

Retail Originations Unsecured Personal Loans User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.1.0.0

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ORACLE®

Retail Originations Unsecured Personal Loan User Manual

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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 Patchset Release 21.1.1.0.0, 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 11.8.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0	Third Party System
1	Unsecured Personal Loan Application Submission	×	✓	✓

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3. Unsecured Personal Loan Application

An unsecured personal loan is a personal loan on which no collateral is provided; hence its issuance is based solely on the applicant's credit worthiness.

The unsecured personal loan application has been built so as to capture loan requirements as well as basic personal, employment and financial information of the applicant.

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, OCR support is available on the personal ID and financial documents (Salary Slip and Bank Account Statement) Personal Information section and employment information section gets prefilled with information fetched through OCR based on the document uploaded.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers.

Liveness check can be available in two forms – assisted and unassisted.

If online KYC through assisted mode of liveness check is enabled for the product application, the applicant will be provided with the option to initiate a video call with a bank executive. The applicant will be required to first upload images of the identification document he/she wishes to submit for online KYC. The bank executive in turn, will verify, by means of the video call, that the photograph as per the ID provided is truly that of the applicant's.

If online KYC through unassisted mode of liveness check is enabled for the product application, the applicant will be prompted to first upload images of an identity proof document, after which, the system will automatically click a picture (selfie) of the applicant. The third party identity verification system will verify whether the selfie matches the photograph on the ID proof document, and will then issue a success/failure response as the case may be.

If online KYC through ID verification is enabled, the prospect will be required to define his/her Identification number along with other basic personal information such as name and date of birth so as to enable the bank to conduct online KYC of the applicant.

In all cases, once the applicant's identity is verified successfully, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

Existing digital banking customers can simply provide their online banking credentials to have the personal information section of the form prefilled with information as maintained with the bank.

Additional features that have been built into the application are enabling google map integration for capture of addresses, QR code scan enablement to continue applications on mobile devices, etc.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Liveness Check:** This step will be enabled if it is configured for the product category you have applied for and is applicable only to new/unregistered users. The liveness check that is enabled for the product category can be either assisted or un-assisted. If the mode of liveness check is assisted, you will be provided with the option to initiate a video call with a bank executive who will verify your identity and will also undertake liveness checks. In order to enable the bank executive to verify your identity, you will be required to first upload images of an ID document that contains your most recent photograph. On completion of this step, if the bank executive has successfully verified your identity and conducted other checks, you will be able to proceed with the application form. Your personal information will be prepopulated on the basis of the information defined in your ID document. In the case of unassisted liveness check, you will be required to first upload images of an ID proof document, following which the system will guide you to centre your face so as to be able to click a selfie using the device's camera. The third party identity verifying system will verify, through the use of certain algorithms, whether the photograph on the ID document matches that of your selfie. A success/failure message will then be displayed depending on the outcome.
- **Upload Documents:** At this step, you will be required to upload the supporting documents that can serve as proof of identity, address proof, etc. If you are a new/unregistered user, you will be able to upload a document so as to have your personal information prepopulated on the basis of the information defined in this document.
- **ID Verification:** This step will be enabled if it is configured for the product category you have applied for and is applicable only to new/unregistered users. You can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against your ID. Your ID will be verified once you have entered the correct OTP in the provided field. Subsequently, your information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the personal information section.
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** - In this section you are required to specify information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which

the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.

- **Personal Information** – This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated
- **Review and Submit** – Once you have filled out all the information required in the personal loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the personal loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

How to reach here:

Bank Portal page > Our Product Offerings > Personal Loan

To apply for personal loan:

1. Click on **Personal Loan** under the product offerings section in the Bank Portal page.
A screen containing the personal loan products available for online application will be displayed.

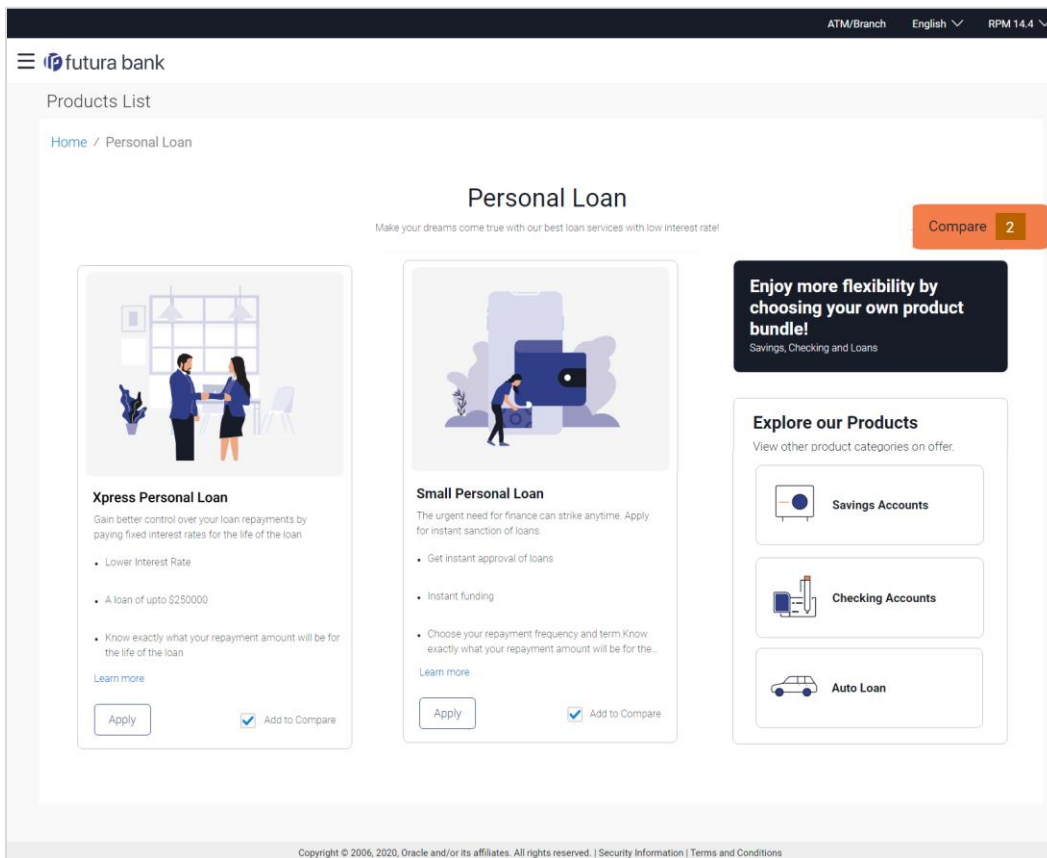
[Home](#)

3.1 Personal Loans – Product Listing

This page is displayed once you select the Personal Loans category on the bank portal. All the personal loan products of the bank that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

This page also displays cross sell cards i.e. cards which enable the user to navigate to the other product offering pages of the bank.

Product Categories



Field Description

Field Name	Description
	The following information is displayed on each product card.
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.

Field Name	Description
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.
Cross Sell cards	Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page. A card to navigate to the bundling application listing page along with a card to enable navigation to specific individual product listing pages are displayed.

2. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
OR
Click **Compare** against any (up to three) products to compare them with each other.
OR
Click the **Learn more** link displayed on any product card to view additional details of that product.

[Home](#)

3.2 Personal Loan - Product Details

This page is displayed if you select the Learn more option provided on the product cards on the product listing page.

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Product Details

Home / Products List / Product Details

Xpress Personal Loan

Enjoy the freedom of instant funds with Futura Bank's Xpress Power even without having a salary account with us

Key Highlights

- 1 Repayments**
Repayments starts from 12 months to 60 months
- 2 Funding**
Loan upto INR 1000000
- 3 Balance Transfer**
Transfer existing loans from other banks

Product Details

Eligibility

- Applicant should have employment stability of 2 years and above
- Residents aged 21 years and above
- Applicant should have business stability of 3 years and above

Fees & Charges

- No pre-payment charges after 6 months
- 2% of loan amount or INR 7000 whichever is lower

Apply Download Brochure Back

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Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.

Field Name	Description
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

3. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.
OR
Click on the **Download Brochure** link to view and download the product brochure.
OR
Click **Back** to navigate back to the previous page.

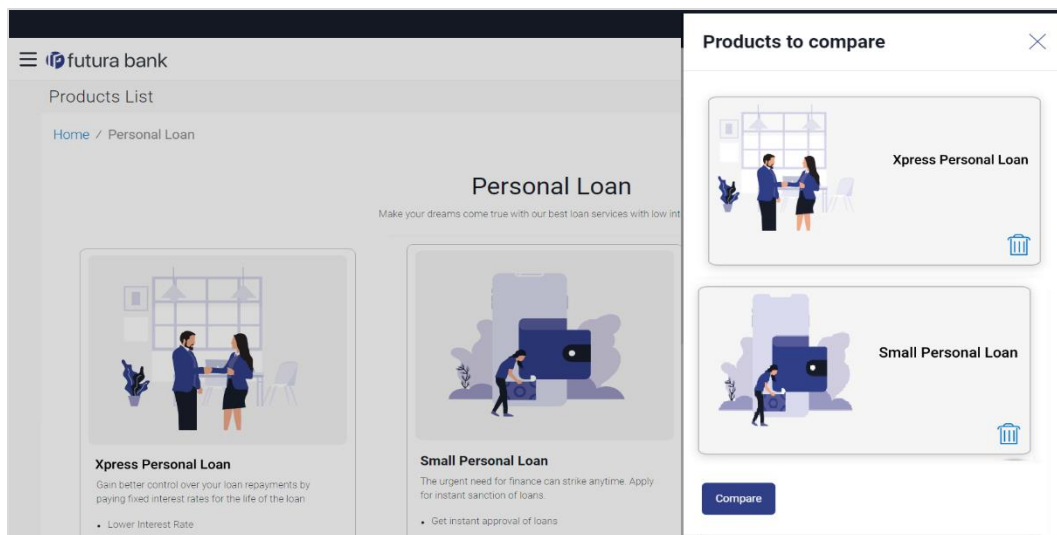
[Home](#)

3.3 Personal Loans – Product Comparison

You can compare the features of two or more (upto three) products of a specific product category by selecting the **Add to Compare** checkbox provided on each product card. As soon as you select the **Add to Compare** checkbox of any product, a floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. Once you have made your selection, you can click **Compare** provided on this button to view the selected products and to proceed to the comparison page.


The **Compare Products** page will list down the product features, fees and charges for easy comparison. You can click **Apply** on any product to proceed to the application form for that specific product.

Products to Compare




4. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.

OR

Click the  icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.

OR

Click the  icon to close the overlay layer.

