

Oracle Banking Digital Experience

**Retail Originations Credit Cards User Manual
Release 19.2.0.0.0**

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ORACLE®

Retail Originations Credit Cards User Manual
December 2019

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 19.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.7.0.0.0	Oracle FLEXCUBE Universal Banking 14.3.0.0.0
1	Credit Cards Application Submission	✓	✗	✗

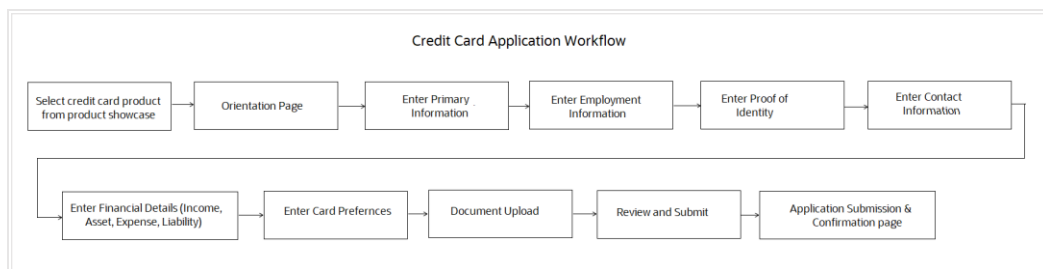
3. Credit Cards Application

By definition, a credit card is a rectangular piece of plastic or metal issued by a bank or a financial institute to enable the card holder to borrow funds in order to purchase goods and services from merchants that accept cards for payment.

The credit card application has been built so as to capture basic personal, employment and financial information of the applicant. The applicant can also define preferences such as whether to enable cards for authorized users and if balance transfers are to be defined.

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.

Credit Cards Workflow



Following are the steps involved in the credit card application submission:

- **Orientation:** Select your login preference i.e., if you are a first time applicant you can continue as a guest or login through any of the social media profiles available. You can login using Facebook / LinkedIn credentials and fetch basic information i.e. First Name, Last Name and Email ID. If you are an existing customer you can login with your credentials in order to have the application pre-populated with your information.

The following sections, apart from Document Upload, Review and Submit and Confirmation, will be displayed in the order as defined by the bank administrator in the workflow configuration screen:

- **Primary Information:** In this section, you can specify basic personal information such as your name, date of birth, nationality, etc.
- **Contact Information:** Details of your residence as well as phone numbers and email address are to be identified in this section. This section comprises of the following sub sections – Email Address, Phone Numbers, and Permanent Residence. You can also identify your mailing address if it is different from that of your permanent residence address, in this section.
- **Proof of Identity:** In this section, you are required to specify information pertaining to your proof of identity specific to your passport comprising of your passport number, date of issue and expiration date.
- **Employment Information:** In this section, identify your current employment type along with the name of your company or employer if you are employed in any form including if you are employed on a part time basis or are self-employed.
- **Income:** This section of the application form captures your income details. You are required to specify the source of income along with the amount and frequency at which you earn the specific income. You can add multiple records of income in this section.

- **Expenses:** In this section, identify all the expenses that you incur on a regular basis along with the amount and frequency at which each expense is incurred. You can add multiple records of expenses.
- **Assets:** Identify all the assets you currently hold, in this section. You can add multiple records of assets and are required to specify the value of each asset that you own against the type of asset.
- **Liabilities:** In this section, specify information pertaining to all the debts that you are currently servicing. You can add multiple records of liabilities and are required to specify information pertaining to the total amount of each liability, the balance due as well as the frequency in which you repay your debt towards the specific liability.
- **Customize your Card:** This section enables you to customize the credit card you are applying for by providing you with the option to add authorized card holders and to specify balances to be transferred to the card.
- **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 such as reference number and status. It also displays additional steps that might be required to be taken by the applicant or the bank.

Credit Card Application

How to reach here:

Dashboard > Credit Cards

OR

Toggle menu > New Account > Apply Online > Our Product Offerings > Credit Cards

To apply for a credit card:

- Select **Credit Cards** on the product showcase screen. The **Credit Cards Offers** screen is displayed.

3.1 Offer List

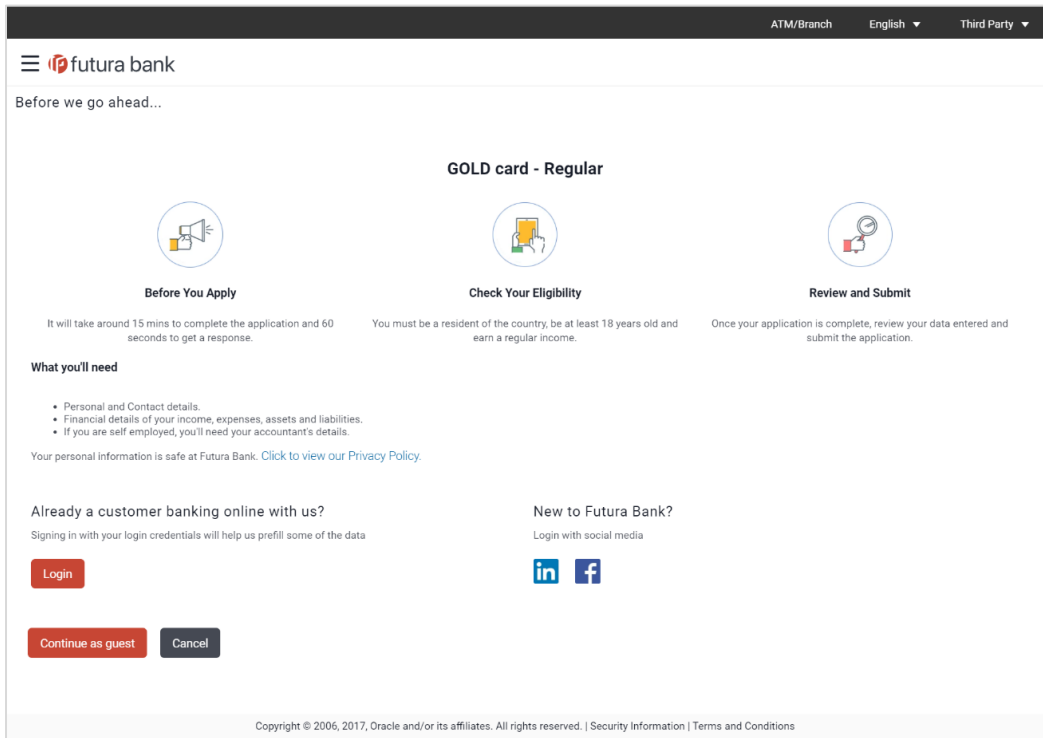
The screenshot shows the 'Credit Cards Offers' page on the Futura Bank website. The page header includes the Futura Bank logo and navigation links for 'ATM/Branch', 'English', and 'Third Party'. Below the header, the page is titled 'Credit Cards Offers' and displays two credit card offers:

