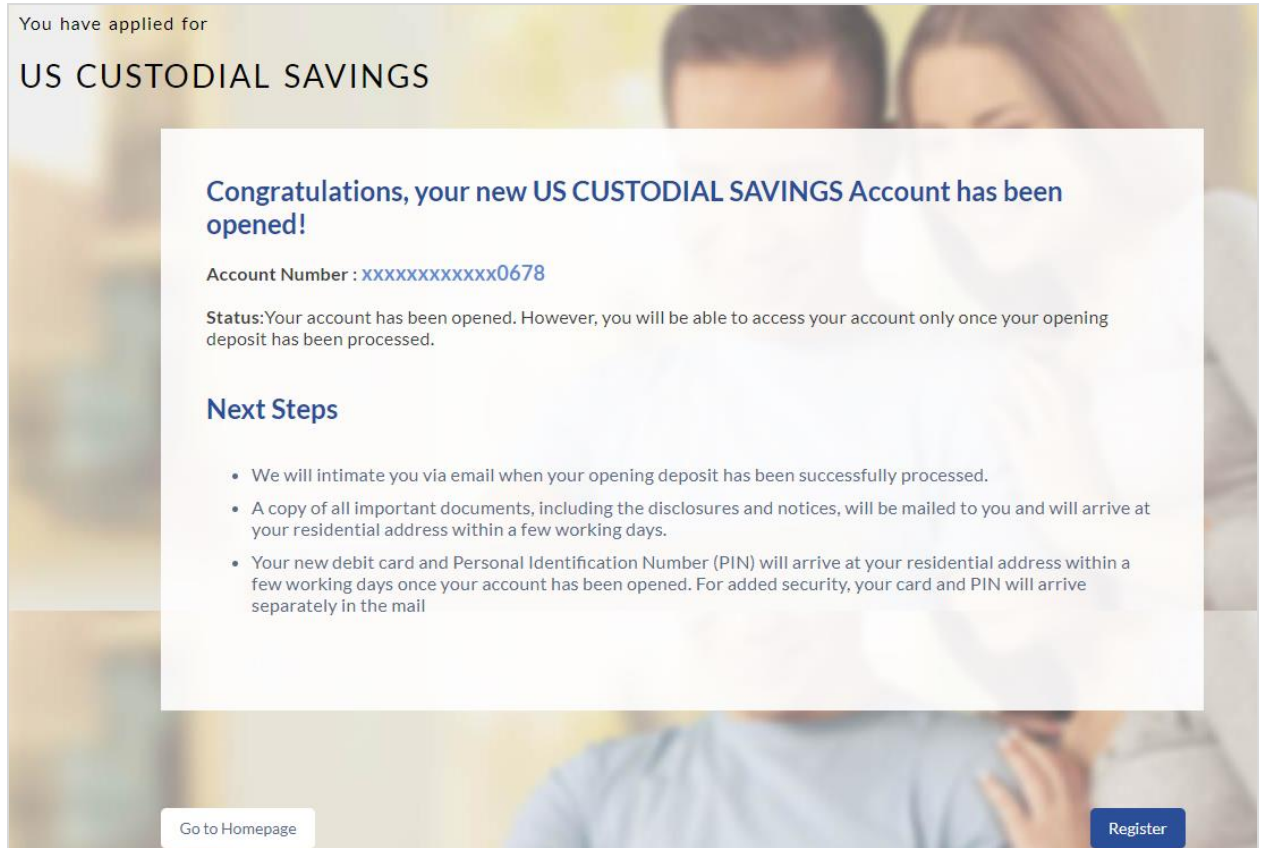
By clicking submit I agree that I am the person named in the application and all the information including information of co-applicants, if any, in the application is, to the best of my knowledge, correct. I also authorize Bank Name to obtain a credit report or any other report or account information from credit or information services agencies to help verify my information provided in this application.

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
TIN Certification and Backup Withholding	
I certify and sign under penalty of perjury, that all 4 tax status certification statements above are true	Select this checkbox to acknowledge that you accept the information submitted by you is correct.
Additional Disclosures	
I acknowledge that I have received and agree to the Deposit Product Legal Documents and the Privacy Policy Notice	Select this check box to acknowledge that you have reviewed the account documents and privacy policy and accept the same.
<hr/>	
<ul style="list-style-type: none">• 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 and additional steps that might need to be undertaken by you or the bank.	

