Oracle Banking Digital Experience

FCUBS Originations Saving Account User Manual
Release 19.1.0.0.0

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ORACLE®

FCUBS Originations Saving Account User Manual

May 2019

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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 19.1.0.0.0, refer to the following documents:

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

2.   Transaction Host Integration Matrix

Legends

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 14.2.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Saving Account Application Submission	✘	✔	✔

3. Savings Account Application

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

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

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

Savings Workflow
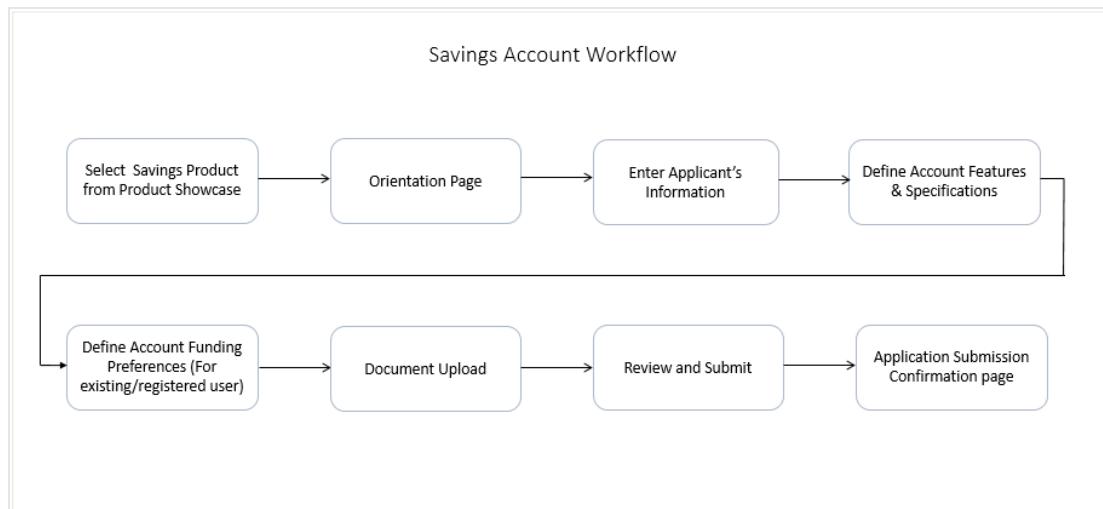
Following are the steps involved in the account application submission:

- **Applicant Information**: The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.

- **Features and Specifications**: In this section, you can customize your account by defining your preferences related to features provided against the account including debit card, cheque book and account statement.

- **Account Funding**: This section is enabled for existing customers i.e. for an applicant who has previously applied for and holds an account with the bank. As an existing customer, you will be provided with the option to fund the account you are applying for, through own account transfer i.e. you can select any of your existing current or savings accounts by which to fund the initial deposit of the new account.

- **Document Upload**: You might be required to provide documents supporting various proofs i.e. proof of identity, address proof, etc. that you have defined as part of the application. This feature enabled you to upload documents supporting these proofs. You can upload multiple documents against a document type.

- **Review and Submit**: This section displays the summary of the application. You can verify details submitted as part of the application and can modify any if required.

- **Confirmation**: This section displays a message confirming that the application has been submitted along with details on and additional steps that might be required to be taken by the applicant or the bank.

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

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

How to reach here:

Dashboard > Savings Accounts

To apply for a savings account:

- Select Savings on the product showcase screen.