- GOLD card - Regular**: Includes a currency dropdown menu set to 'GBP', a 'More' link, and an 'Apply' button.
- PLATINUM card - Premium**: Includes a currency dropdown menu set to 'GBP', a 'More' link, and an 'Apply' button.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

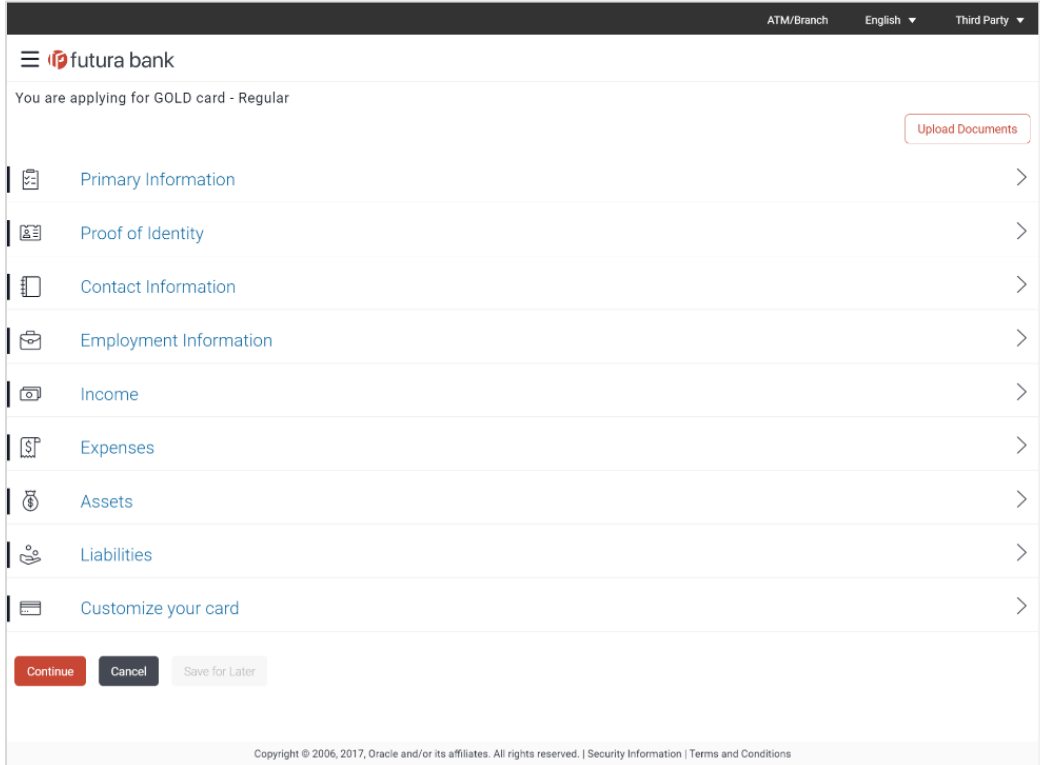
- Click on the **Apply** option available on the desired offer card. The **Orientation** page of the specific credit card offer is displayed containing details informing the applicant about the steps involved in the application, details required for application and eligibility criteria.

3.2 Orientation Page



- Click **Continue as guest**, if you are a new/unregistered user. The section defined as the first in the workflow configuration screen will be displayed.
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.

3.3 Applicant Profile Details



The screenshot displays the Futura Bank credit card application interface. At the top, the bank's logo and name are visible, along with navigation options for ATM/Branch, English, and Third Party. The user is currently applying for a GOLD card - Regular. A list of application sections is shown, each with a right-pointing chevron: Primary Information, Proof of Identity, Contact Information, Employment Information, Income, Expenses, Assets, Liabilities, and Customize your card. An 'Upload Documents' button is located in the top right corner. At the bottom, there are three buttons: 'Continue' (highlighted in red), 'Cancel', and 'Save for Later'. A copyright notice is visible at the very bottom of the page.

- 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 credit card applications.

3.4 Primary Information

Primary Information
▼

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

Salutation Mr ▼

First Name Smith

Middle Name M

(optional)

Last Name John

Date of Birth 14 Nov 1990 📅

Gender Male ▼

Marital Status Married ▼

Dependents 0

Nationality[Ⓛ] United States ▼

Permanent Resident Yes No

[Continue](#)

Field Description

Field Name	Description
Salutation	Select the salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Enter your first name.
Middle Name	Enter your middle name. This field is optional.
Last Name	Enter your last name.
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: <ul style="list-style-type: none">• 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.

The screenshot shows a form titled "Proof of Identity" with a dropdown arrow in the top right corner. The form contains three input fields:

- Passport Number:** The value entered is "xxxx3534".
- Date of Issue:** The value entered is "24 Nov 2004", with a calendar icon to the right.
- Expiration Date:** The value entered is "15 Apr 2034", with a calendar icon to the right.

At the bottom left of the form is a red-outlined button labeled "Continue".

Field Description

Field Name	Description
Passport Number	Enter your passport number.
Date of Issue	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.