Compare Products

ATM/Branch
English
RPM 14.4

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Compare Products

Compare Products

Compare and choose a product which suits you best.



Xpress Personal Loan



Small Personal Loan

Eligibility Criteria

Major above the age of 18 years Tax Resident of Country Income eligibility based on 3 months recent salary slips or income returns	Age above 65 years only Tax resident of the country Income eligibility based on 3 months recent salary slips or income returns
--	--

Special Features



ROI	
Lower Interest Rate	-
Loan Amount	
A loan of upto \$250000	A loan of upto \$300000
Repayment Amount	
Know exactly what your repayment amount will be for the life of the loan	-
Funding	
Same day Funding	Same Day Funding
Repayment Frequency	
Choose your repayment frequency and term	-
Benefits	
-	Save interest by paying your loan as and when you get the finances
Repayment	
-	Choose your repayment frequency and term

Fees and Bank Charges

Charges	
Foreclosure charges - 6.5% of principal outstanding	-
Processing Charge	
Loan processing fee - \$60-\$120	Loan processing fee - \$60-\$120
Foreclosure Charges	
-	Foreclosure charges - 6.5% of principal outstanding

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Field Description

Field Name	Description
The following fields appear as parameters for comparison under each product.	
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	Click the  icon to remove the product from the list of products to be compared. This icon is provided against the product name and image.
Option to replace a product for comparison	Click the  icon to replace the product with another product for comparison.

5. Click the **Apply** against any product to apply for that product. The Kickoff page of that specific product is displayed.

Note:

- 1) You can select a maximum of three products to compare with each other.
- 2) In order to compare products, selection of atleast two products of the same product category is required.

3.4 Kick Off page

This page displays the various steps involved in the personal loan application and provides the means by which you can proceed with the application. If you are an existing online banking customer of the bank, you can select the option to Login as a registered user so as to have the primary information section prepopulated with your information as registered with the bank. If you are new to the bank or are a prospect, you can select the option to Continue as guest.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be upload as part of Personal Loan application.
- Register for online banking if you are an existing customer of the bank but do not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.
- Terms and conditions that need to be met in order to apply for the product.

Kick Off page

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Xpress Personal Loan

Are you ready?
Take a few moments to view the steps you'll need to follow.

- 1 Upload Documents*
Please refer list of required documents.
- 2 Define Financial Profile
- 3 Specify Loan Requirements
- 4 Update Personal Information*
- 5 Provide Employment Information
* These steps are not mandatory for registered users

By continuing, you confirm that you have read and agree to the following terms:

- I am 18 years and above.
- I am not a Politically Exposed Person nor am I associated with a Politically Exposed Person.
- I am a tax resident of the country in which I am applying for the product and am not a tax resident of any other country.
- Futura Bank will save the information I furnish in this application. Please refer the Privacy Policy of the bank for further information.

<p>Online Banking Customer?</p> <ul style="list-style-type: none"> • If you are an existing customer banking with us online you can save time by entering your online banking login details. • Are you an existing customer but not banking with us online? Register for online banking access. <p>Login as registered user</p>	<p>New to Futura Bank?</p> <ul style="list-style-type: none"> • If you have never banked with Futura, please continue as guest and authenticate yourself by providing your mobile number <p>Continue as guest</p>
--	---

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6. Click **Login as registered user** if you are an existing online banking customer of the bank. The **Login** page appears.
For more information on the application of a registered user, view the Existing Online Banking Customer section.
OR
Click on the **Register for online banking access** link if you are an existing customer of the bank but do not have online banking access.
OR
Click **Continue as guest** if you are a new/unregistered user. The **Mobile Verification** page will be displayed.

Note: If you are an existing customer but are not registered for Online Banking then you can register yourself for digital banking access and can then proceed to apply for the product as an existing digital banking customer. Click on the **Register for online banking access** link, the **Channel Onboarding - User Registration** screen appears. For more information, refer **User Manual Oracle Banking Digital Experience Retail Customer Services**.

[Home](#)

3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears if you have selected the **Continue as guest** option on the Kick Off page. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer or if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

Once the mobile verification process is completed, the auto save capability of the application is enabled. Any entry/changes you make to the application form will get saved automatically.

Mobile Verification – Enter Mobile Number

Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

- In the **Mobile Number** field, select the country code and enter your mobile number.
- Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.
OR
Click **Back** to navigate back to the previous page.

Mobile Verification – Enter OTP

ATM/Branch English RPM 14.4

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Xpress Personal Loan

Enter OTP

We have sent you an OTP on your mobile number
+1 1123456789

1 1 1 1

Didn't receive the OTP? Resend

Back

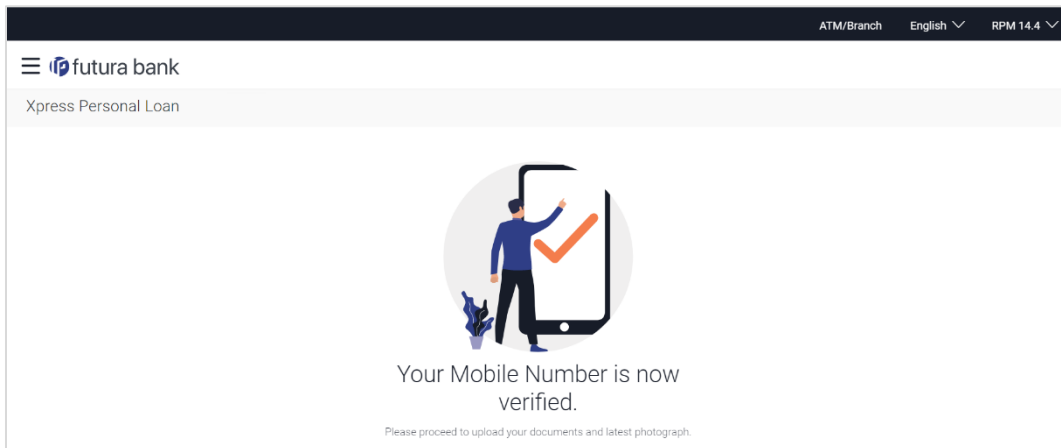
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Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

- Enter the OTP (one time password). If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
OR
Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.
- The success message of mobile number verified appears.

Mobile Verification Success page



11. Click **Continue** to proceed to the next step in the application. The next step appears.

[Home](#)

3.6 Liveness Check

Liveness check can be available in two forms – assisted and unassisted.

If liveness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveness check. If you opt to go through with liveness check, you will be required to first upload images of an ID proof document.

Depending on the mode i.e. assisted or unassisted, once you have uploaded the ID proof images, you will either be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not or be guided into centering your face in line with the device's camera so that the system can click your photograph (selfie).

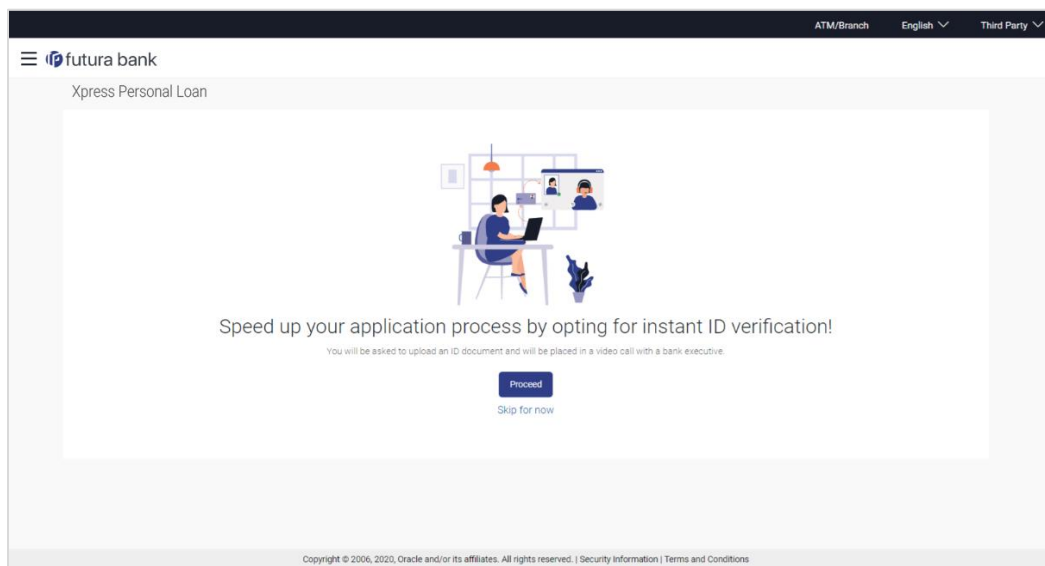
In case of assisted mode, the bank executive will also conduct other checks that comprise of liveness check and will proceed to provide either positive or negative feedback.

In case of unassisted mode, the third party ID verification system will complete the steps required to complete liveness check. If the system approves your liveness check, you will be able to proceed with the application form.

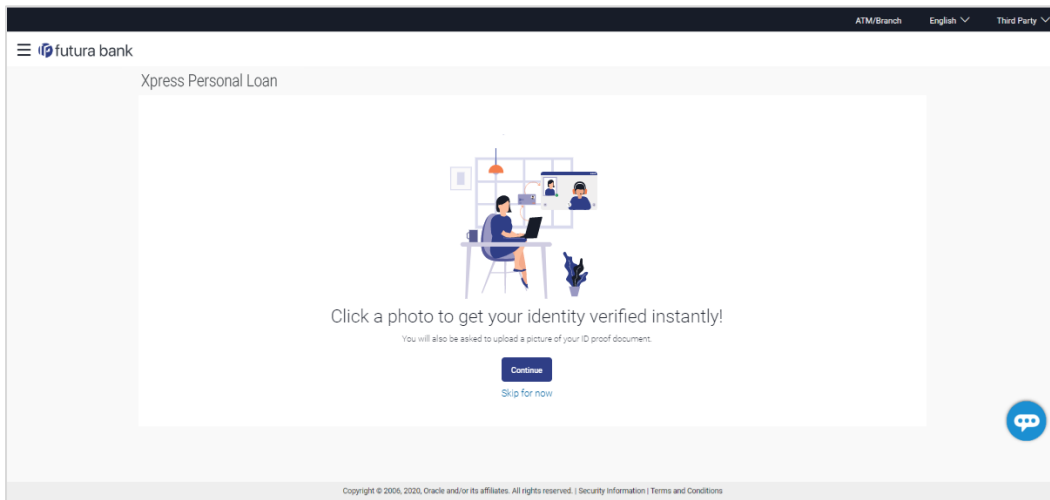
In both cases, upon a positive outcome, i.e. if liveness check is completed successfully, you will be able to proceed with the application form and your personal information section will be prefilled with data as fetched from the ID proof that you have provided as part of this step. However, if the feedback is negative, you will be informed of the same and the bank will conduct your KYC check manually. You will still be allowed to proceed with the application form. However, your personal information section will not be prefilled with information and you will be required to enter all information manually.