3.14 Submitted Application Confirmation

This section displays a message confirming that the application has been submitted along with details and additional steps to be performed by the applicant or the bank. If the bank has configured the debit bureau check step for savings account applications, the debit decision outcome is displayed and if positive, the account number is generated and displayed.



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

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

Verify

Password 

..... 

Confirm Password


..... 

Set Security Questions

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

Skip set up of security questions


Security Question 1

What is your favorite game ? 

Answer 1

Lawn Tennis


Security Question 2

What is your favorite color ? 

Answer 2

Blue


Security Question 3

What is your favorite sport ? 

Answer 3

Lawn Tennis


Security Question 4

fav place ? 

Answer 4

Sydney

Security Question 5

What is your favorite color ? 

Answer 5

Blue

Terms and Conditions

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

[Terms and conditions](#)

Field Description

Field Name

Description

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

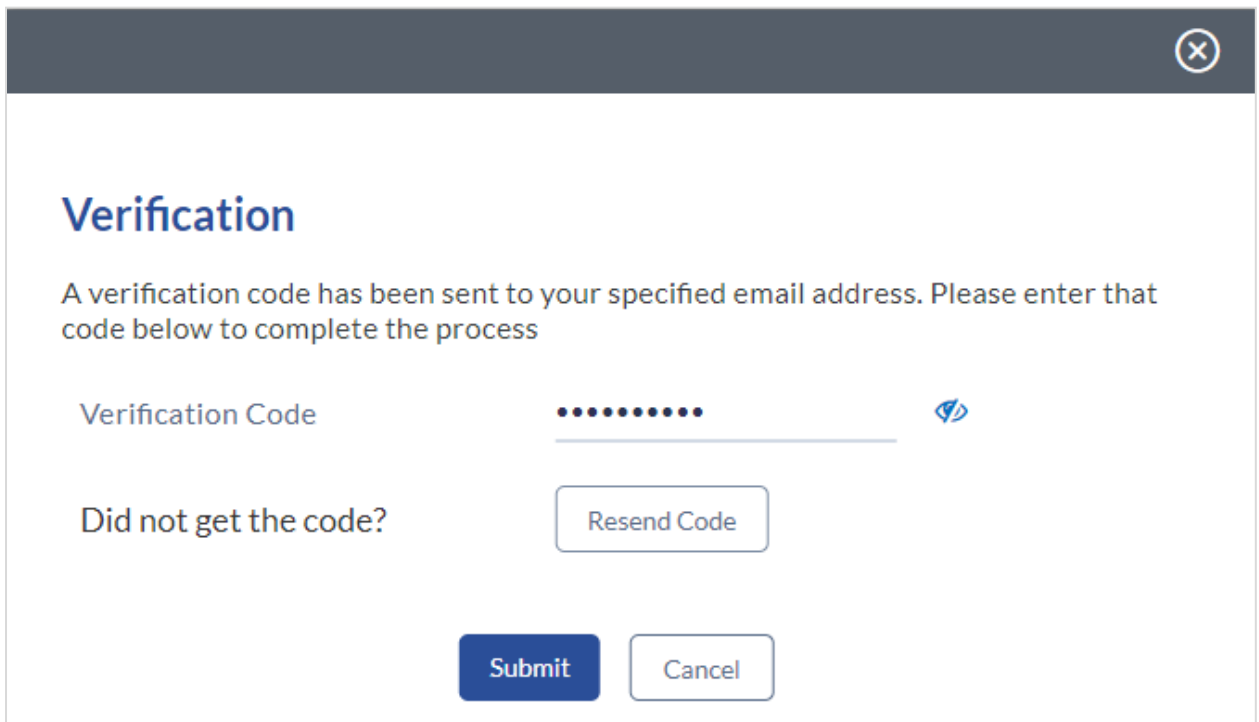
Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.

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:

- Click **Register** to register the applicant.
- 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 to 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 is termed as **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 is displayed once the user has filled out the application form and is proceeding to submit it, hence the button is termed as **Submit Application**.
OR
Click **Cancel Application** to cancel the application.
OR
Click **Return to Application**.

