Retail Originations Credit Cards User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.2.0.0

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Retail Originations Credit Cards User Manual

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Table of Contents

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 21.1.2.0.0, refer to the following documents:

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

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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 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0	Third Party System
1	Credit Cards Application Submission	✘	✔	✔

Home

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3. Credit Cards Application

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

The credit card application has been built so as to capture basic personal, employment and financial information of the applicant. The applicant can also define preferences such as whether add-on card holders are to be added to the card and if balance transfers are to be defined.

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. The personal information section gets prefilled with information fetched through OCR based on the document uploaded in the Upload Documents section.

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.

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Note: When integrated with OFLO as the host, the Credit Card Preferences step will only contain the feature enabling the applicant to apply for add-on cards.

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.

  The Credit Cards listing page is further enhanced to group cards based on categories to which they belong, to make the task of browsing cards easier for the applicant. Applicants can also utilize the filter option to search for cards that best suit their needs. A hero banner is displayed at the top of the listing page that showcases all the featured credit cards.

- **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 successful 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.

- **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.

- **Financial Profile**: In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.

- **Card Preferences**: In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.

- **Review and Submit**: Once you have filled out all the information required in the credit card 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 credit card 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 > Product Offerings > Credit Cards
OR
Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Credit Cards

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To apply for a credit card:

1. Click on **Credit Cards** under the product offerings section in the Bank Portal page.

   A screen containing the credit card products available for online application will be displayed.

[Home](#)

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3.1 <u>Credit Cards – Product Listing</u>

All the credit card 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. A hero banner, appearing at the top of the page, displays featured credit cards viz. cards that the bank wishes to promote.

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.

Further, this screen is divided into two tabs – Browse Categories and Help me Choose.

The Browse Categories feature groups credit cards into categories so as to make it easier for applicants to browse through all the credit cards offered by the bank.

The Help me Choose feature is a filter option provided to applicants to enable them to search for credit cards based on their features so as to help them find a card that suits their needs best.

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Product Categories

Field Description

Field Name	Description
Hero Banner	Displays the featured credit cards that the bank wishes to promote.
	The name of the credit card along with an image and highlighted feature/s are displayed along with the options to apply or view details of the card.
	Click **Apply Now** provided on the specific card to apply for the card.
	Click **Learn More** provided on the specific card to view additional details of that credit card.
Browse Categories	This tab displays cards grouped into categories so as to enable applicants to easily browse through all the credit card offerings of the bank.
	Click on an individual category to view the cards offered under that category.
Help me choose	This tab displays filter criteria i.e. the option to filter credit cards based on specific features.
	Select one or more filter criteria checkboxes and click on **Search** to view the list of credit cards filtered on the basis of the criteria selected.
	Click **Reset** if you wish to reset your filter options.
Modify Filter Criteria	Click on the link to modify the filter criteria. This option appears under the **Help me Choose** tab once you have defined filter criteria and clicked on **Search**.

The following information is displayed on each product card under both tabs.

Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
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. You can apply for a credit card through any of the following methods:

   a. Click the **Apply Now** provided on any of the featured cards displayed on the hero banner.

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Note:

1) You can alternately click on the **Learn More** option provided on any of the featured cards on the hero banner which will redirect you to **Product Details** page of the specific credit card. You can also click on the **Apply Now** available on this page to apply for the specific card.

2) Click on the provided carousal option to move back and forth between the featured credit card products on the hero banner.

OR

b. Click on any category under the **Browse Categories** tab to view the cards belonging to that category.

    i. Click **Apply** provided on any card to apply for that specific credit 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.

OR

c. Click on the **Help me choose** tab. The filter criteria, by way of which, you can filter credit cards based on features is displayed.

    i. Select one or more feature by selecting the checkbox against the desired feature.

    ii. Click **Search**.

    All the credit cards that match the selected features will be listed down as cards.

> **Note**: Click on the **Modify Filter Criteria** link to modify the filter criteria. An overlay layer with the list of filter criteria will be displayed.
>
> Make changes by selecting/deselecting feature checkboxes and click **Apply**. All the credit cards that match the new filter criteria selections will be listed down as cards.
> OR
> Click **Reset** to clear the selected filter criteria.

    iii. Click **Apply** on any card to apply for that specific credit 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.