Liveness Check – Introductory Page

Assisted Mode



Unassisted Mode

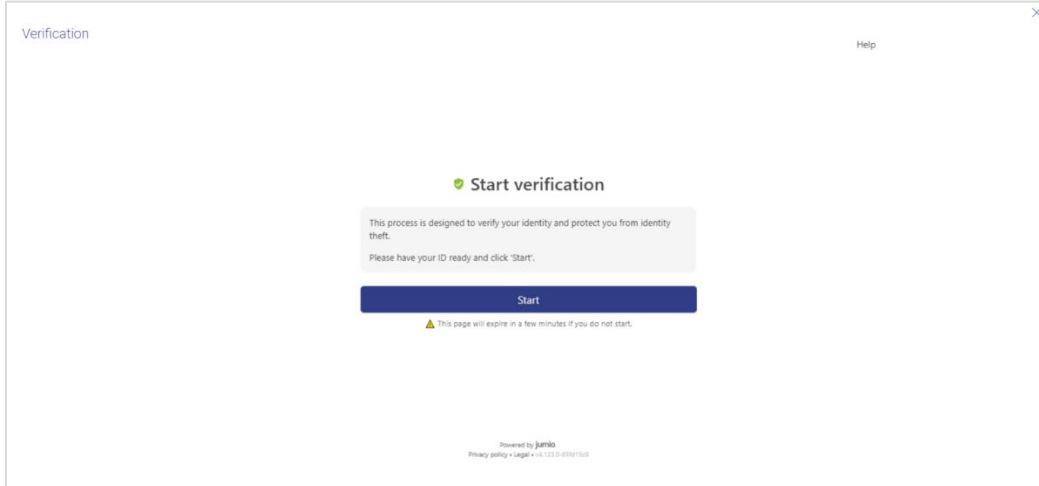


1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

OR

Click **Skip for now** if you do not wish to go through with liveness check. The **Upload Documents** page will be displayed.

Liveness Check – Start Verification



2. Click **Start** to start with the liveness check flow.

Liveness Check – Identity Proof Selection

In this step, you will be required to choose an identification document that you would like to provide for liveness check. Your liveness check and identity verification will be conducted on the basis of this document. In the next step you will be required to upload images of the identity proof you have selected.

The screenshot shows a mobile application interface for identity verification. At the top, there is a 'Verification' header with a back arrow and a 'Help' link. The main content area is titled 'Choose issuing country/region' and features a dropdown menu currently set to 'India'. Below this, the section is titled 'Select ID type' with the instruction 'Use a valid government-issued photo ID.' There are three selectable options: 'Passport', 'Driver's license', and 'Identity card'. At the bottom, there is a small footer that reads 'Powered by JUMBO' with links for 'Privacy policy' and 'Legal'.

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for liveness check.
4. From the **Select ID type** field, select the identification proof that you wish to provide. The next step of Liveness Check gets displayed.

Liveness Check – Option for document upload

In this step, you can select the method through which you would like to upload images of the identity proof you have selected.

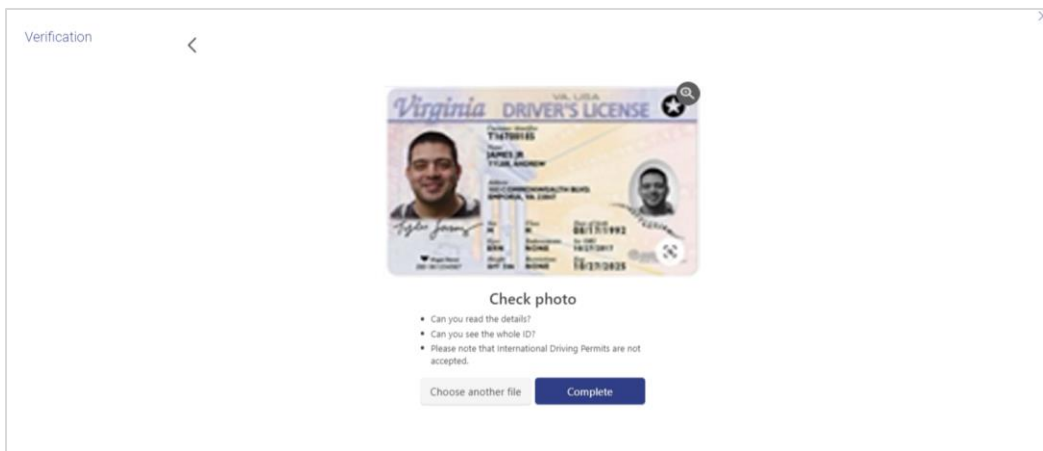
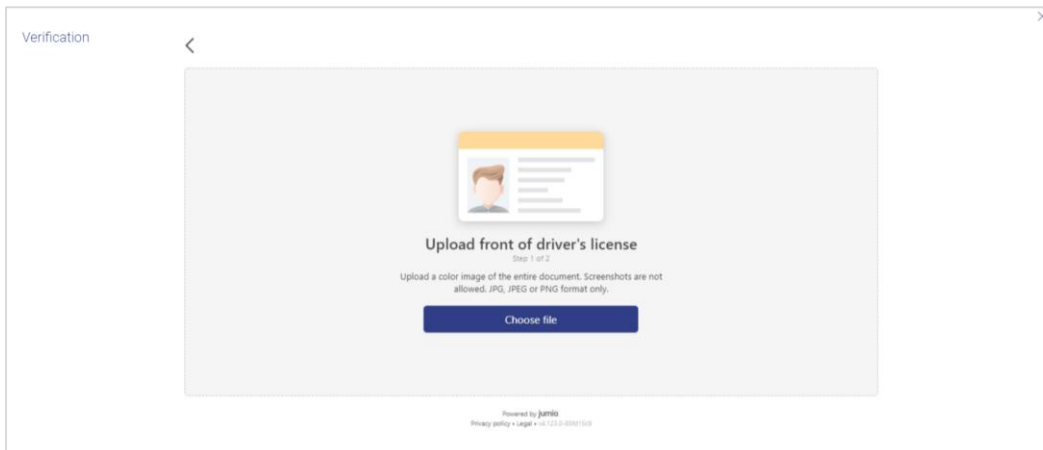
The screenshot shows the next step in the verification process. The header remains 'Verification' with a back arrow and 'Help' link. The main content area is titled 'Submit driver's license'. There are two selectable options: 'Upload file' (with a cloud icon) and 'Prefer to use your mobile?' (with a mobile phone icon). The same footer 'Powered by JUMBO' with 'Privacy policy' and 'Legal' links is visible at the bottom.

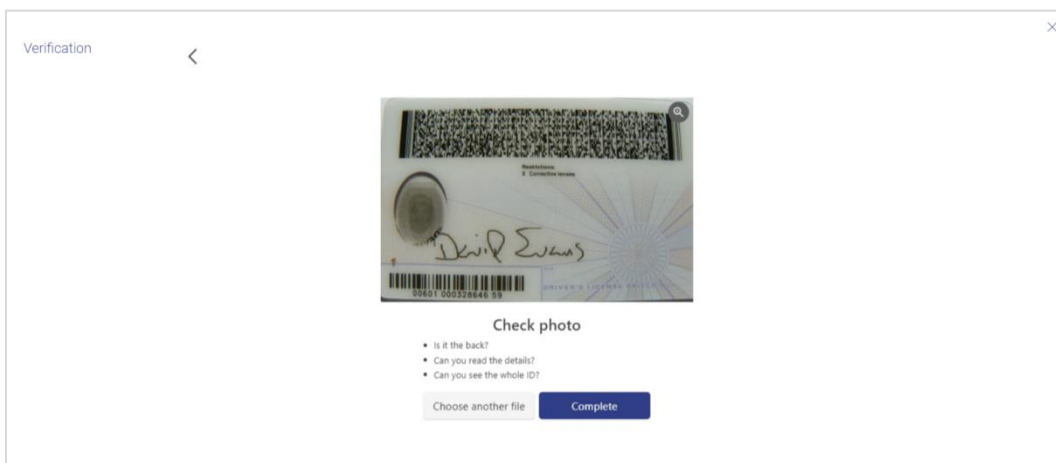
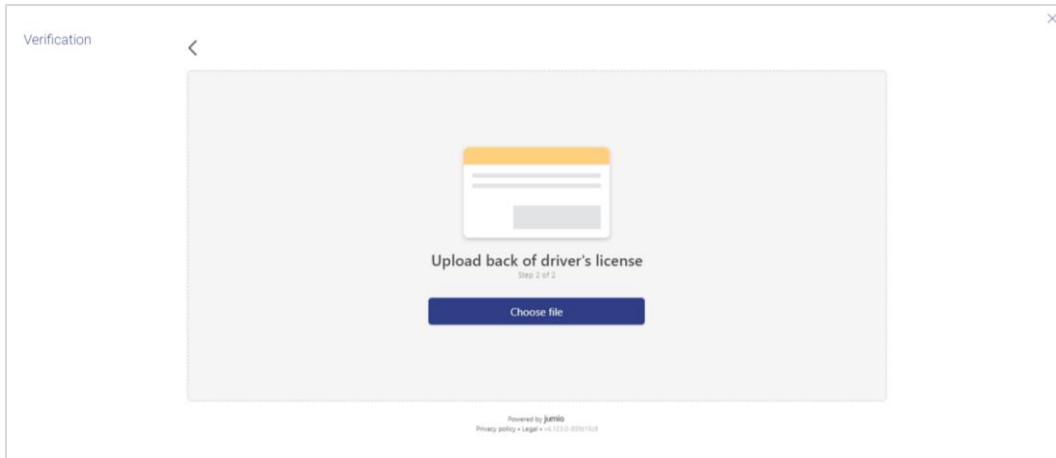
5. Select the option of choice.
 - a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able to select images of the front and back of the document you wish to provide.

- b. If you selected the option **Prefer to use your mobile?** you will be displayed a screen containing a field in which you can enter your email address as well as a QR code you can scan. You will be able to enter your email address so as to have the link sent to your email address. In this case you can proceed to access your email on the device and select the link on which you wish to continue liveness check or you can scan the QR code on the device on which you wish to continue your liveness check.
- c. If you are applying from a mobile device or a device that has a camera, the option to **Take photo** will appear. If you select this option, your device's camera will get enabled and you will be able to click pictures of the front and back of the document you wish to provide.