Contact Information
▼

Email

Email

Please confirm your email ID

Phone Number

Phone Type

Phone Number

Add an additional phone number? Yes No

Phone Type

Phone Number

Permanent Residence

Country

Address Line 1

Address Line 2

(optional)

City

Zip Code

Accommodation Type

Is your mailing address the same as above? Yes No

Mailing Address

Country

Address Line 1

Address Line 2

(optional)

City

Zip Code

Field Description

Field Name	Description
------------	-------------

Email	
--------------	--

Email	Enter your email address.
--------------	---------------------------

Field Name	Description
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: <ul style="list-style-type: none"> • 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 Line 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.
Accommodation Type	The type of accommodation in which you reside on a permanent basis. The accommodation types are: <ul style="list-style-type: none"> • 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.

Field Name	Description
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
Primary Employment	
Employment Type	Select the type of your current primary employment. The types are: <ul style="list-style-type: none"> • 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.

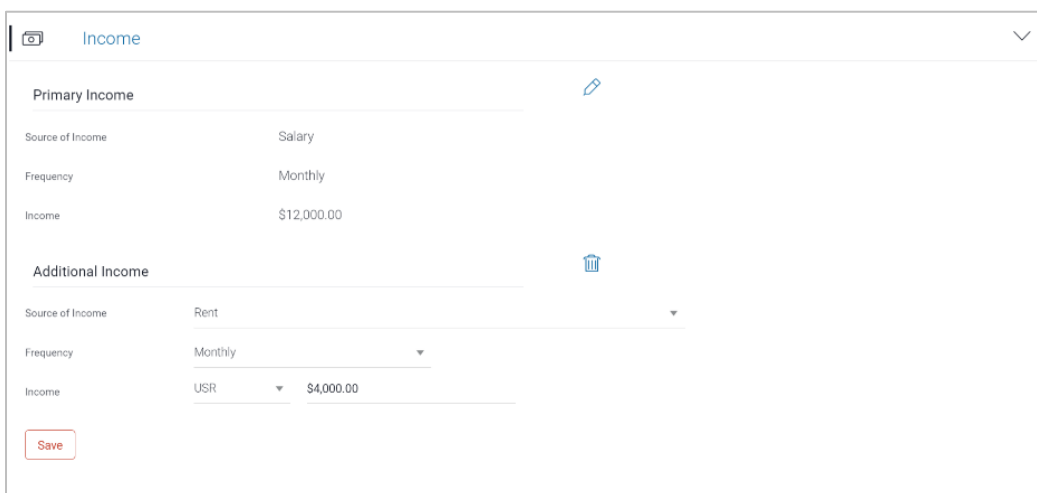
- Click **Continue** to save the employment information.
- The next section is displayed.

3.8 Income

In this section enter details of all income that you want to be considered to be the basis on which you will make credit card payments.

You can add multiple records of income upto a defined limit.

Click the  icon to add additional income records and the  icon against a specific record to delete it.



The screenshot shows a form titled "Income" with a dropdown arrow in the top right. It is divided into two sections: "Primary Income" and "Additional Income".


Primary Income: Includes fields for "Source of Income" (Salary), "Frequency" (Monthly), and "Income" (\$12,000.00). An edit icon is visible to the right.

Additional Income: Includes fields for "Source of Income" (Rent), "Frequency" (Monthly), and "Income" (USD \$4,000.00). A trash icon is visible to the right.



A "Save" button is located at the bottom left of the form.

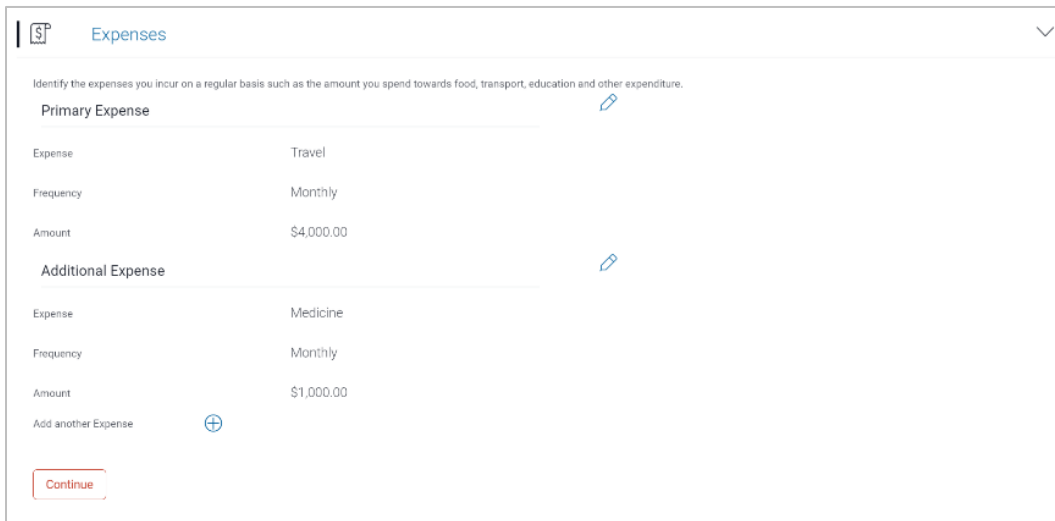
Field Description

Field Name	Description
Primary Income	
Type of Income	The source of your primary income. Examples of source of income can be rental income, salary, etc.
Income	Net amount of income.
Frequency	The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly etc.