3.1   Offer List
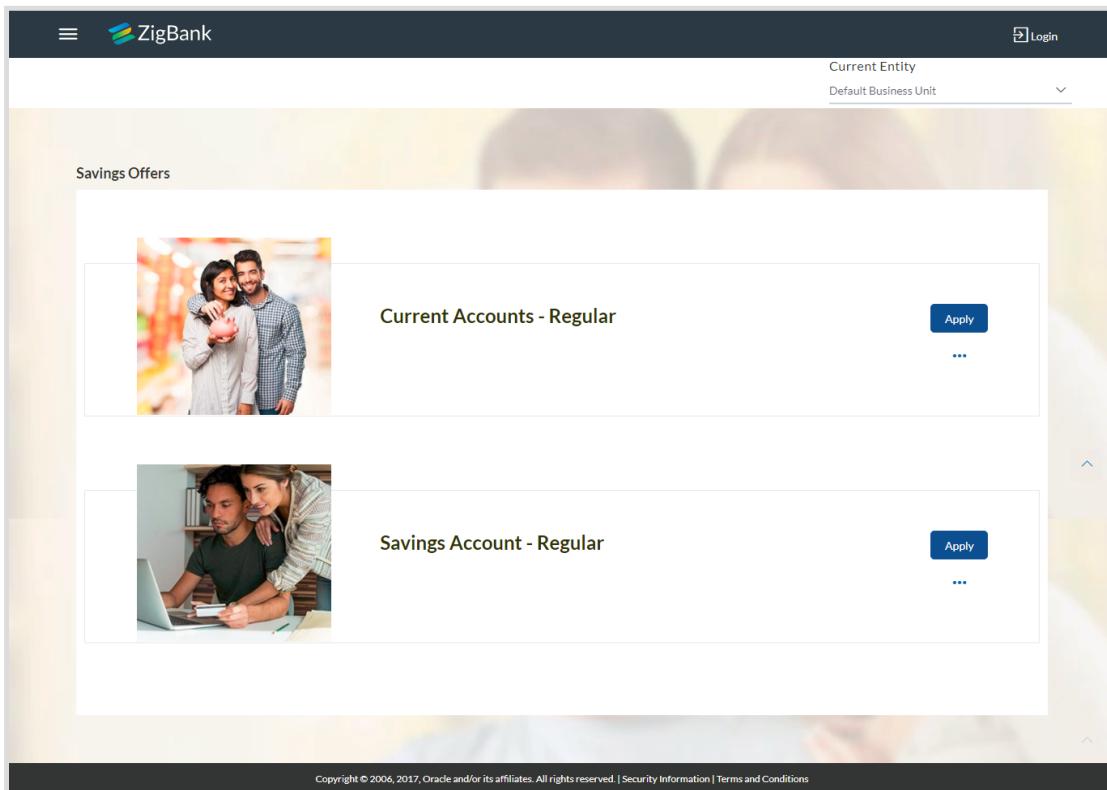
Savings Account

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

3.2   Orientation Page
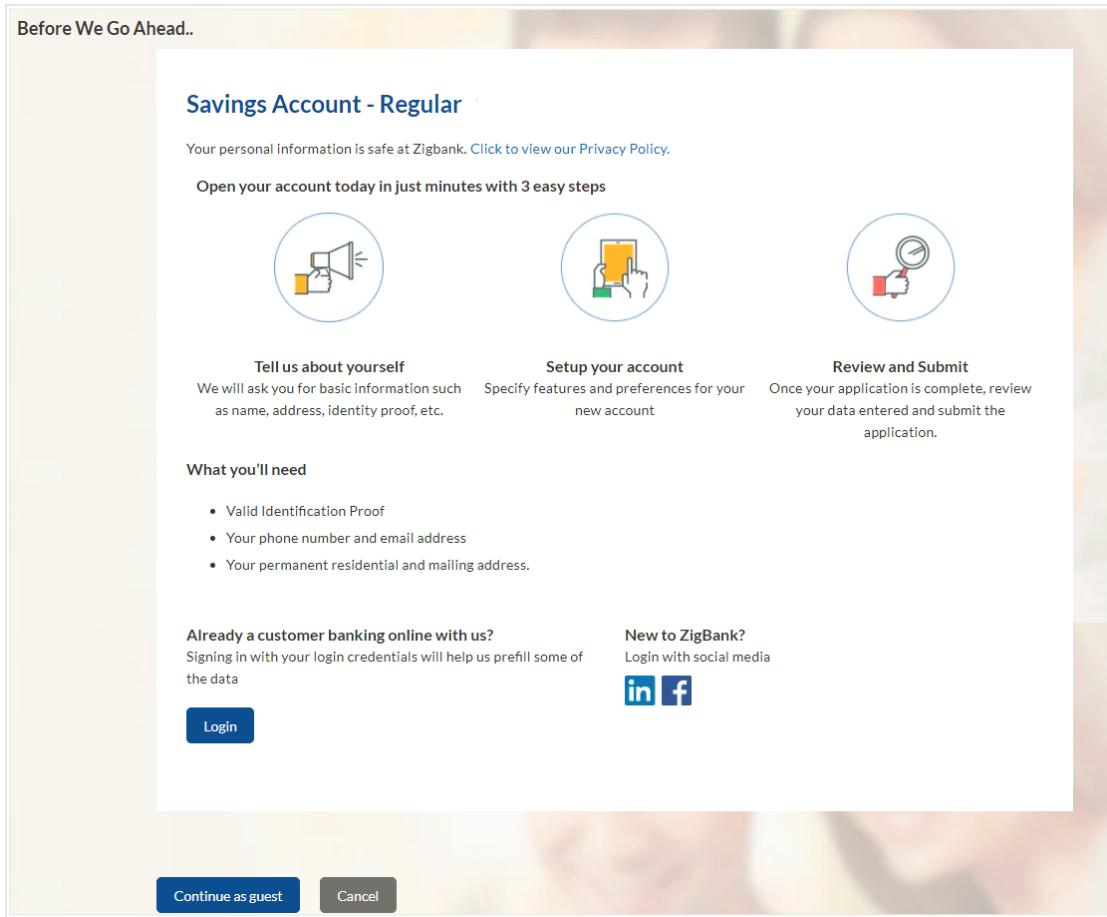
- Click **Continue**, if you are a new/unregistered user.
  OR
  Click **Login** if you are a registered user. For more information on the application of an existing user, view the **Existing User** section.
  OR
  Click **Cancel** to abort the application process.