Liveness Check – Upload Identity Proof Images

In this step, you can upload images of the front and back of the identity proof document you wish to provide for liveness check. Once you have added images, the system will undertake a check to ensure the quality of the document images you have uploaded is good and readable.





6. Click **Choose file** to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
 - b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document is displayed.
7. Click **Choose file** to upload the back image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

Once you have uploaded the image, it is displayed on the page with the options to either **Choose another file** or **Complete** upload of the image.

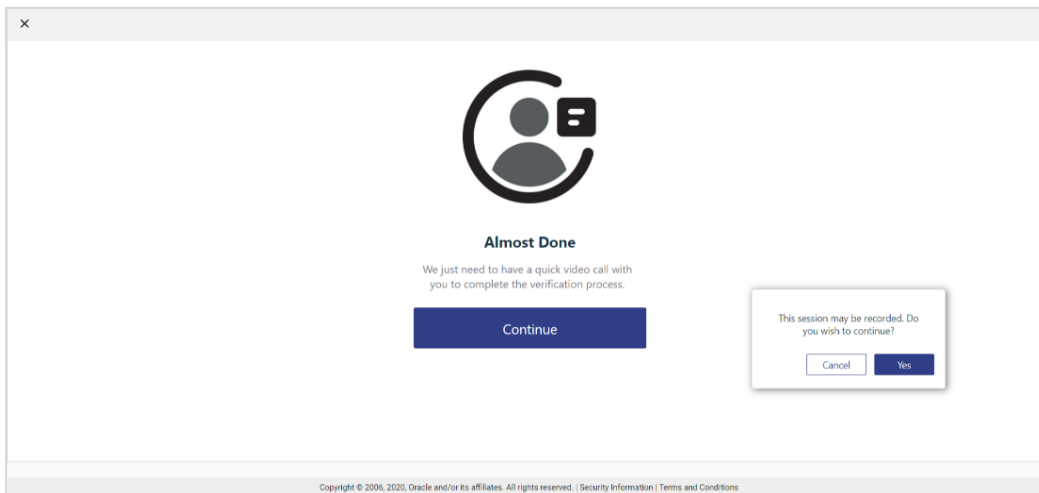
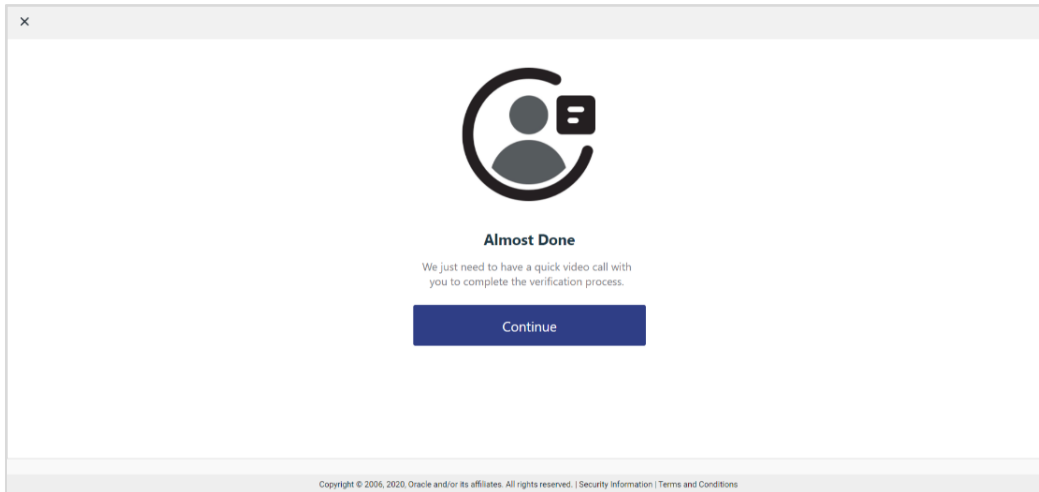
- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
- b. If you select **Complete**, the image gets uploaded and the next step of the liveness check flow gets displayed.

3.6.1 Liveness Check – Assisted Mode

The following steps are applicable when the assisted mode of liveness check is enabled for the product category.

Liveness Check – Video KYC Initiation

Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.

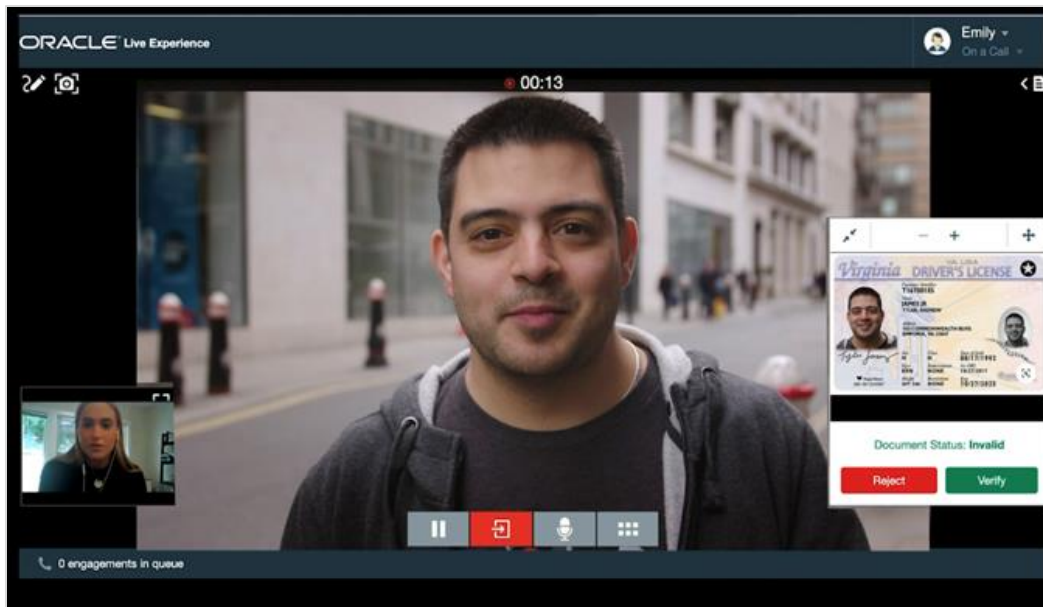


8. Click **Continue** if you agree to enter into a video call with a bank executive.
A modal window is displayed informing you that the video call might be recorded.
Click on **Yes** if you wish to continue with the video call.
OR
Click **Cancel** if you wish to cancel.
9. Click **Share** to share the images of the identity proof documents with a bank executive. You will be added into a video call with a bank executive.
OR

Click **Cancel** to cancel the process.

Liveness Check – Video KYC

On clicking **Yes**, a video call will be initiated between a bank executive and you. The bank executive will ask you a series of question and will verify your identity and liveness. Once the bank executive has completed the verification checks, he/she will either approve or reject the liveness check and will end the video call.



10. If the bank executive has approved the liveness check, you will be displayed a success message.

OR

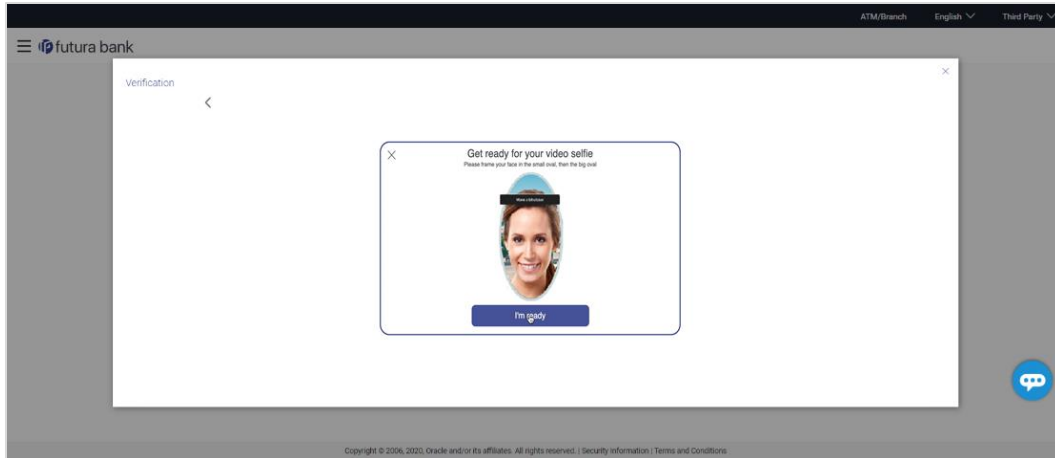
If the bank executive has rejected the liveness check, you will be displayed a failure message.

3.6.2 Liveness Check – Unassisted Mode

The following steps are applicable when the unassisted mode of liveness check is enabled for the product category.

Liveness Check – Selfie Capture

Once you have uploaded the images of your identity proof document, you will be guided to center your face so that it is within the frame of the device's camera. The system will then automatically click your photograph which will be used to complete your liveness check.

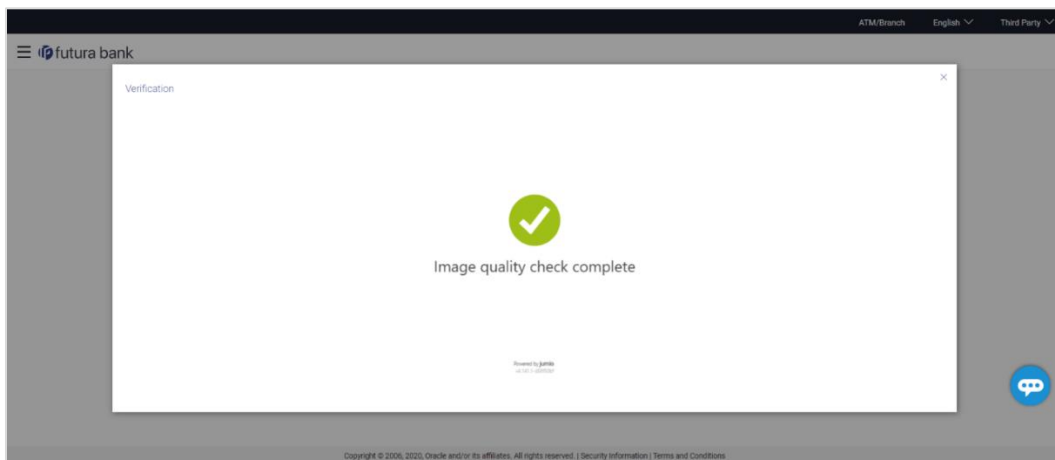


11. Click **Start** to begin face verification.

The device's camera will be switched on and the system will display commands guiding you to align your face to the device's camera.