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


3.9 Expenses

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





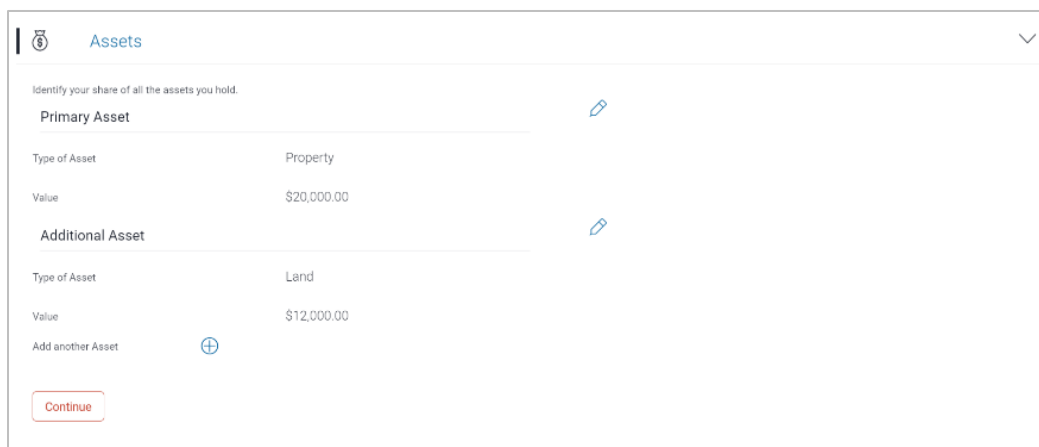
Field Description

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

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


3.10 Assets

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





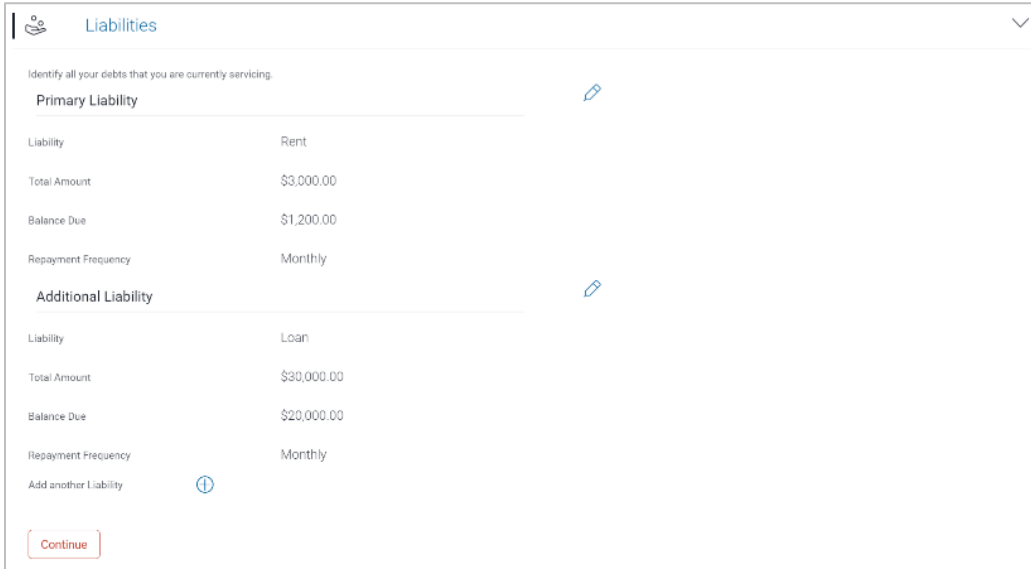
Field Description

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

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


3.11 Liabilities

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



Field Description

Field Name	Description
Primary Liability	
Liability	Select the type of liability you want to define. The liability type could be, home loan, personal loan, credit card, and others.
Total Liability	Identify the total value of the liability.
Balance Due	Enter the current outstanding value of the liability.
Repayment Frequency	The frequency of the liability.

- Click **Save**.
- Click **Continue**. The review screen is displayed.
OR
Click  to add another liability record.
- Once the asset, liability, income, and expense details are entered click **Continue**.
- The next section is displayed.

3.12 Customize your card

This step enables you to enhance the features of the card you are applying for. You can provide your preferences related to services you would like on your card which could include adding authorized users or transferring balances onto your new card.

Customize your card
▼

Authorized Users (optional)

You may add up to 5 additional card holders.

The primary card holder will be responsible for all transactions including interest and fees changes.

Add an authorized user Yes No

Authorized User 1 ✎

Name	Mr Smith M John
Date of Birth	1990-11-15
Citizenship	United States
Permanent Resident	Yes
Country of Residence	United States
Address	12, Park Estate, South hall, St jose 243244

Add another authorized user ⊕

Balance Transfer (optional)

[What is a balance transfer?](#)

You may transfer up to 3 balances from any cards. Balance transfers may be subject to a fee. Please review the Pricing and Terms.

Transfer a balance to my new credit card Yes No

Balance Transfer 1 ✎

Card issuer	MG
Transfer Amount	£12,000.00

Transfer another balance ⊕

Continue


Continue
Cancel
Save for Later


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Field Description

Field Name	Description
------------	-------------

Authorized Users (optional)	
------------------------------------	--

Field Name	Description
Add an authorized user	Specify whether you wish to add an authorized user or not. The options are: <ul style="list-style-type: none"> • Yes • No
Authorized User 1	
Following fields are displayed if you select Yes option in the Add an authorized user field.	
Name	Enter the name of the authorized user.
Date Of Birth	Specify the authorized user's date of birth.
Citizenship	Specify the citizenship of the authorized user.
Permanent Resident	Specify whether or not the authorized user is a permanent resident of the country in which the application is being made. The options are: <ul style="list-style-type: none"> • Yes • No
Country of Residence	This field is enabled only if you have identified that the authorized user is not a permanent resident of the country by selecting No in the Permanent Resident field. In this case, the authorized user's country of residence is required to be identified.
Address	Specify the address of the authorized user.
Add another authorized user	Click on the  icon to add another authorized user.
Balance Transfer (optional)	
Transfer a balance to my new credit card	The facility to specify whether the balances of other credit cards are to be transferred to this card or not. The options are: <ul style="list-style-type: none"> • Yes • No
Balance Transfer	
Following fields are displayed if you select Yes option in the Transfer a balance to my new credit card field.	
Card Issuer	Enter the name of the institution that issued the card from which balance is to be transferred to your new card.



Field Name	Description
Transfer Amount	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
Transfer another balance	Click the  icon to transfer another balance. The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.

-
- Click **Continue** to save the card preferences.
OR
Click **Upload Documents** to upload the required documents.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Save for Later**. The **Save and Complete Later** screen appears.