OR

Under the kebab menu –

• Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

[Home]

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3.2 Credit Cards - Product Details

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

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.
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.
OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

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3.3 <u>Credit Cards – Product Comparison</u>

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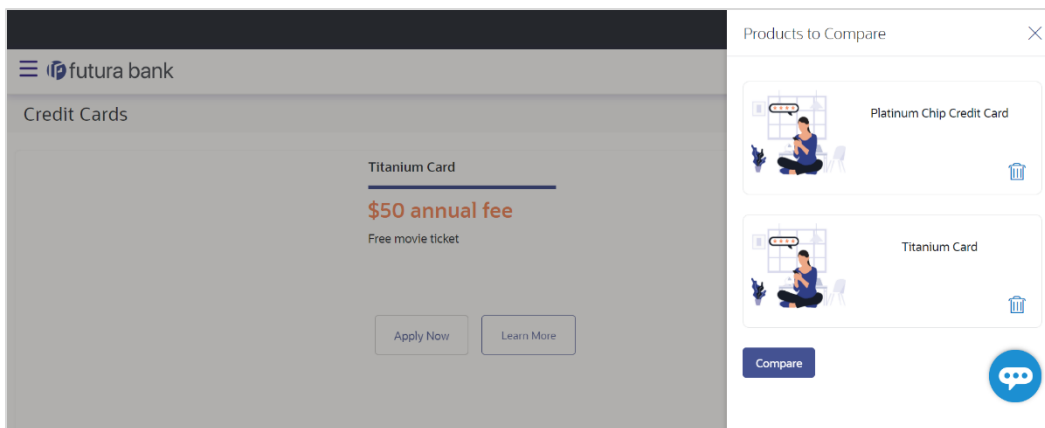
4. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
   OR

   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

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.

Field Name	Description
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.

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3.4 <u>Kick Off page</u>

This page displays the various steps involved in the credit card 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 the credit card 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

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.
OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

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**.

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3.5 <u>Mobile Verification</u>

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 of 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.

7. In the **Mobile Number** field, select the country code and enter your mobile number.

8. 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.
OR
Under the kebab menu –

- Click the **View Other Products** option to navigate to the Product Offerings page.
OR
Click the **Track/Complete an application** option to navigate to the Application Tracker.

Mobile Verification – Enter OTP
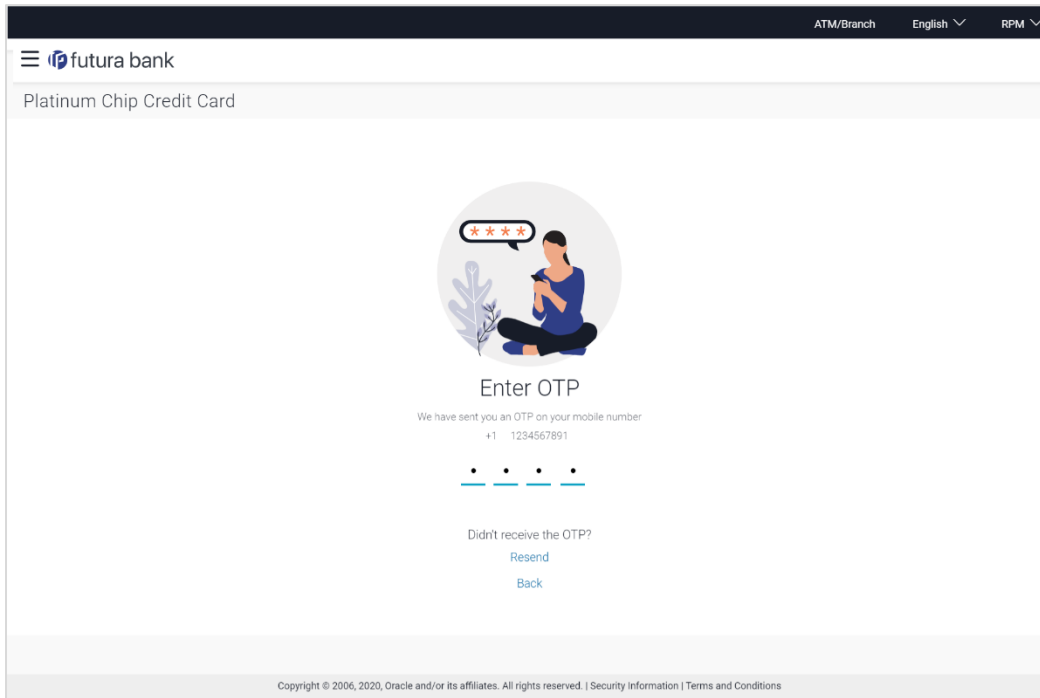
Field Description

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

9. 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.