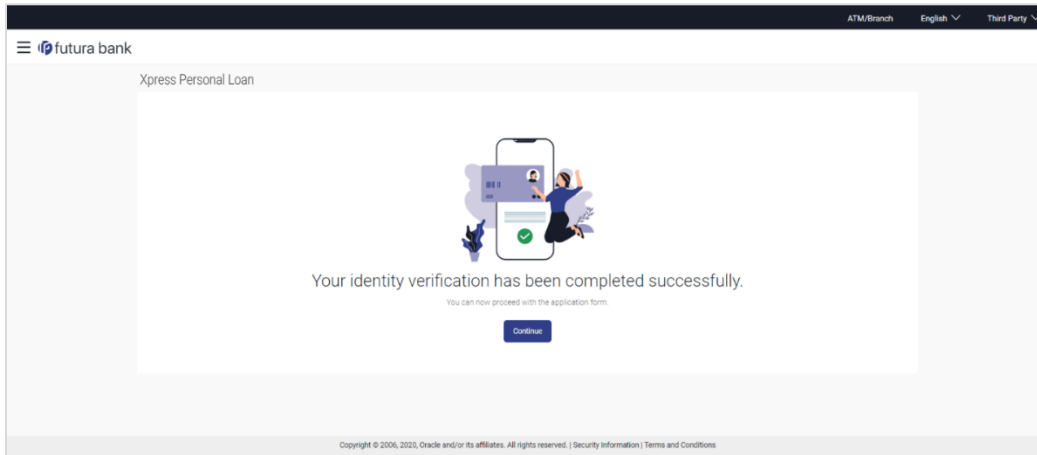
Liveness Check – Image Quality Check Outcome

Once the selfie has been clicked and the system has successfully completed the image quality check, the following message will be displayed briefly to indicate the same, followed by the liveness check success message.



Liveness Check Outcome – Success

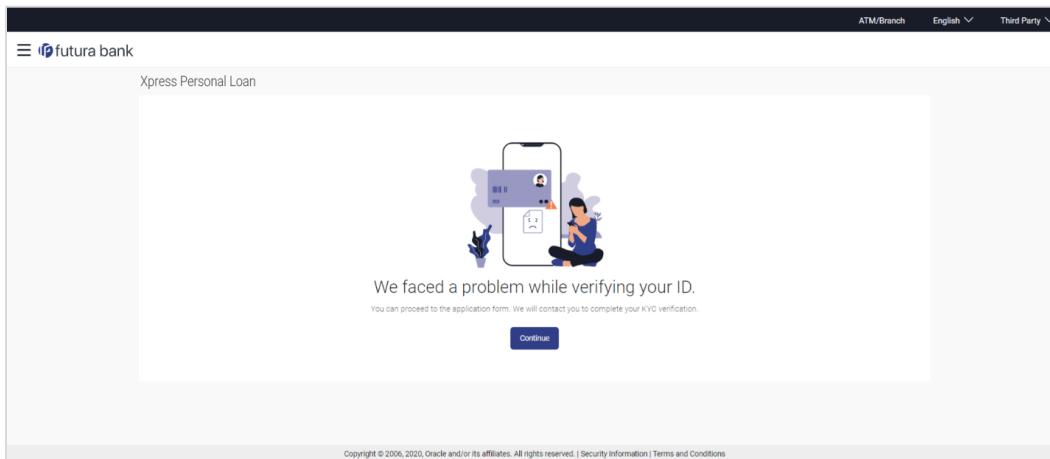
In both modes (assisted and unassisted) of liveness check, once your identity verification has been completed successfully, the following message will be displayed.



12. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

Liveness Check Outcome - Failure

If the liveness check has failed (applicable to both modes – assisted and unassisted), you will be displayed the following failure message.



13. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

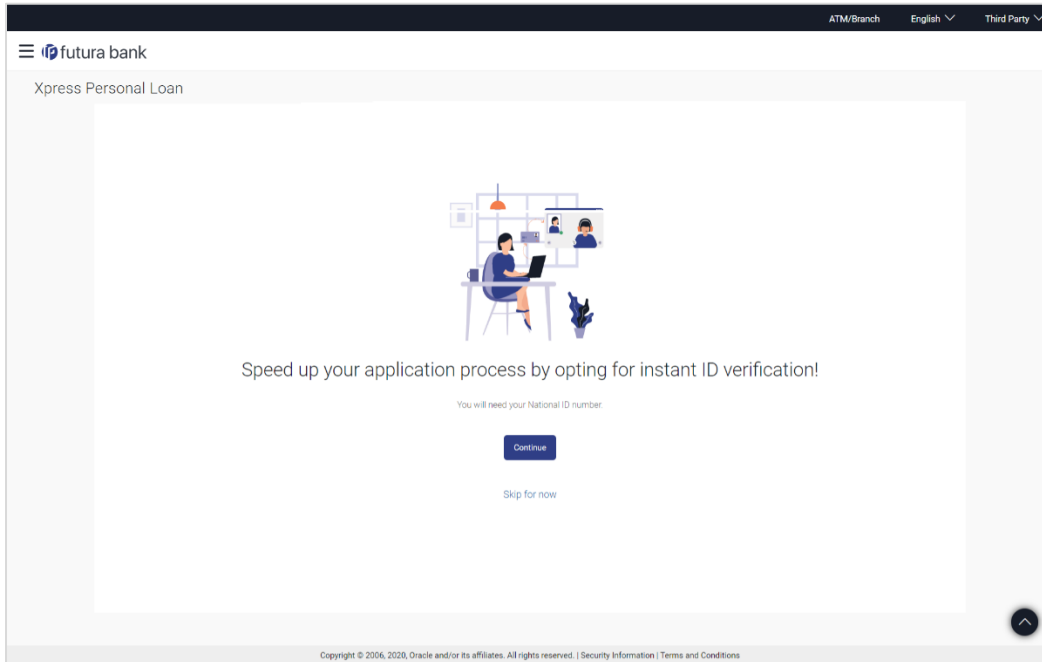
[Home](#)

3.7 ID Verification

The bank can configure a step for national ID verification. You must provide your national ID number and consent to allow the bank to fetch your details from the respective third party system based on the Identification that you provide.

Using this option, the application fetches your personal details and populates them in the respective fields in the Personal Information step.

ID Verification – Introductory Page



14. Click **Continue** to proceed with national ID verification. The first page of national ID verification will be displayed.

OR

Click **Skip for now** if you do not wish to go through with national ID verification. The **Upload Documents** page will be displayed.

ID Verification

ATM/Branch English RPM 14.4

futura bank

Xpress Personal Loan

Enter your Social Security Number details
An OTP will be sent to the mobile number registered with your selected ID.

Title: Mr. Last Name: Smith

First Name: John Middle Name: M

Date of Birth: 18 Nov 1980

Aadhaar: 234567215611

I hereby provide my voluntary consent to Futura Bank to fetch my personal information based on the National ID furnished and use the details for opening an account.

[Send OTP](#) [Back](#)

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Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
Last Name	Your last name.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Date of Birth	Your date of birth. The format of the date should be DD/MM/YYYY.

Field Name	Description
Select ID	<p>The type of national IDs supported. (as configured by the Bank)</p> <p>The options are:</p> <ul style="list-style-type: none"> • Passport • Aadhaar • Social Security Number • Driving License <hr/> <p>Note: This field will be displayed only if multiple ID proof types are supported for the geography in which the application is being made.</p>
ID Number	Enter the ID number of the ID that you have selected in the drop-down list.
Consent	The option to grant consent to the bank to fetch applicant information from the respective agency to auto complete the application form.

15. From the **Title** list, select the title that applies to you.
16. In the **Last Name** field, enter your last name.
17. In the **First Name** field, enter your first name.
18. In the **Middle Name** field, enter your middle name, if applicable.
19. From the **Date of Birth** date picker, select your date of birth of yours.
20. From the **Select ID** list, select the type of ID you would like to provide.
21. In the **ID Number** field, enter the national ID number.
22. Click **Continue**. An OTP alert is send to your mobile number. The Enter OTP screen appears.
OR
Click **Back** to navigate back to the previous page.

Complete ID Verification

The screenshot displays the 'Enter OTP' step of the ID verification process. At the top, the Futura Bank logo and 'Xpress Personal Loan' are visible. A central illustration shows a person using a mobile phone. Below this, the text reads 'Enter OTP' and 'An OTP has been sent to the mobile number registered with your specified ID.' An input field contains the number '1111', followed by a blue 'Verify' button. Below the input field, there is a link 'Didn't receive the OTP? Resend' and a 'Back' link. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
OTP	Specify the OTP sent on your mobile number.

23. Enter the OTP (one time password) and click **Verify**. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.

The screen containing the success message of national ID verification is displayed.

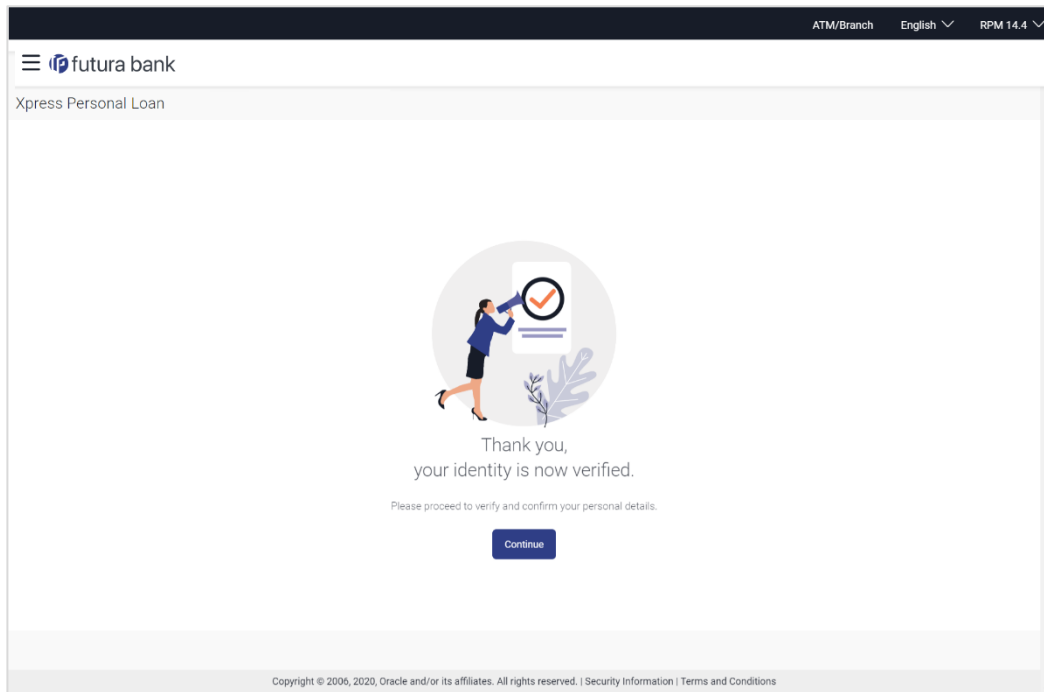
OR

Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.