- The section defined as the first in the workflow configuration screen will be displayed.

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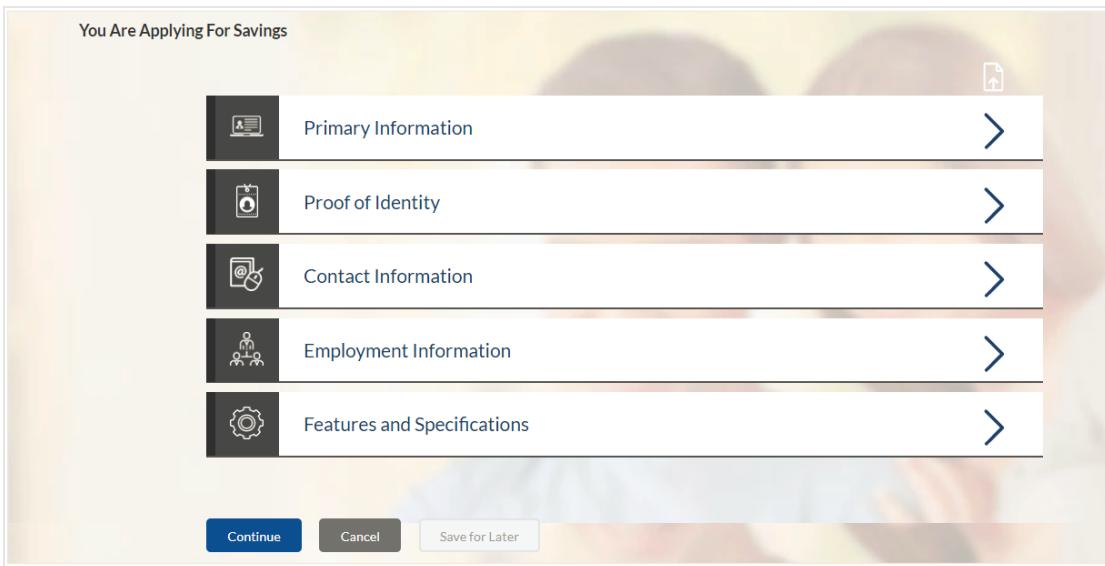
- The sections of the application form are displayed on this page. You can start entering information in each section starting with the section that is displayed first depending on the workflow configuration maintained by the bank administrator for savings account applications.

3.4 Primary Information

Field Description

Field Name	Description
Salutation	Select the salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name	Enter your middle name. This field is optional.
Last Name	Enter your last name.
Date of Birth	Specify your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority.
Gender	Select your gender.