10. The success message of mobile number verified appears.

Mobile Verification Success page

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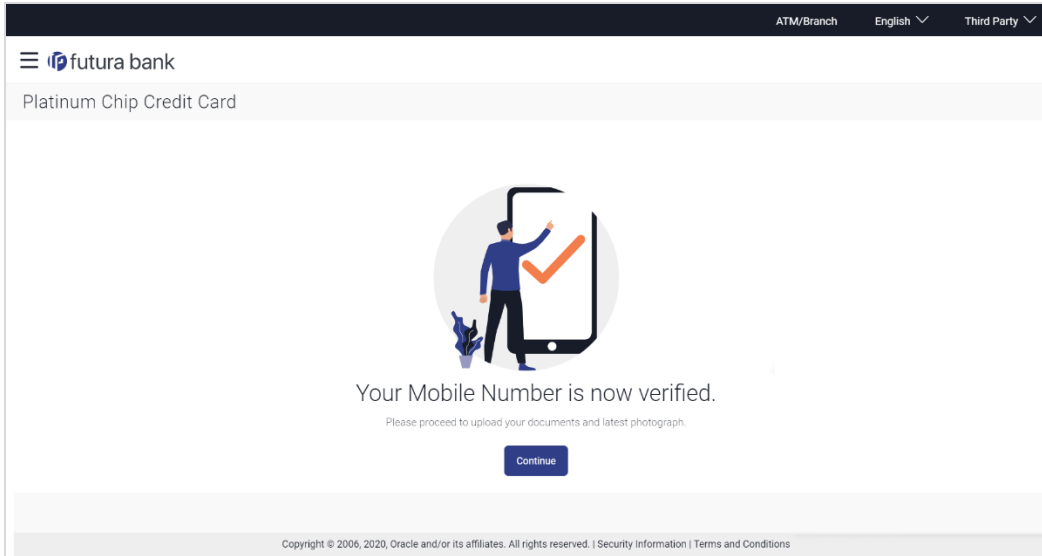
11. Click **Continue** to proceed to the next step in the application. The next step appears.

Home

3.6 <u>Liveness Check</u>

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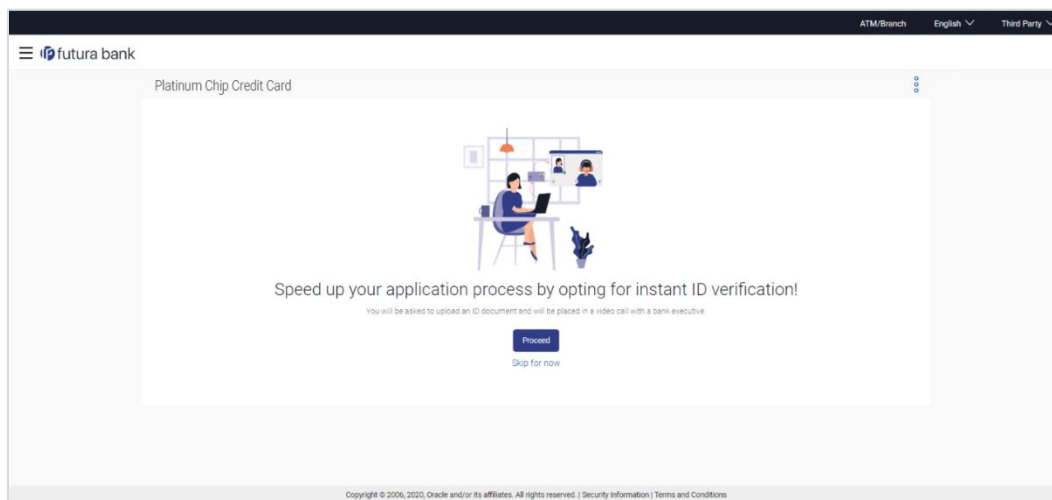
Unassisted Mode
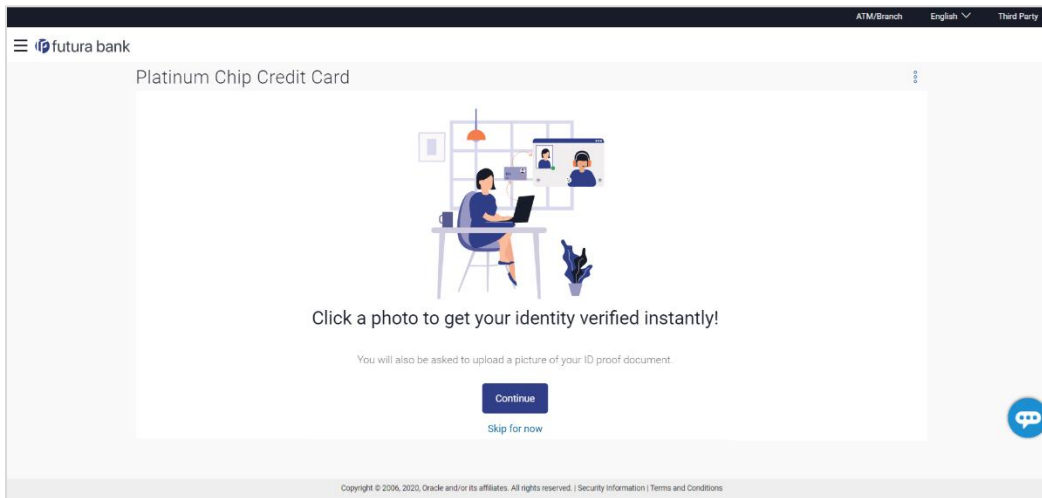
1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

   OR

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

   Under the kebab menu –

   - Click the **Save and Continue Later** option to save the application.
     OR
     Click the **Continue on Mobile** option to continue the application on a mobile device.