Verification

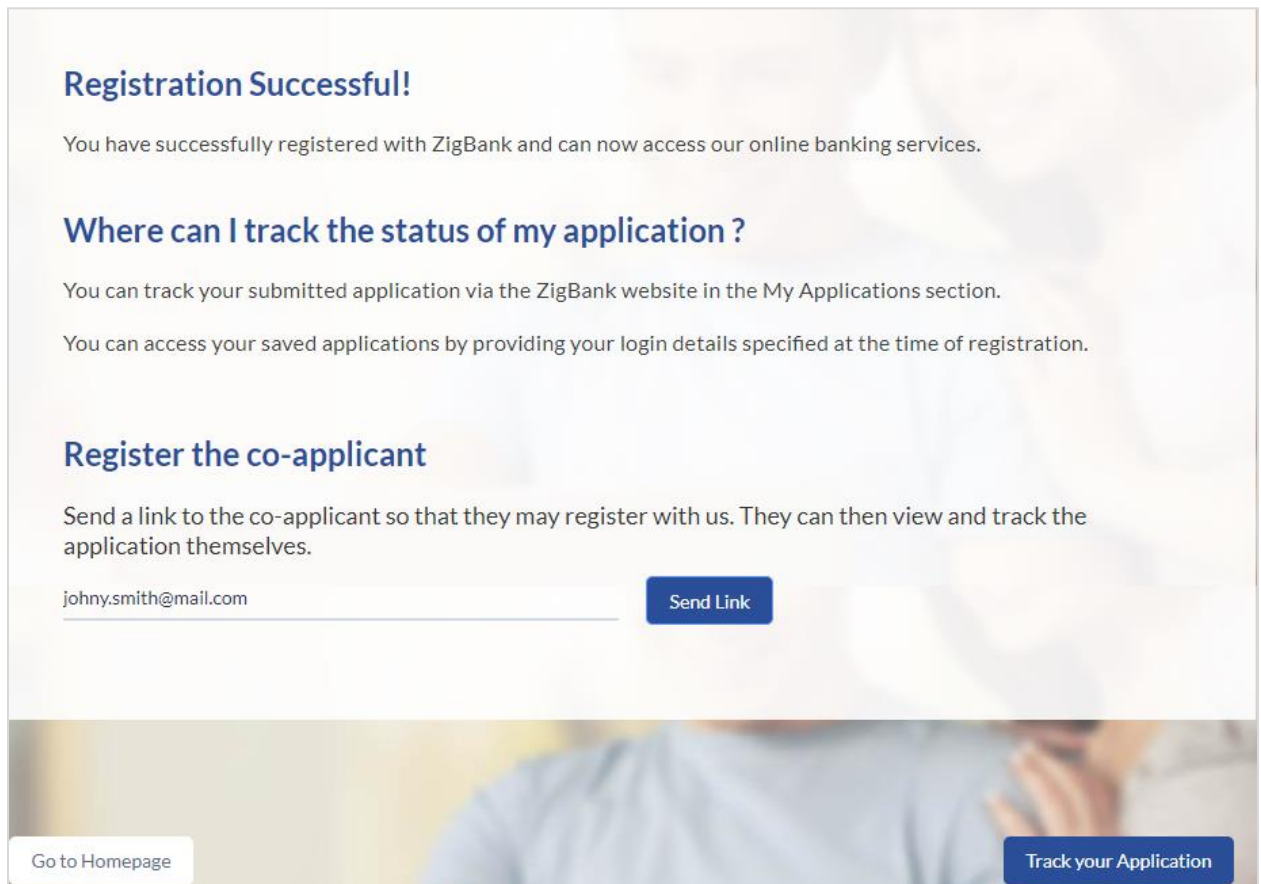
A screenshot of a mobile application's verification screen. At the top is a dark grey header bar with a white 'X' icon in a circle on the right. Below the header, the word 'Verification' is displayed in a large, bold, blue font. Underneath, a message states: 'A verification code has been sent to your specified email address. Please enter that code below to complete the process'. This is followed by a text input field labeled 'Verification Code' on the left. The input field contains ten black dots and a blue eye icon on the right. Below the input field, the text 'Did not get the code?' is on the left, and a button labeled 'Resend Code' is on the right. At the bottom of the screen, there are two buttons: a blue 'Submit' button and a white 'Cancel' button with a blue border.