Field Name	Description
Marital Status	Select the applicable marital status from the list. The options are: • Married • Remarried • Divorced • Separated • Single • Spouse Expired
Dependents	Specify the number of people dependent on you.
Nationality	Select your country of nationality.
Permanent Resident	Specify whether you are a permanent resident in the country in which you are applying for the account.

• Click **Continue**. The next section is displayed.

3.5 Proof of Identity

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

Field Description

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

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

3.6   Contact Information

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

Field Description

Field Name	Description
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID to confirm the same.
Phone Number	
Phone Type	Select the phone number type that you want to define. The options are: - Personal Mobile - Personal Landline - Work Landline
Phone Number	Enter your phone number corresponding to the selected phone type.
Add an additional phone number?	You can select **Yes** if you want to add an additional phone number. It is not mandatory to add an additional phone number.
Phone Type	Type of phone number that is being added. The options available will be all the phone types other than the one selected in the previous phone type field. This field is displayed if you select **Yes** in the **Add an additional phone number** field.
Phone Number	Enter the phone number corresponding to the selected phone type.
Permanent Residence	
Country	Enter the name of the country in which you reside on a permanent basis.
Address 1-2	Enter your Address details.
City	Enter the name of the city in which you reside on a permanent basis.
Zip Code	Enter your zip code.

Field Name	Description
Accommodation Type	The type of accommodation in which you reside on a permanent basis. The accommodation types are: • Self Owned • Company Provided • Other
Is your mailing address the same as above?	Specify whether your mailing address is same as that of your permanent address. If you select option No, you will be required to enter your mailing address.

Mailing Address

The following fields appear if you select the option **No** against the **Is your mailing address the same as above?** field.

Country	Select the country of your mailing address.
Address Line 1-2	Enter details of your mailing address.
City	Enter the name of the city of mailing address.
Zip Code	Enter the zip code of your mailing address.

• Click **Continue** to save the contact information.

• The next section is displayed.

3.7 Employment Information

In this section enter details of your current employment.

Field Description

Field Name	Description
Employment Type	Select the type of your current primary employment. The types are: • Full Time Permanent • Full Time Temporary • Part Time • Self Employed • Retired Pensioned • Retired Non Pensioned • Unemployed • Other
Company or Employer Name	Select the name of the company or firm at which you are employed. This field is displayed if you have selected **Full Time Permanent**, **Full Time Temporary**, **Employed**, **Part Time or Self Employed** from the **Employment Type** list.

• Click **Continue** to save the employment information.

• The next section is displayed.

3.8   Features and Specifications

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

Field Description

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

Field Name	Description
Cheque Book	This option enables you to specify whether you would like to apply for a cheque book or not. This option will be enabled only if this feature is provided for the savings account offer you are applying for.
	The options are **Yes** and **No**.
Number of Leaves	Select the number of leaves you would like your cheque book to have.
	This field is enabled only if you select the option **Yes** against the **Cheque Book** field.
	This options are:
	• Cheque book with 10 leaves.
	• Cheque book with 20 leaves.
	• Cheque book with 50 leaves.
	• Cheque book with 100 leaves.
Account Statement	This option enables you to specify whether you would like to receive regular account statements. This option will be enabled only if this feature is provided for the savings account offer you are applying for.
	The options are **Yes** and **No**.
Statement Frequency	Select the frequency at which you would like to receive account statements.
	The options are:
	• Semi-Annual
	• Quarterly
	• Monthly
	• Annual
	• Fortnightly
	• Weekly
	• Daily

- Click **Continue**.
  The next section is displayed.

3.9 Fund Your Account

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

Field Description

Field Name	Description
Please select your method of payment	Indicates the option to fund your account. The account funding options are: • I will transfer funds from another account with the bank • I will fund my account later.
Initial Deposit Amount	The amount you wish to have deposited in your account. This field appears if you select the option, **I will transfer funds from another account with the bank**. You are not required to specify this amount if you select the option **I will fund my account later**.
Account Number	Select this option if you wish to transfer funds from your savings or current account held with the bank. This field appears if you select the option I will transfer funds from another account with the bank.

3.10 Document Upload

Through this screen you can upload documents serving as various proofs which are required for

the processing of your application. You can navigate to this screen by selecting the provided 🗎
icon on the application.

To upload a document:

- Click on the 🗎 icon.