Liveness Check – Start Verification
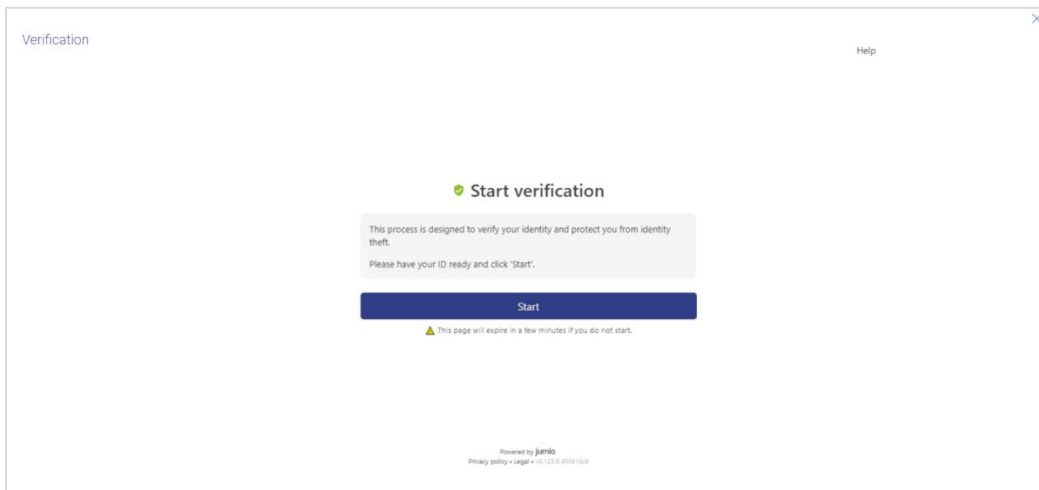
2. Click **Start** to start with the liveness check flow.

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.

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.

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 select images of the front and back of the document you wish to provide.

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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.