OR

Click **Back** to navigate back to the previous page.

ID Verification Success page



24. Click **Continue** to proceed to the next step in the application.

[Home](#)

3.8 Upload Documents

You can upload documents required for the application to be process in this step. You can upload single as well as multiple documents and photographs and can also map each document or photograph against a specific document proof category and type.

From this step onwards, you will be provided with the option to continue the application on a mobile or tablet device using the **Scan QR code** link. All you have to do is invoke the QR code by selecting the option provided at the bottom of each page. Once the QR code is displayed on the modal window, you can scan the same through any of your mobile or tablet devices. Once the QR code is successfully scanned, the bank application that is installed on the device will be invoked. You can login to the application with your online banking credentials if you are an existing customer of the bank or if you are a prospect you can login by defining your mobile number and subsequently entering the OTP sent to the mobile number. Once you have successfully logged in, your application form will be displayed. You can then complete and submit the application form from this device.

If the banking application is not installed on the device, the user will be navigated to the app. Store and will be guided to install the banking application.

Note:

1) Click on the [Refer the list of required documents](#) link to view the list of documents required for the processing of the application.

2) In case Liveness Check is part of the application form and has been completed, the front image of the identity proof that you had uploaded as part of the liveness check steps will displayed on this page as a link. You will be able to click on the link to download and view the image. You will not be able to delete this image.

25. The steps involved in uploading documents are as follows:

- a. Drag and drop or browse your device's folders to upload the required documents. The uploaded documents get listed one below the other.
 - b. Select the document type under the Proof Category from the dropdown provided, to map each uploaded document to a specific proof category and document type.
-

Note:

1) The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG.

2) The maximum size allowed per document can be configured by the bank.

Upload Documents


The screenshot shows the Futura Bank Xpress Personal Loan application interface. At the top, there is a navigation bar with 'ATM/Branch', 'English', and 'RPM 14.4'. Below this is the Futura Bank logo and the text 'Xpress Personal Loan'. A progress bar indicates six steps: 1. Upload Documents (highlighted), 2. Financial Profile, 3. Loan Requirements, 4. Disbursement & Repayment, 5. Personal Information, and 6. Employment Information. The main heading is 'Upload your documents', followed by a sub-heading 'We will extract text from your documents and fill the form for you!'. A central box contains instructions: 'Uploading documents is easy. Simply follow these 3 steps: 1. Refer the Proofs for which documents are required. a. Financial_Proof b. ID_Proof. For complete list of documents-Click Here. 2. Upload single or multiple documents at once. 3. Map document type against each uploaded document.' Below this is a 'Select or Drop Files Here' area with a plus sign. A list of uploaded files is shown: 'adharcad.png', 'ID_Proof - Aadhaar card', 'statement.png', and 'Financial_Proof - Bank Statement'. A 'Continue' button is at the bottom. A footer note says 'Scan QR-code anytime to continue on mobile.' and a copyright notice is at the very bottom.

Field Description

Field Name	Description
Upload Document	Drag and drop or click and browse the required documents in the device's folders.
The following fields appear for each document that you upload.	
Document Name	Displays the name of the uploaded document. Click on the link to view the document.
Document Category & Type	The option to map the uploaded document to a document type belonging to a certain document category. This list is fetched from the host system and lists down all the permissible document types grouped by the document categories to which each document type belongs.

Click **Continue** to proceed to the next step in the application.

OR

Click the  icon against any uploaded document to delete it.

OR

Click on the **Skip this Step** link. This option will only be provided, if document upload is optional for the product for which the application is being made. The next step in the application will be displayed.

OR

Click **Back** to navigate back to the previous step.

OR

Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

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3.9 Financial Profile

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

Financial Profile

The screenshot shows the 'Financial Profile' step of the 'Xpress Personal Loan' application on the Futura Bank website. The page features a progress bar at the top with six steps: 1. Upload Documents (completed), 2. Financial Profile (current step), 3. Loan Requirements, 4. Disbursement & Repayment, 5. Personal Information, and 6. Employment Information. Below the progress bar, the 'Financial Profile' section is titled 'Provide your financial details to proceed.' and contains four main input areas, each with a plus sign icon:

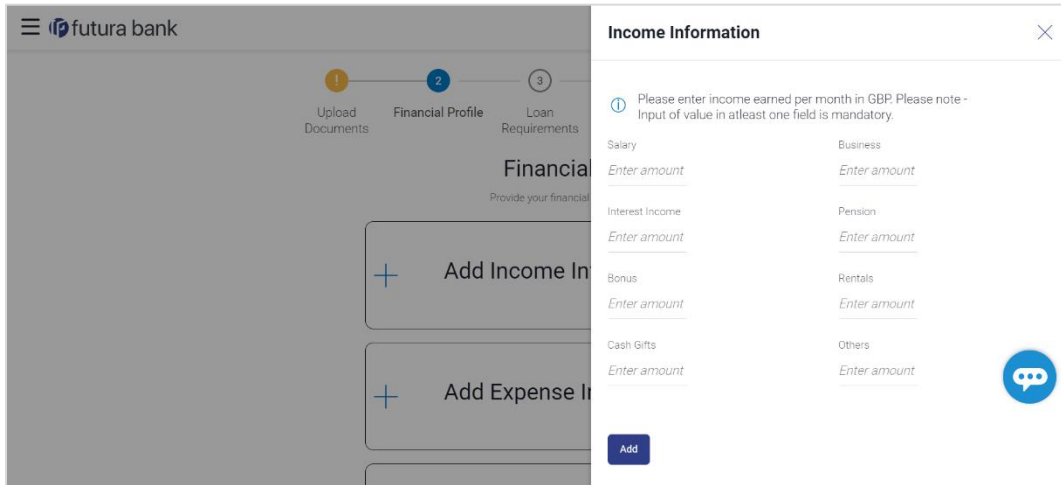
- Add Income Information**
- Add Expense Information**
- Add Asset Information**
 - I have no Assets
- Add Liability Information**
 - I have no liabilities

At the bottom of the form, there are two buttons: 'Continue' (highlighted in blue) and 'Back'. Below the buttons, a link reads 'Scan QR-code anytime to continue on mobile.' The footer of the page contains the text: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Income Information

Once you select the **Add Income Information** option on this page, the Income **Information** overlay will be displayed. You can enter values against any of the fields which are applicable to you and click on **Add** to add this information to your financial profile.

Income Information



Field Description

Field Name	Description
Income Type	All the various income types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

26. Click on the **Add Income Information** card. The overlay layer appears.

27. Enter values against any income field that is applicable to you and click Add.

The overlay layer closes and the income information furnished by you is displayed under the **Income Information** section of the **Financial Profile** page.

Expense Information

To enter information pertaining to your expenditure, select the **Add Expense Information** option on the **Financial Profile** page. The **Expense Information** overlay layer will be displayed. You can enter details of all the expenses that you incur on a regular basis and click **Add** to add this information to your financial profile.

Expense Information

Field Description

Field Name	Description
Expense Type	All the various expense types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

28. Click on the **Add Expense Information** card. The overlay layer appears.

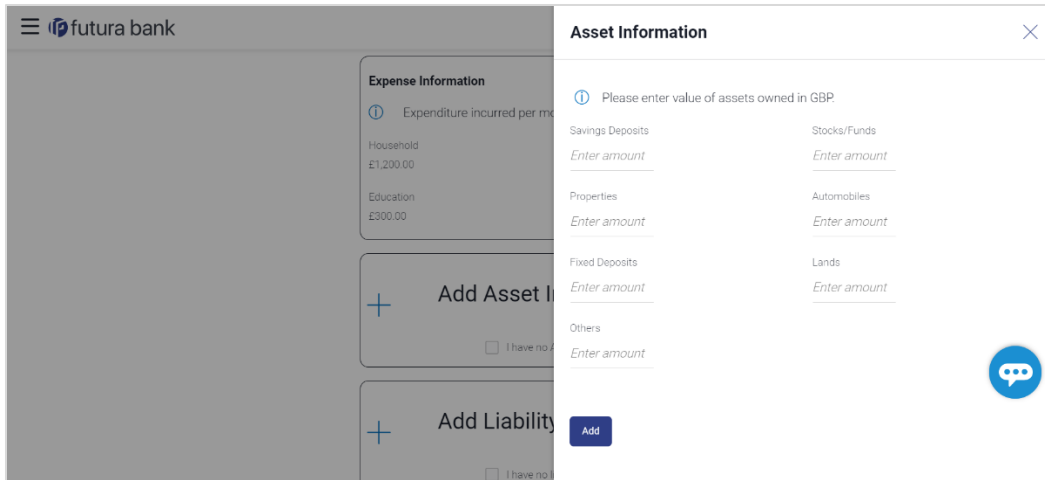
29. Enter values against any expense field that is applicable to you and click **Add**.

The overlay layer closes and the **Expense Information** furnished by you is displayed under the **Expense Information** section of the **Financial Profile** page.

Asset Information

If you have any assets that you wish to be considered for the processing of this application, you can select the **Add Asset Information** option on the **Financial Profile** page. The **Asset Information** overlay layer will be displayed. You can enter details of all the assets you own and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any assets to your **Financial Profile**, you can select the check box **I have no Assets**.

Asset Information



Field Description

Field Name	Description
Asset Type	All the various asset types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

30. Click on the **Add Asset Information** card. The overlay layer appears.

OR

Select the **I have no Assets** checkbox.

31. Enter values against any asset field that is applicable to you and click **Add**.

The overlay layer closes and the **Asset Information** furnished by you is displayed under the **Asset Information** section of the **Financial Profile** page.

Liability Information

Select the **Add Liability Information** option on the **Financial Profile** page to invoke the Liability Information overlay layer. You can enter details of all your current liabilities and click **Add** to add this information to your **Financial Profile**. Alternately, if you do not wish to add any liabilities to your **Financial Profile**, you can select the check box **I have no Liabilities**.

Liability Information

Field Description

Field Name	Description
Liability Type	All the various liabilities types supported by the bank will be displayed as fields. You can enter values under any of the fields that are applicable to you.