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

Document Upload

Field Description

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

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

3.11 Review and Submit

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

You Are Applying For Savings

Please review your information before submitting your application.

Primary Information

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

Contact Information

Contact Information

Email

Email	johnsmith@company.example.com

Phone Number

Primary Phone Number	Personal Mobile: 1-9834209384

Permanent residence

Accommodation Type	I own this home
Address	A21, ABB Towers, Sydney AU 444001

Proof of Identity

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

Employment Information

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

Features and Specifications

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

Fund Your Account

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

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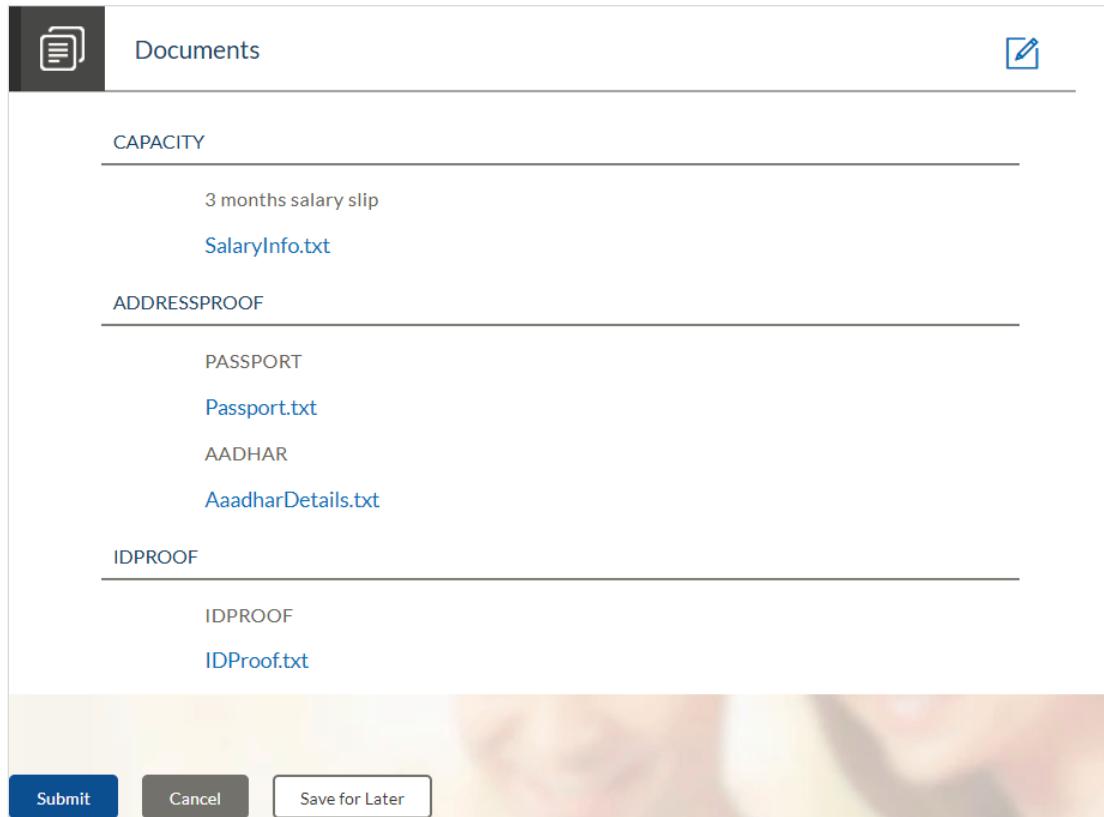
- Click against any section heading to edit the details of that section.
- Once you have verified all the information, click **Submit**.
- The screen confirming application submission will be displayed which will contain the application reference number and any additional steps that might need to be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