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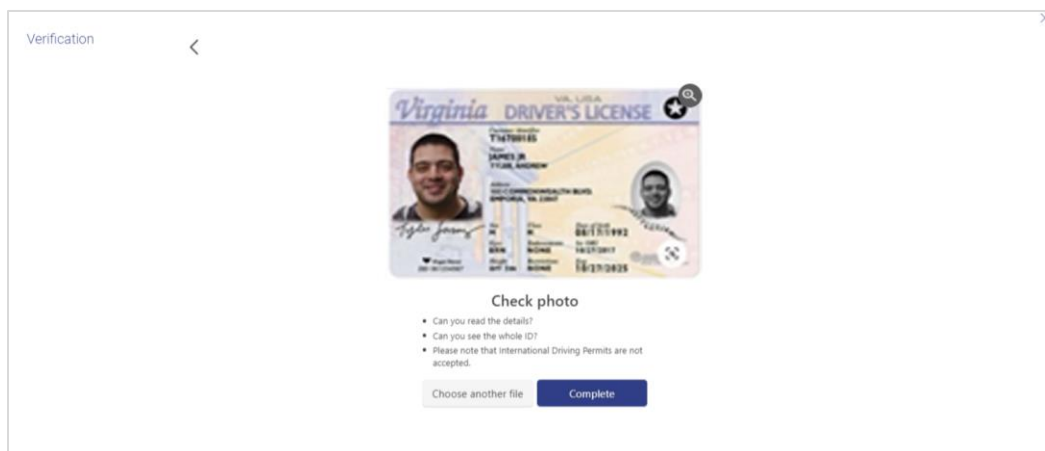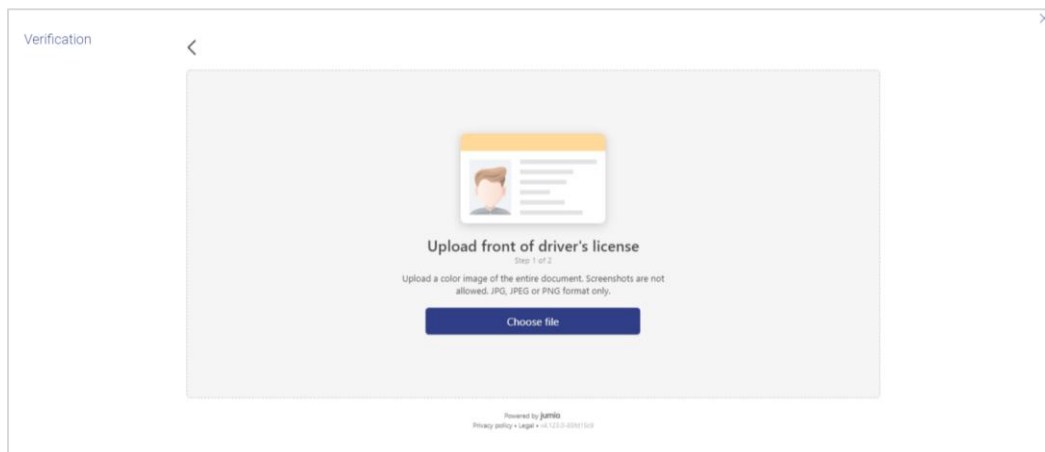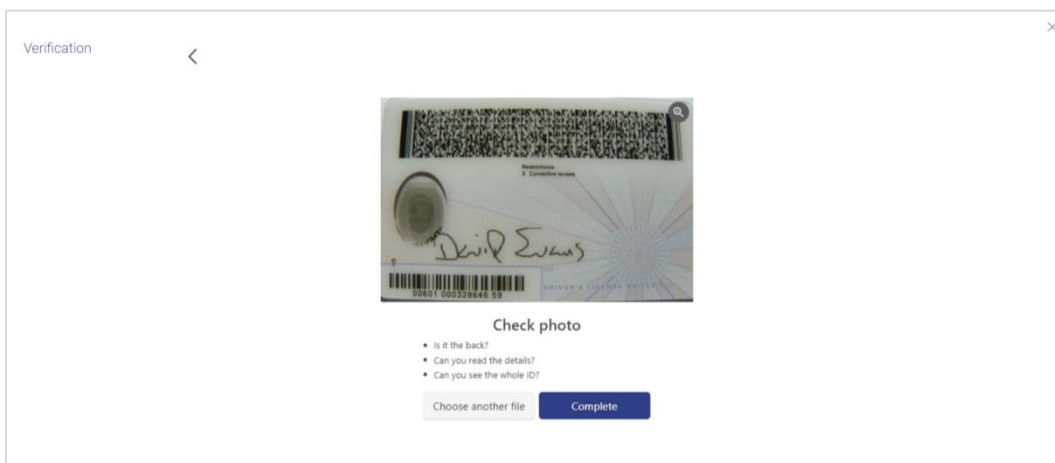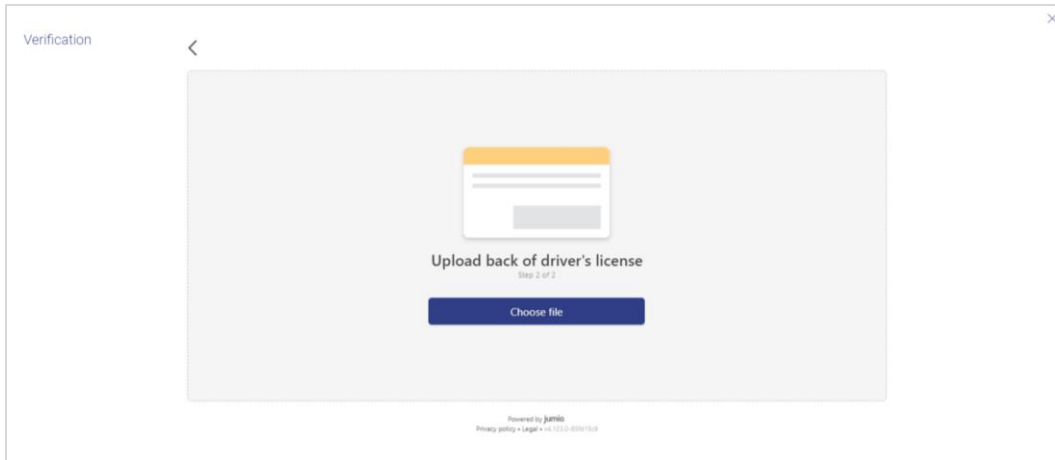
6. Click **Choose file** to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

   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.