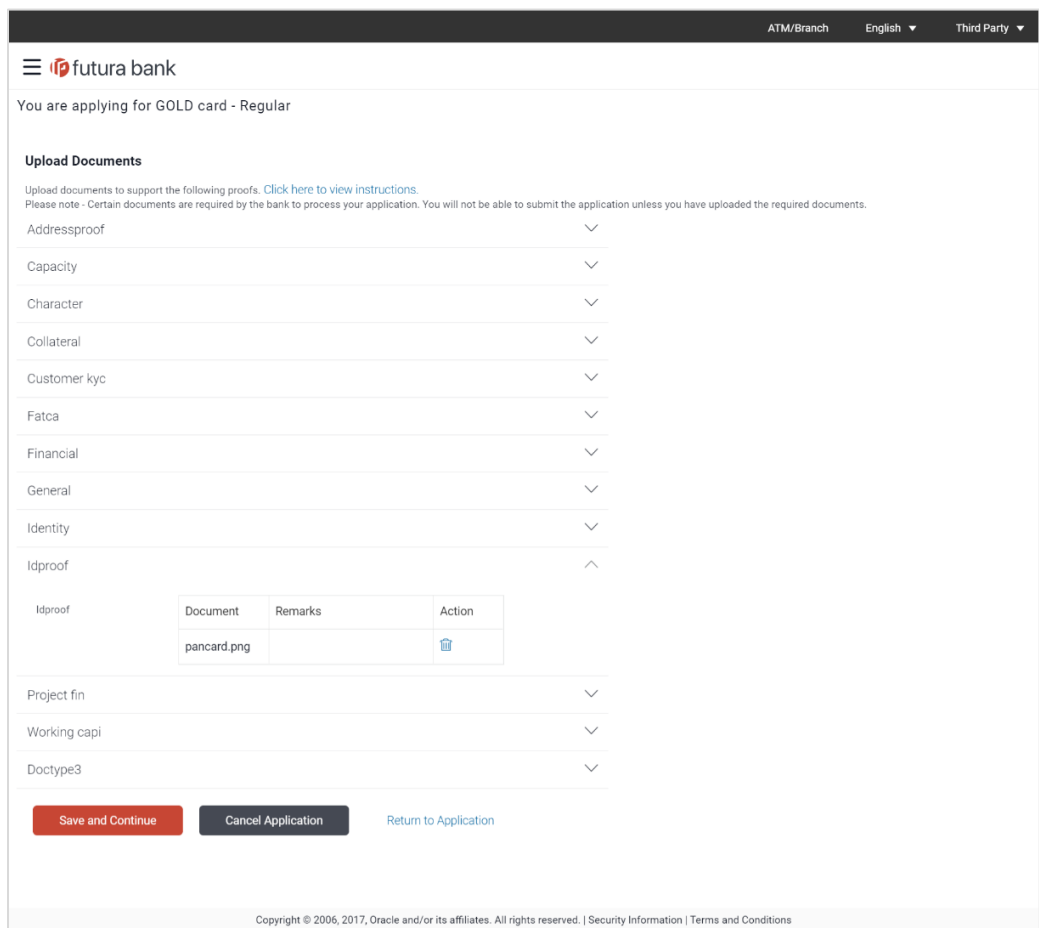
3.13 Document Upload

Through the Upload Documents screen you can upload documents serving as proof for various details entered in the application. You can navigate to this screen by clicking **Upload Documents**, located on the top right corner of the application.

To upload a document:

- Click the  icon beside the document type in which you want to upload a document.
- Click on  [Attach Document](#) beside a document type in order to upload the supporting document.

Document Upload



ATM/Branch English Third Party


futura bank

You are applying for GOLD card - Regular

Upload Documents

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

Addressproof	▼
Capacity	▼
Character	▼
Collateral	▼
Customer kyc	▼
Fatca	▼
Financial	▼
General	▼
Identity	▼
Idproof	▲
Project fin	▼
Working capi	▼
Doctype3	▼

Document	Remarks	Action
pancard.png		

Save and Continue Cancel Application Return to Application

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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.
Once you upload the document, a summary of the documents is displayed with the following fields.	
Document	The name of the document.
Remarks	Any remarks about the document.
Action	An option to delete the uploaded document.

- Click **Save and Continue** to upload the attached documents and to continue with the application process.
OR
Click **Cancel Application**, if you wish to cancel the application.
OR
Click **Return to Application** to return back to application.

3.14 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.

Review and Submit

ATM/Branch English Third Party

futura bank

You are applying for GOLD card - Regular

1 Review
Please review your information before submitting your application.

Primary Information

Name	Mr Striith M John
Date of Birth	14 Nov 1990
Gender	Male
Marital Status	Married
Number of Dependents	0
Nationality	United States

Proof of Identity

Type of Identification	Passport
ID Number	xxxx3534
Date of Issue	24 Nov 2004
Expiration Date	15 Apr 2034

Contact Information

Email

Email	smith.john@company.com
-------	------------------------

Phone Number

Phone Number	Personal Mobile: 91-435436554
Phone Number	Work Landline: 91-3534542111

Permanent Residence

Accommodation Type	Self Owned
Address	12, Park Estate, South Block, St Jose United States 321214

Mailing Address









Address	31, Kallis Apt., Down Street, New York United States 4535436
---------	---