Field Description

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

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

Register User - Confirm

A screenshot of a web application showing a successful registration confirmation page. The page has a light blue background with a blurred image of a person in the background. The text is in a clean, sans-serif font. The main heading is 'Registration Successful!' in bold blue. Below it is a paragraph stating 'You have successfully registered with ZigBank and can now access our online banking services.' The next section is 'Where can I track the status of my application ?' in bold blue, followed by two paragraphs explaining how to track applications. The third section is 'Register the co-applicant' in bold blue, followed by a paragraph and a form field with the email 'johny.smith@mail.com' and a 'Send Link' button. At the bottom, there are two buttons: 'Go to Homepage' and 'Track your Application'.

Field Description

Field Name	Description
Email	<p>Specify the email ID of the co-applicant to register the co-applicant.</p> <p>This field will be displayed only if the co-applicant involved in the application is not registered with the bank.</p>

- Click **Send Link** to send the registration link to the co-applicant's email ID specified.
OR
Click **Track Application** to navigate to application tracker to view the applications status.
OR
Click **Go To Homepage** to navigate to the product showcase.

3.16 Cancel an 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 CUSTODIAL SAVINGS

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.

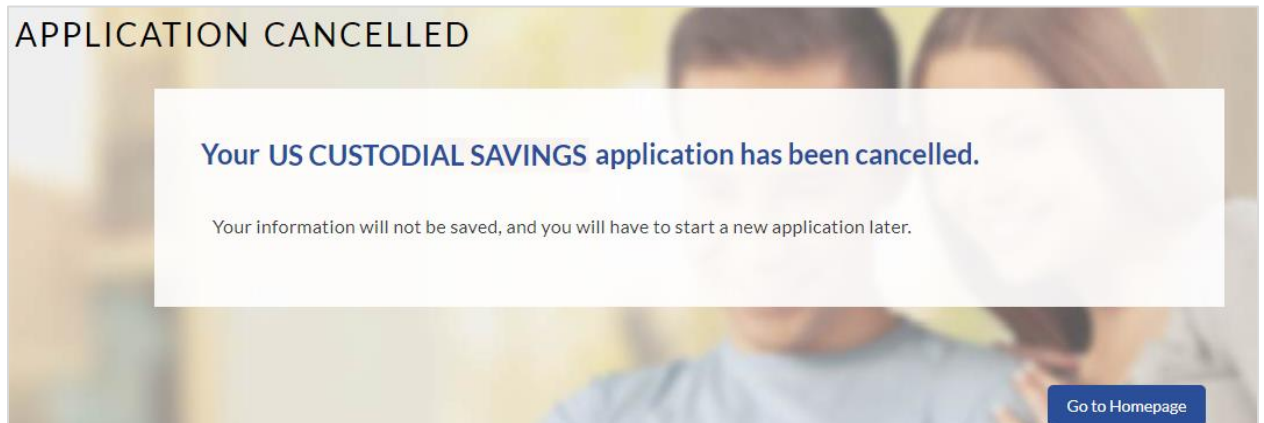
[Return to Application](#) [Cancel and Exit](#)

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>Enter the reason for which you are cancelling the application in this field.</p>

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

Application Cancelled



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

3.17 Save for Later

Following scenarios are applicable for save for later.

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

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

To save an application:

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

Save and Complete Later


Save and Complete Later

Do you need more time? Save your application now and come back later to complete your application.

If you cancel your application, your information will not be saved and you will have to start a new application.

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

Define Login Credentials


Email 


john@company.com

Confirm Email


john@company.com

Verify

Password 

..... 

Confirm Password

..... 

Set Security Questions


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

Skip set up of security questions

Yes

No


Security Question 1

What is your favorite game ? 

Answer 1

Football


Security Question 2

What is your favorite color ? 

Answer 2

Blue


Security Question 3

What is your favorite sport ? 

Answer 3

Football


Security Question 4

What is your favorite color ? 

Answer 4

Blue

Security Question 5

What is your favorite game ? 