32. Click on the **Add Liability Information** card. The overlay layer appears.
OR
Select the **I have no Liabilities** checkbox if you do not have any.
33. Enter values against any liabilities field that is applicable to you and click **Add**.
The overlay layer closes and the **Liabilities Information** furnished by you is displayed under the **Liabilities Information** section of the **Financial Profile** page.
34. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.10 Loan Requirements

In this step, you are required to provide loan specific information such as the purpose for which you are applying for the loan, the amount you wish to borrow and the tenure of the loan.

Loan Requirements

The screenshot shows the Futura Bank Xpress Personal Loan application interface. At the top, there is a navigation bar with 'ATM/Branch', 'English', and 'RPM 14.4'. Below this is the Futura Bank logo and the text 'Xpress Personal Loan'. A progress indicator shows six steps: 'Upload Documents' (checked), 'Financial Profile' (checked), 'Loan Requirements' (active), 'Disbursement & Repayment', 'Personal Information', and 'Employment Information'. The main heading is 'Loan Requirements' with the instruction 'Provide your loan details to proceed.' Below this is a 'Loan Details' section with the following fields:

- Loan Purpose:** Home Renovation
- Loan Term:** Years: 4, Months: 7, Days: 120. A note below states: 'Term for this loan must be within the range of 12 months to 120 months.'
- Loan Amount:** GBP 54,000.00. A note below states: 'Loan Amount must be within the range of GBP 50,000.00 to GBP 1,000,000.00.'

At the bottom of the form, there are 'Continue' and 'Back' buttons, and a link that says 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Loan Purpose	The reason for which the loan application is being made.
Loan Term	The tenure of the loan in terms of years, months, and days. <hr/> Note: The loan term must be within the minimum and maximum allowed range defined at the product level. <hr/>
Loan Amount	The loan amount that you would like to borrow. <hr/> Note: The loan amount must be within the minimum and maximum allowed range defined at the product level. <hr/>

35. From the **Loan Purpose** list, select the reason for which the loan application is being made.
36. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
37. In the **Loan Amount** field, enter the loan amount that is to be borrowed.
38. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

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3.11 Disbursement & Repayment

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that you hold with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

Disbursement & Repayment Details

ATM/Branch English RPM

futura bank

Xpress Personal Loan

Upload Documents Financial Profile Loan Requirements **Disbursement & Repayment** Personal Information Employment Information

Disbursement & Repayment
Specify account information.

Disbursement Details

Loan amount to be credit in account held with

Account Name
Smith John

Account Number

Confirm Account Number
234511

Bank Details
HDFC Bank
HDFC0000101
Address Line 1
London
[Reset BIC Code](#)

Repayment Details

Same as disbursement account details?
 Yes No

Account Name
Tom Decosta

Account Number

Confirm Account Number
562311

Bank Details
HDFC Bank
HDFC0000103
Address Line 1
London
[Reset BIC Code](#)

[Continue](#) [Back](#) [Skip this Step](#)

[Scan QR-code anytime to continue on mobile.](#)

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Field Description

Field Name	Description
Disbursement Details	
Loan amount to be credit in account held with	<p>Specify whether the loan amount is to be credited into an account that is held with the same bank or into an account held with another bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Futura Bank • Other Bank <p>This field will be applicable only for existing customers that have CASA accounts with the bank.</p> <p>The following field will be enabled only if the Futura Bank option is selected in the Loan amount to be credit in account held with field.</p> <hr/> <p>Note: This section will not be applicable to prospect/guest applicants or existing customers that do not have active CASA accounts with the bank.</p> <hr/>
Account Number	<p>All the active checking and savings accounts of the customer will be available for selection.</p> <p>The following field will be enabled only if the Other Bank option is selected in the Loan amount to be credit in account held with field.</p> <hr/> <p>Note: This section will be displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.</p> <hr/>
Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the BIC Code field.
Lookup BIC Code	<p>The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the Lookup BIC Code link is selected.</p> <hr/>

Field Name	Description
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.
Repayment Details	
Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> • Yes • No <p>The following fields will be displayed only if the option No has been selected in the Same as disbursement account details? field.</p>
Repay loan from account held with	Specify whether loan repayments will be made from an account held with the same bank or whether repayments will be made from an account held with another bank. The options are: <ul style="list-style-type: none"> • Futura Bank • Other Bank <p>This field will be applicable only for existing customers that have CASA accounts with the bank.</p> <p>The following field will be enabled only if the Futura Bank option is selected in the Repay loan from account held with field.</p>
Note: This section will not be applicable to prospect/guest applicants or existing customers that do not have active CASA accounts with the bank.	
Account Number	All the active checking and savings accounts of the customer will be available for selection.

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

The following field will be enabled only if the **Other Bank** option is selected in the **Repay loan from account held with** field.

Note: This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.

Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.
Verify	Click on the link to verify the payment network code defined in the Network Code field.

Look up Network Code

The option to search for payment network code. The below fields appears in modal window if the **Lookup Network Code** link is selected.

Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Network code based on the bank name.
City	The facility to search for the Network code based on the city name.
Search Results	Based on search criteria or Network Code, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

39. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
- a. If you have selected the option **Futura Bank**;
 - i. From the **Account Number** list, select a checking or savings account in which you wish the loan amount to be credited.
- OR
- b. If you have selected the option **Other Bank**;
 - i. In the **Account Holder Name** field, enter the name of the account holder in whose account the loan is to be disbursed.

- ii. In the **Account Number** field, enter the account number in which the loan is to be disbursed.
 - iii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 - iv. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 - v. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
OR
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
40. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
- a. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
OR
If you have selected the option **No**;
 - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
 1. If you select the option **Futura Bank**;
 - i. From the **Account Number** list, select a savings or checking account from which you wish to make regular loan repayments.

OR
 2. If you have selected the option **Other Bank**;
 - i. In the **Account Holder Name** field, enter the name of the account holder from whose account the loan is to be repaid.
 - ii. In the **Account Number** field, enter the account number from which the loan is to be repaid.
 - iii. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
 - iv. Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.
OR
Click on **Lookup Network Code** link, and enter the details to search the Network Code through the lookup option provided.
41. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

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3.12 Personal Information

This section of the application form captures your personal information. You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Personal Information

ATM/Branch English RPM 14.4

futura bank

Xpress Personal Loan

Upload Documents Financial Profile Loan Requirements Disbursement & Repayment **Personal Information** Employment Information

Personal Information

Please take a moment to verify your personal information.

Primary Details

Title Last Name
Mr. Smith

First Name Middle Name (Optional)
John M

Date of Birth
20 Mar 1965

Gender
Male

Marital Status
Unmarried

Citizenship By
Birth

Nationality
GREAT BRITAIN

Country of Birth
GREAT BRITAIN

Identification Type
Passport

ID Number
xx3553

Valid Till (Optional)
22 May 2030

Contact Details

Permanent Address
121,Blue Crest Capital Management,Grosvenor Place,Greater London,Engl and,GREAT BRITAIN,SW1X 7AW

Is your mailing address the same as above?
 Yes No

Email Id
smith.john@example.com

Enter 3 to 30 characters.

Mobile Number
+1 9813457890

Alternate Number (Optional)
+1

[Continue](#) [Back](#)

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
Last name	Your last name.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Date of Birth	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	The gender with which you identify. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Marital Status	Your marital status. The options are: <ul style="list-style-type: none"> • Legally Separated • Married • Unmarried • Widow
Citizenship By	The country of which the applicant is a citizen. <ul style="list-style-type: none"> • Acquire • Birth • Others • Residence
Nationality	Your nationality.

Field Name	Description
Country of Birth	The country in which you were born.
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid.
Contact Details	
Add Permanent Address	Your permanent address.
Permanent Address	
Click on the Add Permanent Address card. The overlay window appears which contains fields in which you can provide your permanent address.	
Your Location/Address	Your address details including the area, city, state, country, etc
Map	Once you have selected a suggested address, the address will be displayed on the map. <hr/> Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map. <hr/>
The values in the following fields will be prepopulated based on what is selected on the map or in the Location/Address field. You can also opt to enter address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the 'Location/Address' field.	
House No.	Your house or flat number.
Building Name	Enter the building name of your permanent address.
Street	Specify the street address of your permanent address.
Locality	Specify the locality in which your permanent address is located.
Zip Code	Enter the zip code of your permanent address.

Field Name	Description
City	The city in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	The country in which your permanent address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Is your mailing address the same as above?	Identify if your mailing address is the same as the permanent address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Add Mailing Address	Your mailing address. This option will appear only if you have selected option No under the Is your mailing address the same as above? field.
Mailing Address	
Click on the Add Mailings Address card. The overlay window appears which contains fields in which you can provide your permanent address.	
Location/Address	Your address details including the area, city, state, country, etc
Map	Once you have selected a suggested address, the address will be displayed on the map. <hr/> Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on your address so as to mark your address on the map. <hr/>
The values in the following fields will be prepopulated based on what is selected on the map or in the Location/Address field. You can also opt to enter address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the 'Location/Address' field.	
House No.	The house or flat number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.

Field Name	Description
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
City	The city in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	The country in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.
Alternate Number	Enter an alternate number through which the bank can contact you. This field is optional.

42. From the **Title** list, select the title that applies to you.
43. In the **Last Name** field, enter your last name.
44. In the **First Name** field, enter your first name.
45. In the **Middle Name** field, enter your middle name, if applicable.
46. From the **Date of Birth** date picker, select your date of birth of yours.
47. From the **Gender** list, select your gender.
48. From the **Martial Status** list, select your marital status.
49. From the **Citizenship By** list, select the means by which you are a citizen of the country in which the application is being made.
50. In the **Nationality** list, specify your nationality.
51. From the **Country of Birth** field, select the country in which you were born.
52. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
53. In the **ID Number** field, enter the identity number of the proof of identity selected.
54. From the **Valid till** date picker, select the date till which the identification document is valid.
55. Click on the **Add Permanent Address** card to invoke the Permanent Address overlay layer.
 - a. In the **Location/Address** field, enter your address.
 - b. In the **House No.** field, enter your house or flat number.

- c. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
- d. In the **Street** field, enter the name of the street on which your permanent address is located.
- e. In the **Locality** field, enter the locality in which your permanent address is located.
- f. In the **Zip Code** field, enter the zip code of your permanent address.
- g. In the **City** field, enter the name of the city in which your permanent address is located.
- h. In the **State** field, enter the name of the state in which your permanent address is located.
- i. In the **Country** field, enter the name of the country in which your permanent address is located.
- j. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

Note: If you opt to edit the address, the button which was initially labelled 'Add' on the **Permanent Address** overlay layer will be labelled as 'Update'.