Employment Information

Primary Employment

Employment Type	Full Time permanent
Company or Employer Name	iFlex

Income

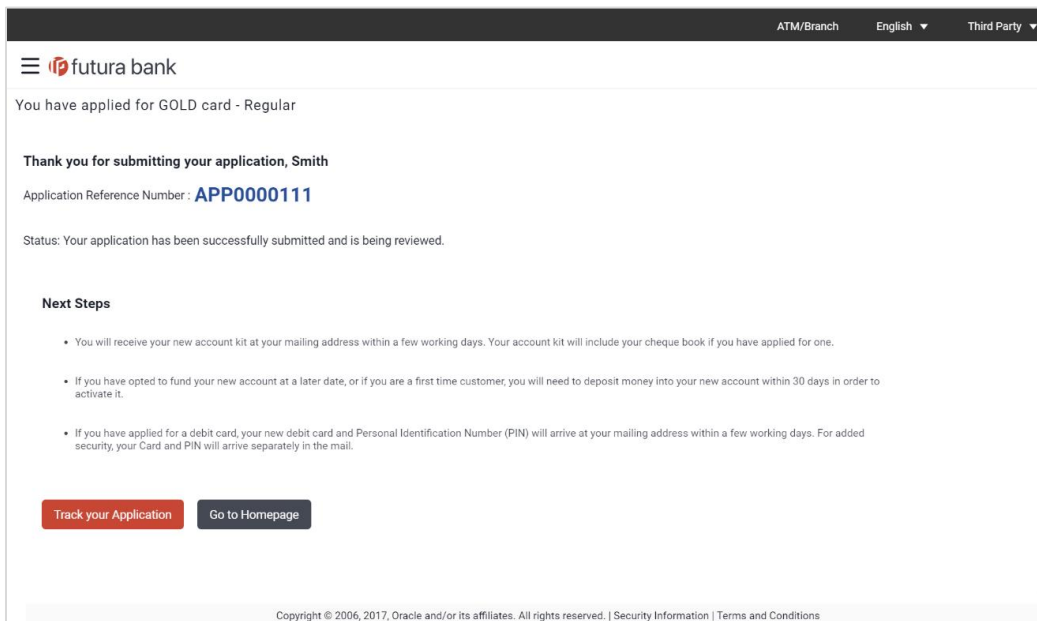
Primary Income	
Source of Income	Salary
Frequency	Monthly
Income	\$12,000.00
Additional Income	
Source of Income	Rent
Frequency	Monthly
Income	\$4,000.00
 Expenses	
Primary Expense	
Expense	Travel
Frequency	Monthly
Amount	\$4,000.00
Additional Expense	
Expense	Medicine
Frequency	Monthly
Amount	\$1,000.00
 Assets	
Primary Asset	
Type of Asset	Property
Value	\$20,000.00
Additional Asset	
Type of Asset	Land
Value	\$12,000.00
 Liabilities	
Primary Liability	
Liability	Rent
Total Amount	\$3,000.00
Balance Due	\$1,200.00
Repayment Frequency	Monthly
Additional Liability	
Liability	Loan
Total Amount	\$30,000.00
Balance Due	\$20,000.00
Repayment Frequency	Monthly
 Customize your card	
Authorized User 1	
Name	Mr Smith M John
Date of Birth	1990-11-15
Citizenship	United States
Permanent Resident	Yes
Country of Residence	United States
Address	12, Park Estate, South hall, St jose: 243244
Balance Transfer 1	
Card Issuer	MG
Transfer Amount	£12,000.00
<div style="display: flex; justify-content: space-around; margin-top: 10px;"> Submit Cancel Save for Later </div>	
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- Click  against any section heading to edit the details of that section.
- Once you have verified all the information, click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Save for Later**. The **Save and Complete Later** screen appears.
- 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.

3.15 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 registration is mandatory, then you must register first, before submitting the application. For more information regarding registration, refer the Register User section.



- 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.

3.16 Register User

Register User

ATM/Branch English Third Party

futura bank

You are applying for GOLD card - Regular

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 Futura Bank.

Define Login Credentials

Username

Password

Confirm Password

Additional Information

Email

Date of Birth

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: Which sport you like most?

Security Question: How many siblings do you have?

Security Question: What is the brand of your first mobile?

Security Question: What is your favourite teacher?

Security Question: In what country were you born?

Terms and Conditions

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

[Terms and Conditions](#)

[Return to Application](#)

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Field Description

Field Name	Description
Define Login Credentials	
Email	Enter the email ID with which you would like to register.

Field Name	Description
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.
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Additional Information	
Email	The email ID entered in the Contact Information section of the application is displayed by default.
Date of Birth	The date of birth entered in the Primary Information section of the application is displayed by default.
Set Security Questions	
Skip set up of security questions	Specify whether to define security questions. The options are: <ul style="list-style-type: none"> • Yes • No
Security Question	Select a question to be assigned as a security question.
Answer	Specify an answer for the selected security question.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this check box to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

To register:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.

- Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- From the **Security Question** list, select the appropriate security question to be added in the security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- 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 and submit the application. 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, then the Registration screen will be displayed once the user has filled out the application form and is proceeding to submit it. The **Submit Application** button is displayed in this case.

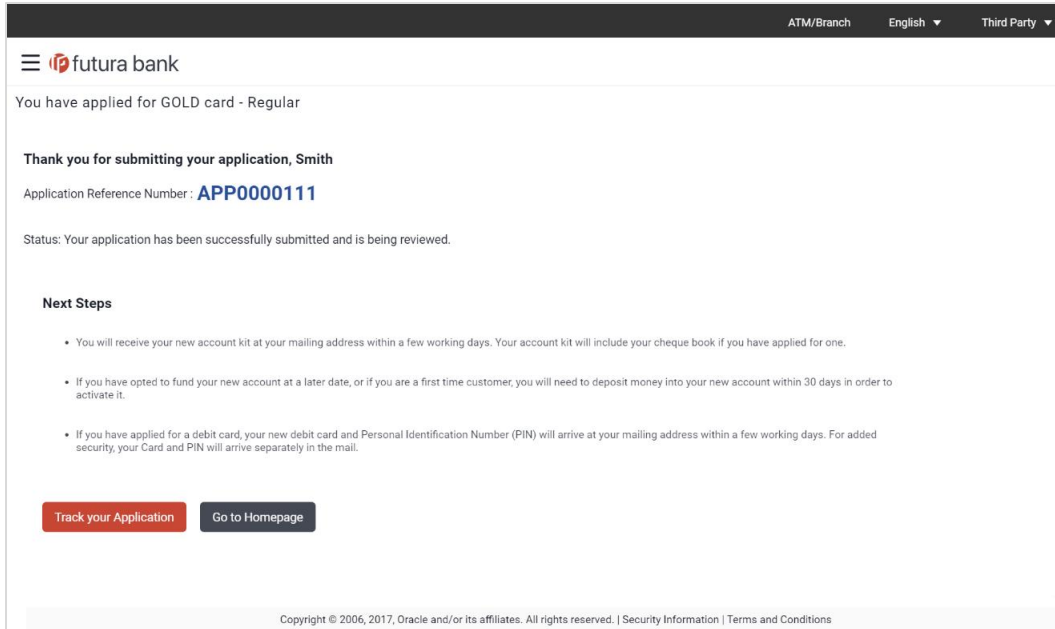
OR

Click **Cancel Application** to cancel the application.