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

3.12 Submitted Application – Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of your application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the option to track the application is also provided on this page. If as per the configuration, registration is not mandatory, and if you have not already registered, the option to register will also be available on this screen.
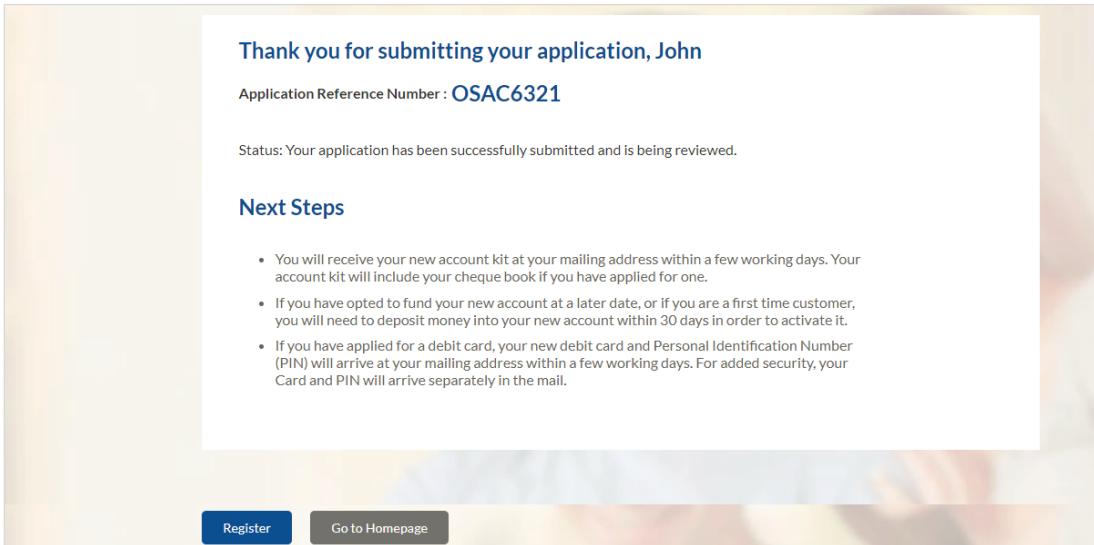
- If the applicant who has filled in the application details is not a registered channel user and if registration is not mandatory, the option to register for channel access will be available on this page. Click **Register**.
  OR

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

  Click **Track your Application** in order to be navigated to the application tracker.

3.13 Register User

Register User

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.

Field Name	Description
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.
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
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.

- Click the **Terms and Conditions** link to view the terms and conditions.

- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.

- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.
  Or
  Click **Cancel Application** to cancel the application.
  Or
  Click **Return to Application**.

Verification

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

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
  OR

  Click **Resend Code** if you wish 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

Registration Successful!

You have successfully registered with ZigBank and can now access our online banking services.

Where can I track the status of my application ?

You can track your submitted application via the ZigBank website in the My Applications section.

You can access your saved applications by providing your login details specified at the time of registration.

Track your Application   Go to Homepage

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

3.14 Cancel Application

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

To cancel the application:

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

• Click **Cancel and Exit**. The application is cancelled.

Field Description

Field Name	Description
Reason for Cancelling	Indicate the reason for which you are cancelling the application. This is an optional step. The cancellation reason could be: • 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
Please Specify	This field is displayed if you have selected the option **Others** as **Reason for Cancelling**. Enter the reason for which you are cancelling the application in this field.

• Select the appropriate reason for which you are cancelling the application.

• Click **Cancel and Exit** to cancel and exit the application. A message confirming that the application has been cancelled is displayed.
OR
Click **Return to Application** to return to the application.

Application Cancelled

Application Cancelled

Your Savings Account - Regular application has been cancelled.
Your information will not be saved, and you will have to start a new application later.
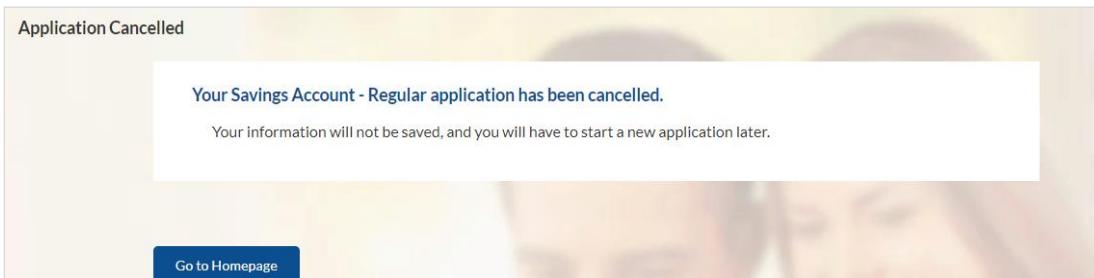
Go to Homepage

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

3.15 Save for Later

The following scenarios are applicable for save for later.