Answer 5

Football

Terms and Conditions

☒

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

[Terms and conditions](#)

Save Application

Cancel Application

Return to Application

Field Description

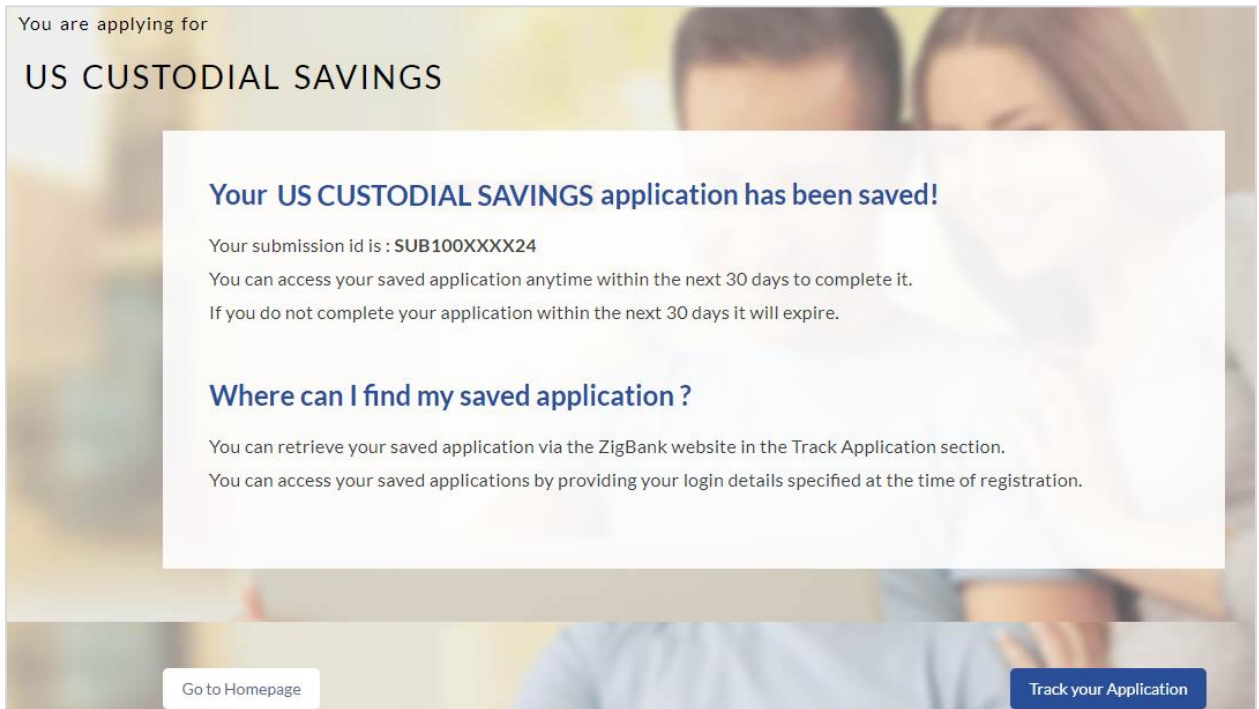
Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	<p>Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and 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



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 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 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.