OR

Click **Return to Application**.

Register and Submission Confirmation



The screenshot shows the Futura Bank application confirmation page. At the top right, there are links for "ATM/Branch", "English", and "Third Party". The Futura Bank logo is on the left. The main content area states: "You have applied for GOLD card - Regular". Below this, it says "Thank you for submitting your application, Smith" and "Application Reference Number : APP0000111". A status message reads: "Status: Your application has been successfully submitted and is being reviewed." Under the heading "Next Steps", there are three bullet points: 1. "You will receive your new account kit at your mailing address within a few working days. Your account kit will include your cheque book if you have applied for one." 2. "If you have opted to fund your new account at a later date, or if you are a first time customer, you will need to deposit money into your new account within 30 days in order to activate it." 3. "If you have applied for a debit card, your new debit card and Personal Identification Number (PIN) will arrive at your mailing address within a few working days. For added security, your Card and PIN will arrive separately in the mail." At the bottom of the main content area, there are two buttons: "Track your Application" (in red) and "Go to Homepage" (in dark grey). The footer contains the text: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

- 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.

3.17 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 / Cancel Application**. 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

ATM/Branch English Third Party

futura bank

You are applying for GOLD card - Regular

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.

Cancel and Exit Return to Application

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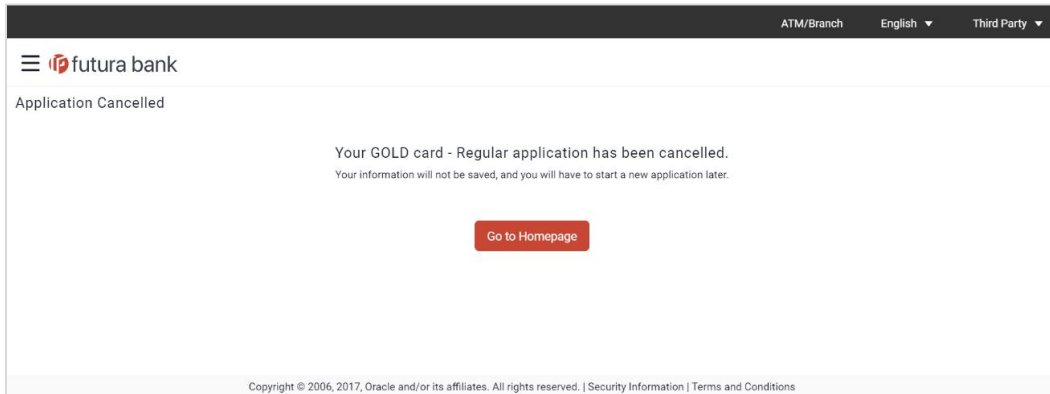
Field Description

Field Name	Description
What is the 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"> • 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	<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 back to the product showcase page.

3.18 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

The screenshot shows the 'Save and Complete Later' screen for a Gold card application. The page header includes 'futura bank' and navigation options like 'ATM/Branch', 'English', and 'Third Party'. The main content area is titled 'You are applying for GOLD card - Regular' and 'Save and Complete Later'. It contains instructions, a form for login credentials (Username: smith.john@company.com, Password: masked), additional information (Email: smith.john@company.com, Date of Birth: 14 Nov 1990), and security questions. At the bottom, there are buttons for 'Save Application', 'Cancel Application', and 'Return to Application'.

Field Description

Field Name	Description
Define Login Credentials	

Field Name	Description
Email	Enter the email ID with which you would like to register. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
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.
Confirm Password	To confirm the password re-enter the password entered in the Password field.
Additional Information	
Email	Enter your email address. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
Date of Birth	Enter your date of birth. If you have opted to save the application after having entered information in the Primary Information section, this field will be prefilled with the date as entered in the Date of Birth field in that section.
Skip set up of security questions	Specify whether to define security questions. The options are: <ul style="list-style-type: none"> • Yes • No
Security Question	Select a question to be assigned as a security question.
Answer	Specify an answer for the selected security question.
Terms and Conditions	

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

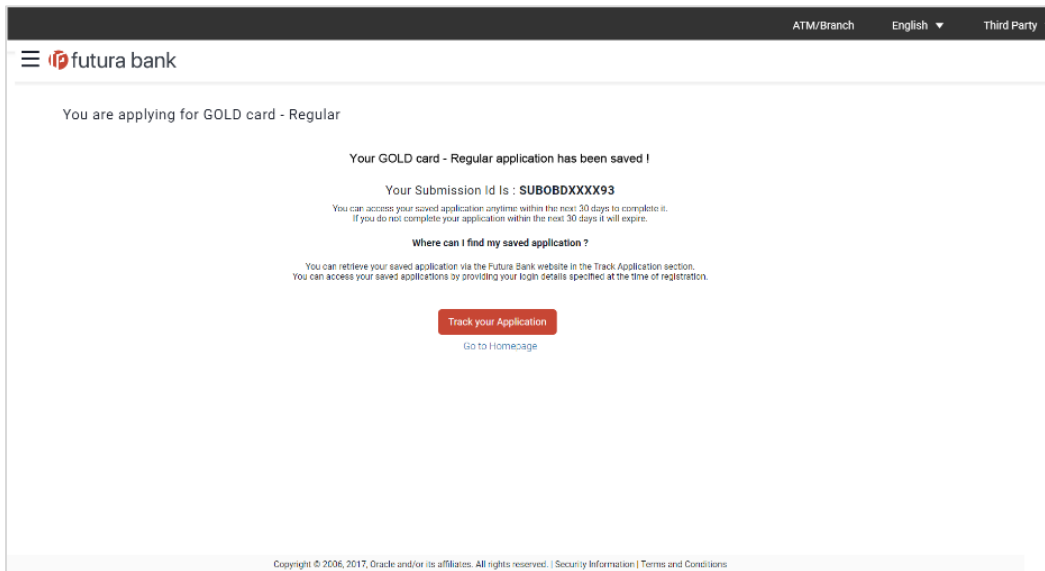
The following steps are applicable for cases wherein the applicant is not a registered user:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- In the **Email** field, enter your email address.
- In the **Date of Birth** field, enter your date of birth.
- From the **Security Question** list, select the appropriate security question to be added in the security question set.
- In the **Answer** field, enter an answer for the corresponding security question.
- 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 form.