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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.
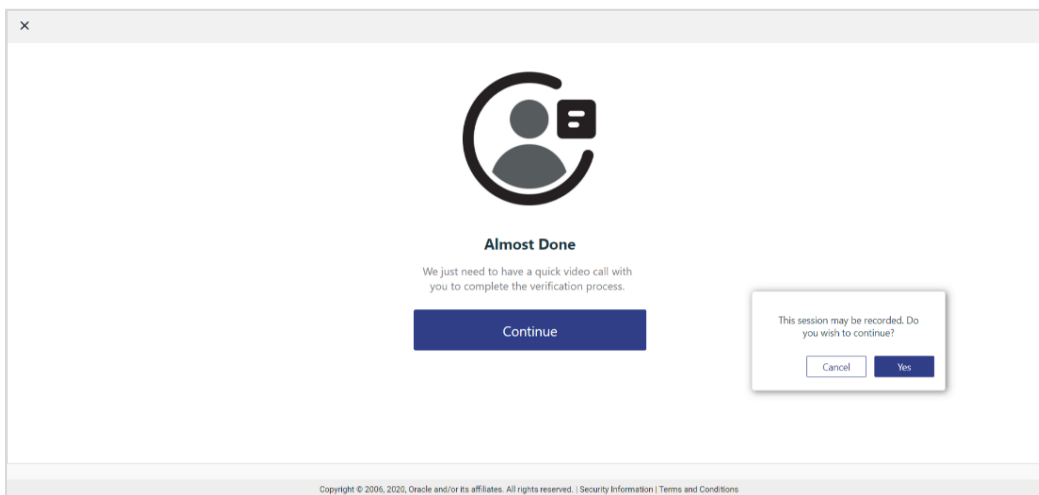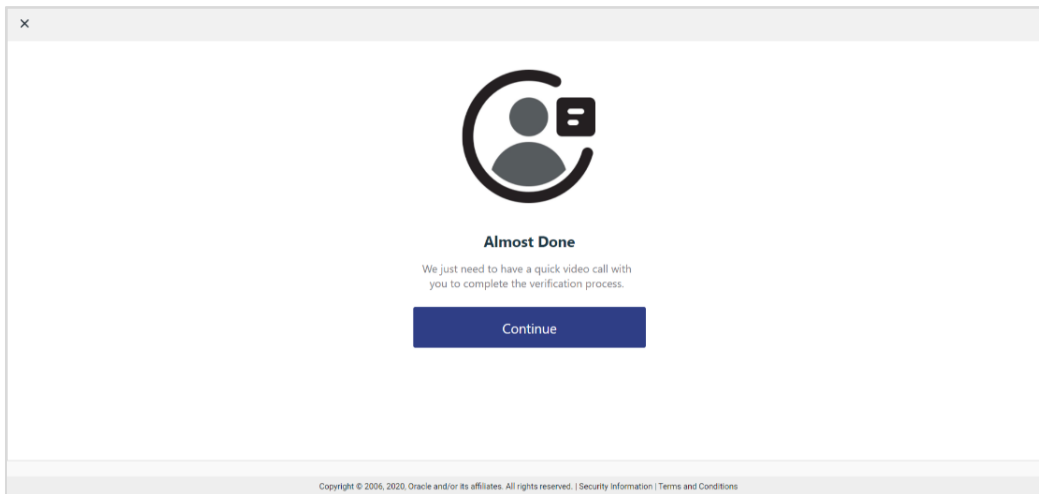
8. Click **Continue** if you agree to enter into a video call with a bank executive.

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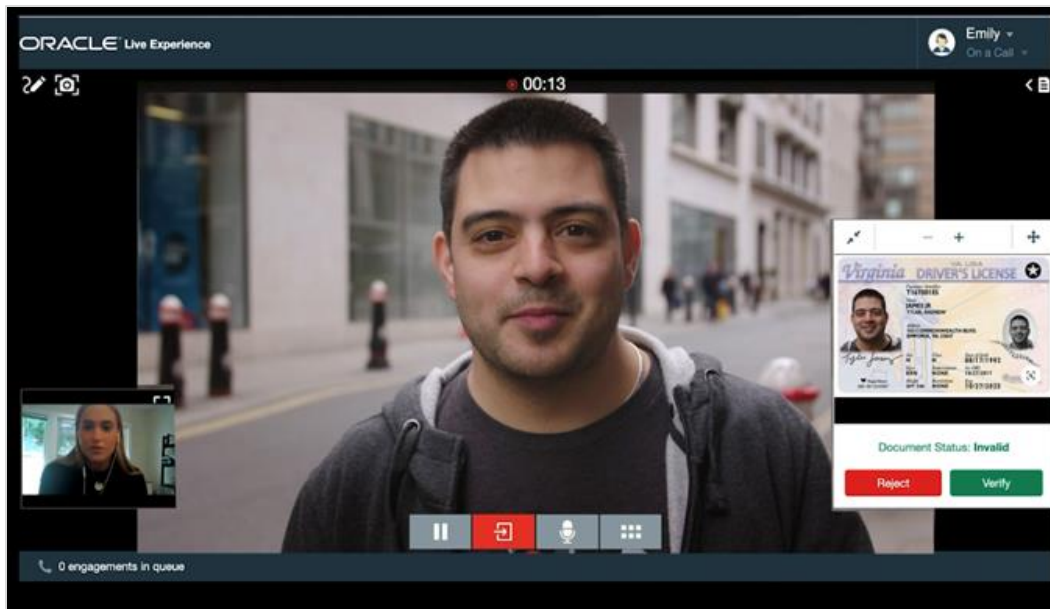
10. If the bank executive has approved the liveness check, you will be displayed a success message.

    OR

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

3.6.2 <u>Liveness Check – Unassisted Mode</u>

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.