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4. Application Tracker

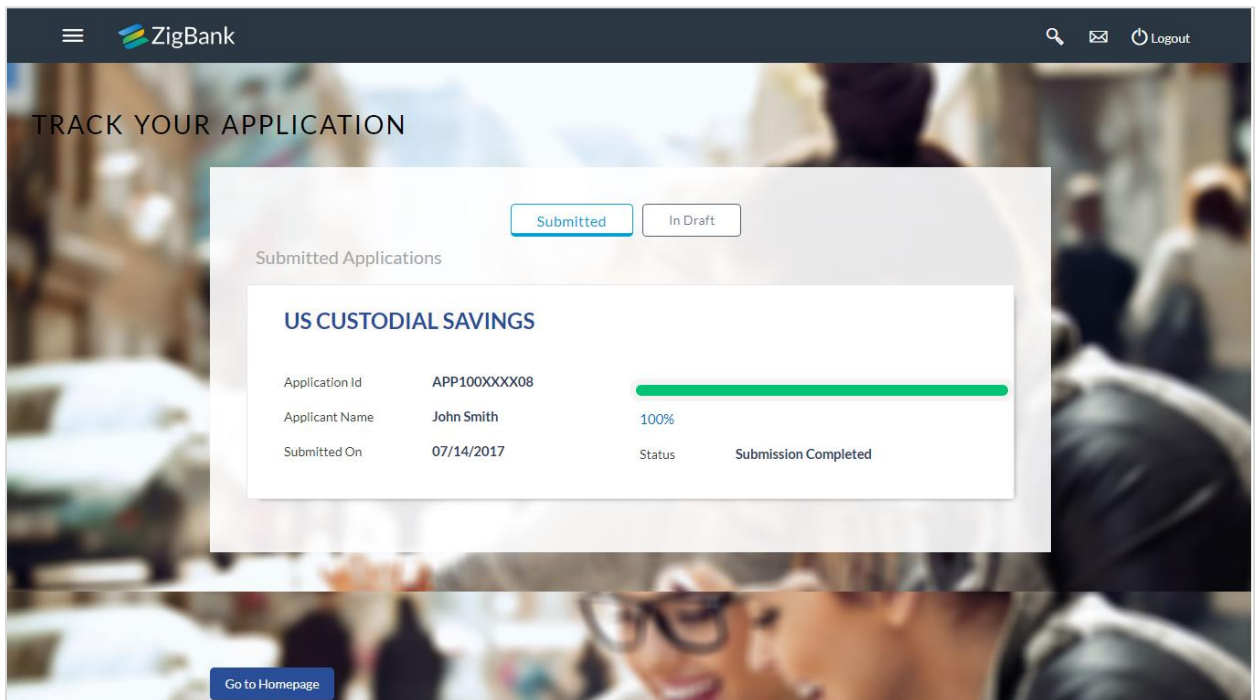
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted applications:** The app tracker enables you to view details of submitted application which includes viewing status history and application summary.
- **View applications in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the 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 – 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 and pending tasks, if any.

4.2 Savings Account Application Tracker Details

TRACK YOUR APPLICATION

US CUSTODIAL SAVINGS

Application Id	APP100XXXX08	
Applicant Name	John Smith	<div><div></div></div>
Submitted On	07/14/2017	Status
Account Number	xxxxxxxxxxxx0678	Submission Completed

View

- Application Summary
- Status History

Return to Tracker

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.

Field Name	Description
Account Number	The account number generated by the bank, which will be displayed only once the application has been completely processed and the account number has been generated.

- Click any section heading to view details pertaining to the section heading.

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.

 **Application Summary** 

Offer	US CUSTODIAL SAVINGS	Interest Rate	
Account Type	Individual	Minimum Balance	\$1,000.00
Account Holder	John A Smith		

View Complete Application



Field Description

Field Name	Description
Offer	The name of the savings account offer that you applied for.
Account Type	The type of account i.e. 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 i.e. the various stages through which the application has passed along with the current status.

	Status History			
State	Submitted	Acted By	OFSSUser	
Remarks	Submitted	Updated On	07/14/2017	
State	Auto Due Diligence Approved	Acted By	OFSSUser	
Remarks	Auto Due Diligence Approved	Updated On	07/14/2017	
State	Structure Solution Confirmed	Acted By	OFSSUser	
Remarks	Structure Solution Confirmed	Updated On	07/14/2017	
State	Account Opening Done	Acted By	OFSSUser	
Remarks	Account Opening Done	Updated On	07/14/2017	

Field Description

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

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

[Home](#)

FAQs

1. Can I apply for a savings account 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 savings account online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a savings account 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 financial institution 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 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 and debit 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. Can I add a co-applicant to my account application? What are the eligibility requirements to be met by a co-applicant?

Yes, you can add a co-applicant provided the facility is offered for the specific product offer you have selected. The same eligibility criteria applicable to you (the primary applicant) is applicable to the co-applicant i.e. the co-applicant must be a legal major in the state in which the account is going to be held and must either be a US citizen or a resident alien.

8. Why must I specify details of the activity I intend on performing on my account?

We require you to provide details of intended activity on your account so as to be able to identify if there is any security threat on your account when an activity which is not expected to be undertaken by you is performed. If such an occasion arises, we will notify you regarding the specific activity on your account so as to eliminate any security threat.

9. Can I fund my account through multiple modes?

No, currently you are able to select only one mode of funding through which you are required to fund the entire amount.

10. 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.

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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.

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

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

18. 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.

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