Saved Application



ATM/Branch English Third Party

futura bank

You are applying for GOLD card - Regular

Your GOLD card - Regular application has been saved !

Your Submission Id Is : **SUB0BDXXXX93**

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 Futura Bank 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](#)

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- 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.

3.19 Existing User

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

[Home](#)

4. Application Tracker

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

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

To track an application:

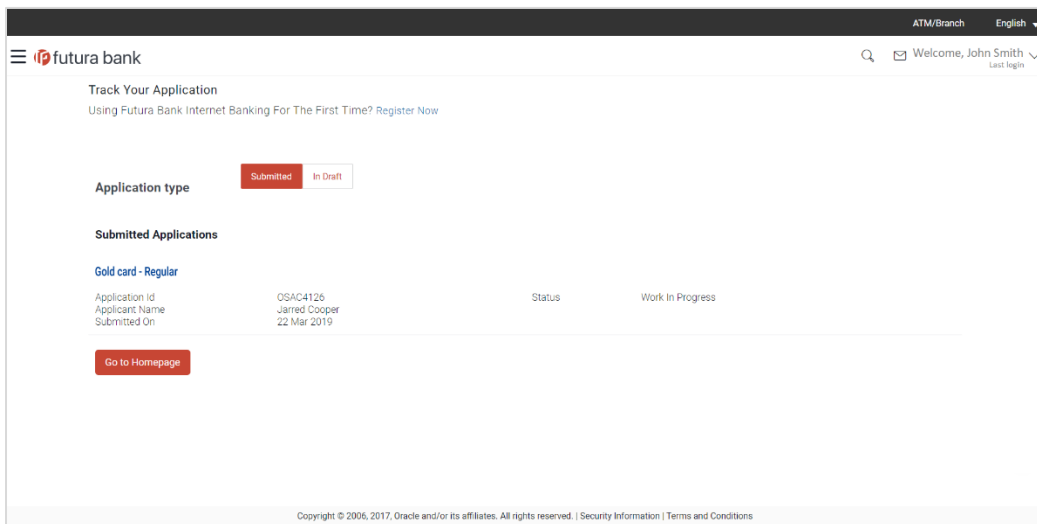
- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered username and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

An application can also be tracked after logging in, by accessing the following path:

Toggle menu > New Account > Track your application

4.1 Submitted Application – Credit Card

The following details are displayed on a credit card 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.

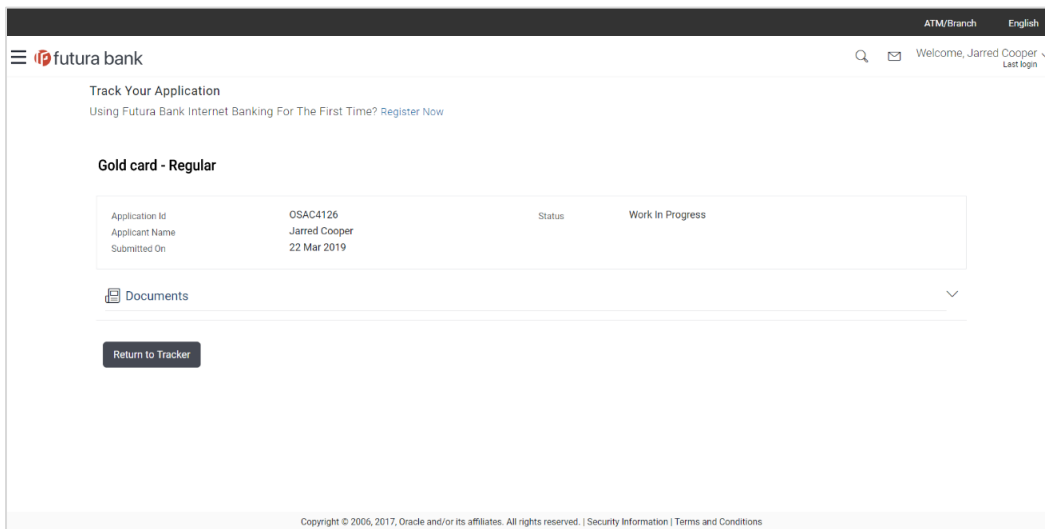


Field Description

Field Name	Description
Credit Card Offer Name	The name of the offer for which the application has been made.
Application Id	The application reference number as generated by the bank at the time the application was submitted.
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.

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

4.2 Credit Card Application Tracker Details



Field Description

Field Name	Description
Credit Card Offer Name	The name of the offer for which the application has been made.
Application Id	The application reference number as generated by the bank at the time the application was submitted.
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.

The screenshot shows the 'Documents' section of the Futura Bank application tracker. At the top, there's a navigation bar with 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. Below that, the 'futura bank' logo is on the left, and a search icon, mail icon, and user greeting 'Welcome, John Smith' with 'Last login 13 Dec 12:38 PM' are on the right. The main content area is titled 'Track Your Application' and shows 'Gold card - Regular' application details: Application id OSAC4144, Applicant Name John A Smith, Submitted On 22 Mar 2019, and Status Work In Progress. Below this, the 'Documents' section is expanded to show two categories: 'ADDRESSPROOF' with a sub-category 'AADHAR' and a link '3.IPM_****21', and 'PASSPORT' with a sub-category 'TEST' and a link '3.IPM_****22'. A 'Return to Tracker' button is at the bottom left. The footer contains copyright information: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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.

Field Name	Description
Document	The names of the uploaded documents as well as the links by which you can view and download each document are displayed.

FAQ

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

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

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

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

3. Why 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.

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