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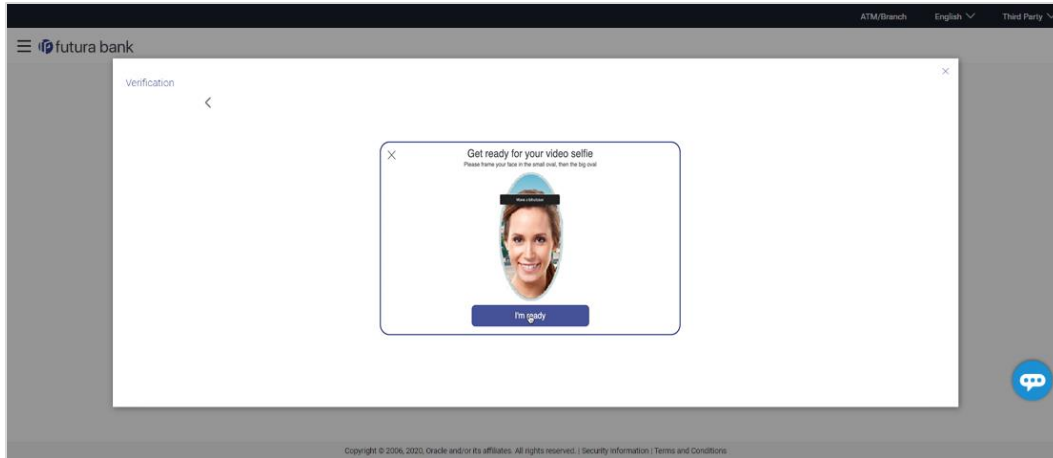
11. Click **Start** to begin face verification.
    The device's camera will be switched on and the system will display commands guiding you to align your face to the device's camera.

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.
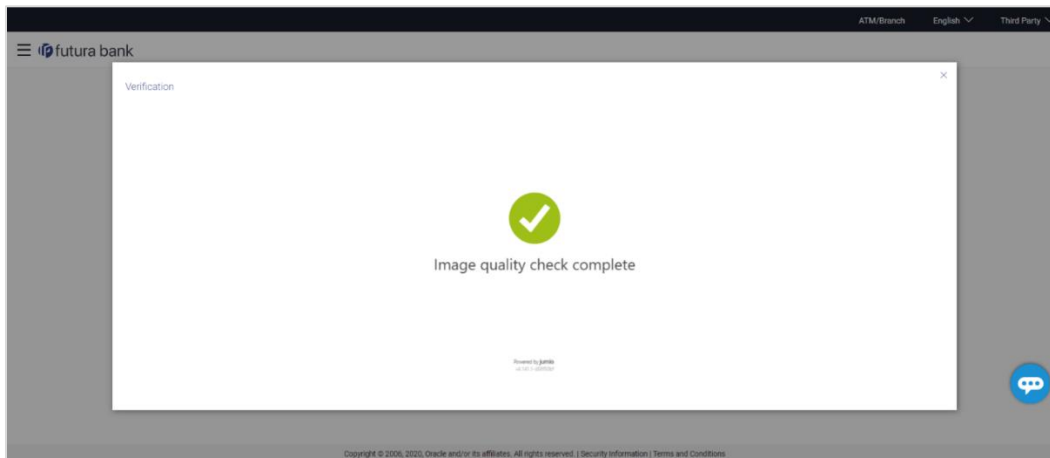
Liveness Check Outcome – Success

In both modes (assisted and unassisted) of liveness check, once your identity verification has been completed successfully, the following message will be displayed.
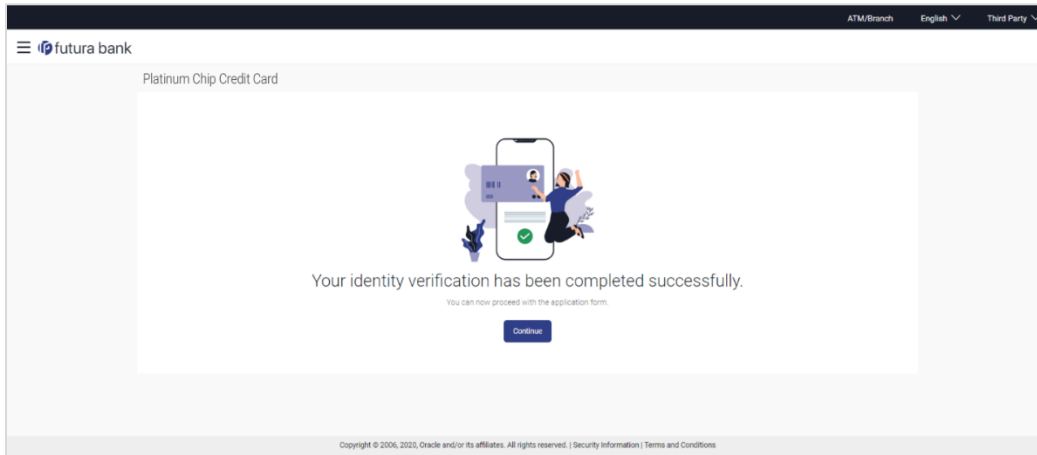
12. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