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

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

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

To save an application:

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

Save and Complete Later

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the **Email** field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
	Refer the **Verify** sub section under section **Register User** for further information on verification.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the **Password** field.
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.

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.

- Click the **Terms and Conditions** link to view the terms and conditions.

- Select the Terms and Conditions check box to acknowledge agreement to the terms and conditions.

- Click **Save Application**.
  OR
  Click **Cancel Application** to cancel the application.
  OR
  Click **Return to Application** to navigate to the application screen.

Save and Complete Later

You Are Applying For Savings

Your Savings Account - Regular application has been saved!

Your submission id is : **20129EXXXX**

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

Where can I find my saved application ?

You can retrieve your saved application via the ZigBank website in the Track Application section.

You can access your saved applications by providing your login details specified at the time of registration.

Track your Application   Go to Homepage

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

3.16 Existing User

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

Home

4. Application Tracker

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

- **View submitted applications:** The application tracker enables you to view details of submitted application which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.

- View **applications in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

- Click **Track Application** on the dashboard. The **Login** screen is displayed.

- Enter the registered email ID and password, click **Login**.

- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

4.1   Submitted Application – Savings Account

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

Field Description

Field Name	Description
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.
Applicant Name	The name of the applicant be displayed here.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.
Account Number	The account number, once generated, is displayed here. This account number is only displayed once the application is successfully processed to completion.

- Select the application card.

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

4.2 Savings Account Application Tracker Details

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.
Applicant Name	The name of the applicant be displayed here.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.

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

4.3 Documents

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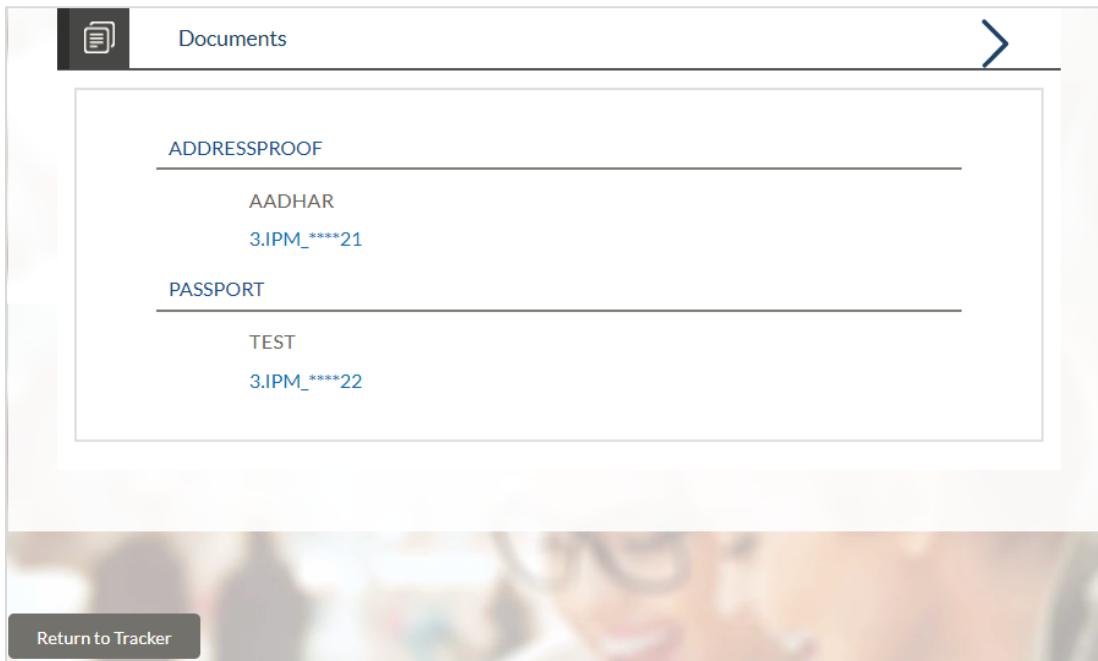
Field Description

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

FAQs

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

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

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

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

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

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

Home