56. In the **Is your mailing address the same as above?** field, select the option of choice;
 - a. If you select **No**;
 - i. The **Add Mailings Address** card appears. Click on the **Add Mailings Address** card to invoke the **Mailing Address** overlay layer.
 - ii. In the **Location/Address** field, enter your address.
 - iii. In the **House No.** field, enter the house or flat number of your mailing address, if applicable.
 - iv. In the **Building Name** field, enter the name of the building/house, if applicable.
 - v. In the **Street** field, enter the name of the street on which your mailing address is located.
 - vi. In the **Locality** field, enter the locality in which your mailing address is located.
 - vii. In the **Zip Code** field, enter the zip code of your mailing address.
 - viii. In the **City** field, enter the name of the city in which your mailing address is located.
 - ix. In the **State** field, enter the name of the state in which your mailing address is located.
 - x. In the **Country** field, enter the name of the country in which your mailing address is located.
 - xi. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

Note: If you opt to edit the address, the button which was initially labelled 'Add' on the **Mailing Address** overlay layer will be labelled as 'Update'.

- b. If you select **Yes**, your permanent address will be considered as your mailing address.
57. In the **Email ID** field, enter your email ID.
58. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

59. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

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3.13 Employment Information

You can provide your employment details in this step.

Employment Information

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futura bank

Xpress Personal Loan

Upload Documents Financial Profile Auto Loan Requirements Disbursement & Repayment Personal Information **Employment Information**

Employment Information

Please specify your current employment status.

Primary Employment

Employment Type
Full Time

Company/Employer Name
Samtech Corp

Employment Start Date
12 May 2004

Employee ID
SR3353

Employment Category
Professional

Organization Category
Private Limited

Organization Operations
 Global Domestic

I currently work in this role
 Yes No

[Add Another Employment](#)

[Continue](#) [Back](#)


[Scan QR-code anytime to continue on mobile.](#)

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Field Description

Field Name	Description
Primary Employment	

Field Name	Description
Employment Type	Your current employment type. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Permanent • Contract
Company/Employer Name	The name of the company of employer for which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Employee ID	Your employee ID at your current place of employment.
Employment Category	The category of your employment. The options are: <ul style="list-style-type: none"> • Service • Professional • Business
Organization Category	The category under which your organization falls. The options are: <ul style="list-style-type: none"> • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No

Field Name	Description
Add Another Employment	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<p>60. From the Employment Type list, select the type of employment that is applicable to you.</p> <p>61. In the Company or Employer Name field, enter the name of the company or employer for whom you are employed.</p> <p>62. From the Employment Start Date date picker, select the date on which you started working with this company/employer.</p> <p>63. In the Employee ID field, enter your employee ID.</p> <p>64. From the Employment Category list, select your category of employment.</p> <p>65. From the Organization Category list, select your category under which the organization with which you are employed, falls.</p> <p>66. From the Organization Operations list, select the area of operations of the company/organization with which you are employed.</p> <p>67. In the I currently work in this role field, select the option of choice.</p>	
<p>Note:</p> <p>1) Click Add another Employment to capture other past or current employment details.</p> <p>3) Click the  icon against any of the additional employee details records to delete the specific employment record.</p>	
<p>68. Click Continue to proceed to the next step in the application.</p> <p>OR</p> <p>Click Back to navigate back to the previous page.</p> <p>OR</p> <p>Click on the Scan QR-code anytime to continue on mobile link to continue the application on a mobile or tablet device.</p>	

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3.14 Review and Submit

This step displays a summary of your application. Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively.

You can modify the information in any section by selecting the link provided against each section.

Review and Submit

Your Application Summary

Personal Information

MR John Smith
Born on 20 Mar 1985

Permanent Address
121,Blue Crest Capital Management,Grosvenor Place,Greater London,England,GREAT BRITAIN,SW1X 7AW

Mailing Address
121,Blue Crest Capital Management,Grosvenor Place,Greater London,England,GREAT BRITAIN,SW1X 7AW

Email ID
smith.john@example.com

Mobile Number
+1-9813457890

Additional Number
--

Marital Status
Unmarried

Citizenship By Birth

Nationality
GREAT BRITAIN

Country Of Birth
GREAT BRITAIN

Identification Type
Passport

ID Number
AM3553

Valid Till
22 May 2030

Financial Profile

Income Information

Income earned per month	
Salary	GBP12,000.00
Business	GBP2,000.00
Interest Income	GBP3,000.00
Pension	GBP 0.00
Bonus	GBP 0.00
Rentals	GBP 0.00
Cash Gifts	GBP 0.00
Others	GBP 0.00

Expense Information

Expenditure incurred per month	
Household	GBP800.00
Travel	GBP 0.00
Education	GBP600.00
Rentals	GBP 0.00
Vehicle Maintenance	GBP 0.00
Others	GBP 0.00
Medical	GBP400.00

Asset Information

Assets	
Savings Deposits	GBP 7,000.00
Fixed Deposits	GBP 0.00
Stocks/Funds	GBP2,300.00
Lands	GBP 0.00
Properties	GBP8,900.00
Others	GBP 0.00
Automobiles	GBP 0.00

Liability Information

Outstanding Liabilities	
Property Loans	GBP4,000.00
Card Outstanding	GBP 0.00
Vehicle Loans	GBP2,000.00
Overdrafts	GBP 0.00
Personal Loans	GBP 0.00
Others	GBP 0.00

Personal Loan Requirements ✎

Loan Details

Loan Purpose	Loan Term
Home Renovation	3 years 0 months 0 days
Loan Amount	
GBP 30,000.00	

Employment Information ✎

Primary Employment

Employment Type	Company/Employer Name
Full Time	Samtech Corp
Employment Start Date	Employee ID
2004-05-12	SR3353
Employment Category	Organization Category
Professional	Private Limited
Organization Operations	I currently work in this role
Domestic	Yes

Documents ✎


ID_Proof - Aadhaar card adhaarcad.png	Financial_Proof - Bank Statement statement.png
---	--

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69. Review the application details and click **Confirm**, to proceed with application submission. The **Terms of Service** page appears.

OR

Click the  icon against any section if you wish to update any information in the respective step.

OR

Click **Back** to navigate back to the previous step in the application.

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3.15 Terms of Service


In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

You can also provide your digital signature at this step. If you are applying for the product from a touchscreen device, you can also digitally sign the area identified. Alternately, you can upload a document containing your signature.

Terms of Service

70. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.
71. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
72. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.
 - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document. The uploaded signature image is listed.

Note:

- 1) Click the  icon to delete the uploaded signature document.
 - 2) The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
 - 3) The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
-

OR

Click on the **Draw Signature** tab to draw signature.

Note:

- 1) Click on the **Clear Signature** link to reset the drawn signature.
 - 2) The **Draw Signature** option is enabled only if you are applying from a touchscreen device.
-

73. Click **Confirm** to proceed with application submission.

OR

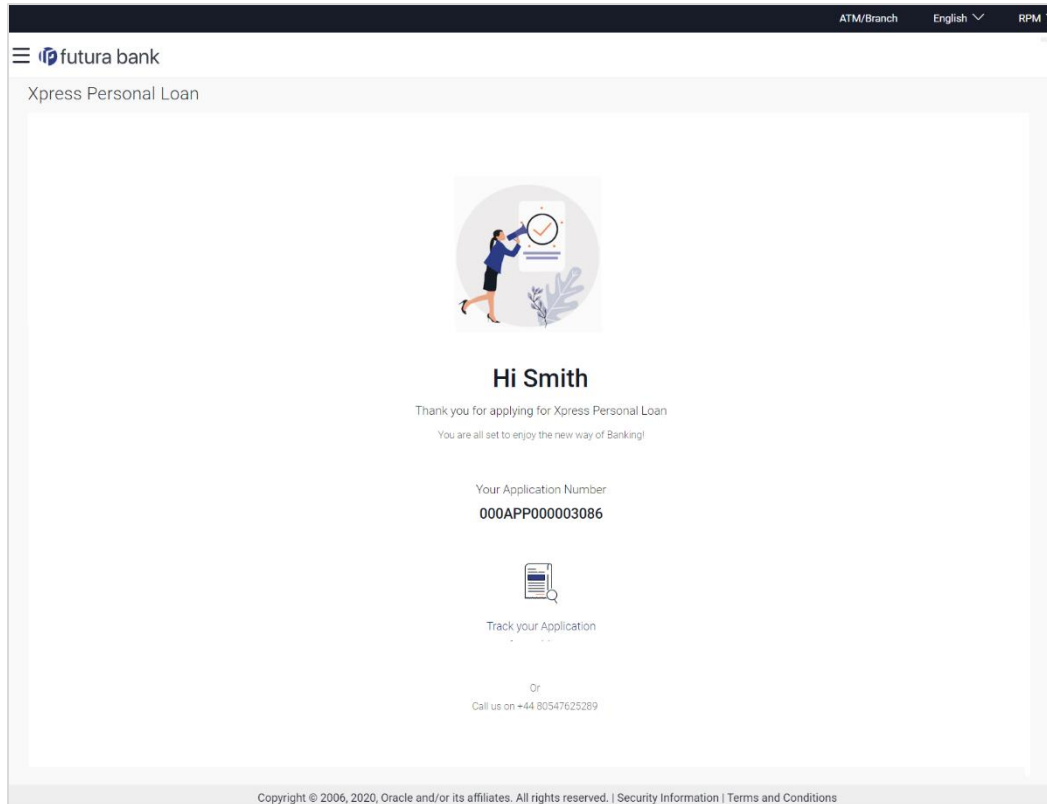
Click **Back** to navigate back to the previous step in the application.

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3.16 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

Success Message



74. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

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3.17 Existing User

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

You will be able to apply as an existing customer either by selecting the provided option on the kick-off page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect customer's.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The unsecured personal loan application form for existing customers will comprise of the following sections:

1. **Upload Documents** – This section will be part of the application form only if mandatory documents are not already available against your records in the bank's database.
2. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Loan Information** – This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan.
5. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
6. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
7. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

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FAQ

- 1. Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.

- 2. Can I add a joint applicant while applying for any of the products?**

No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.

- 3. I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**

Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.

- 4. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.

- 5. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

- 7. If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.

8. For how long I can access and resume my applications that are saved as drafts?

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

9. Can I apply for a product that I have already applied for and that the bank is currently processing?

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.

10. Can I view the offer provided by the bank against my application?

Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank

11. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.

12. Can bank administrators define the sequence in the steps of the application forms?

Yes, Bank administrator can define the sequence of steps using 'Origination Workflow Maintenance'.

13. How does National ID verification work?

The bank can integrate with government or other third party systems (which store and maintain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.

14. How does OCR work?

The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

Similarly, an out of box integration is available with the internal 'Document verification framework'.

Extensibility hooks can be used to support OCR for most identity and financial documents.

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