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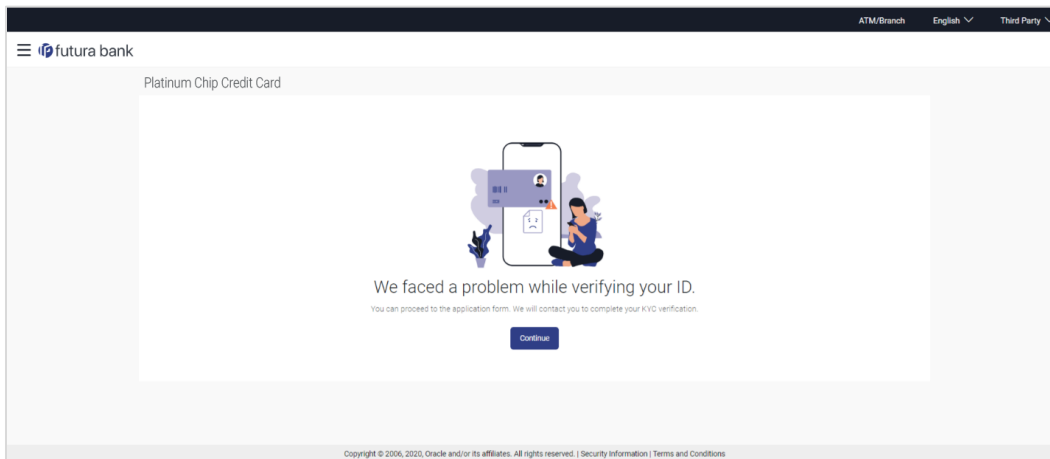
13. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

[Home](#)

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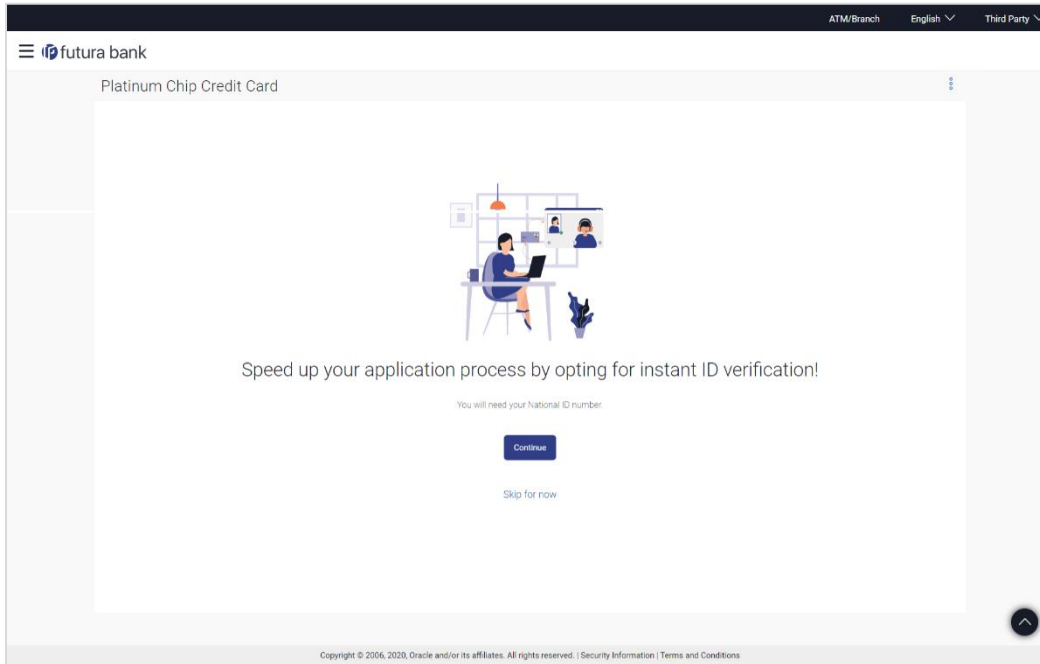
13. Click **Proceed** to proceed with national ID verification. The first page of national ID verification will be displayed.

    OR

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

    Under the kebab menu –

    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

ID Verification

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.

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Field Name	Description
Select ID	The type of national IDs supported. (as configured by the Bank) The options are: • Passport • Aadhaar • Social Security Number • Driving License Note : This field will be displayed only if multiple ID proof types are supported for the geography in which the application is being made.
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.

14. From the **Title** list, select the title that applies to you.

15. In the **Last Name** field, enter your last name.

16. In the **First Name** field, enter your first name.

17. In the **Middle Name** field, enter your middle name, if applicable.

18. From the **Date of Birth** date picker, select your date of birth of yours.

19. From the **Select ID** list, select the type of ID you would like to provide.

20. In the **ID Number** field, enter the national ID number.

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.
OR

Under the kebab menu –

• Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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Complete ID Verification

Field Description

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

21. 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.
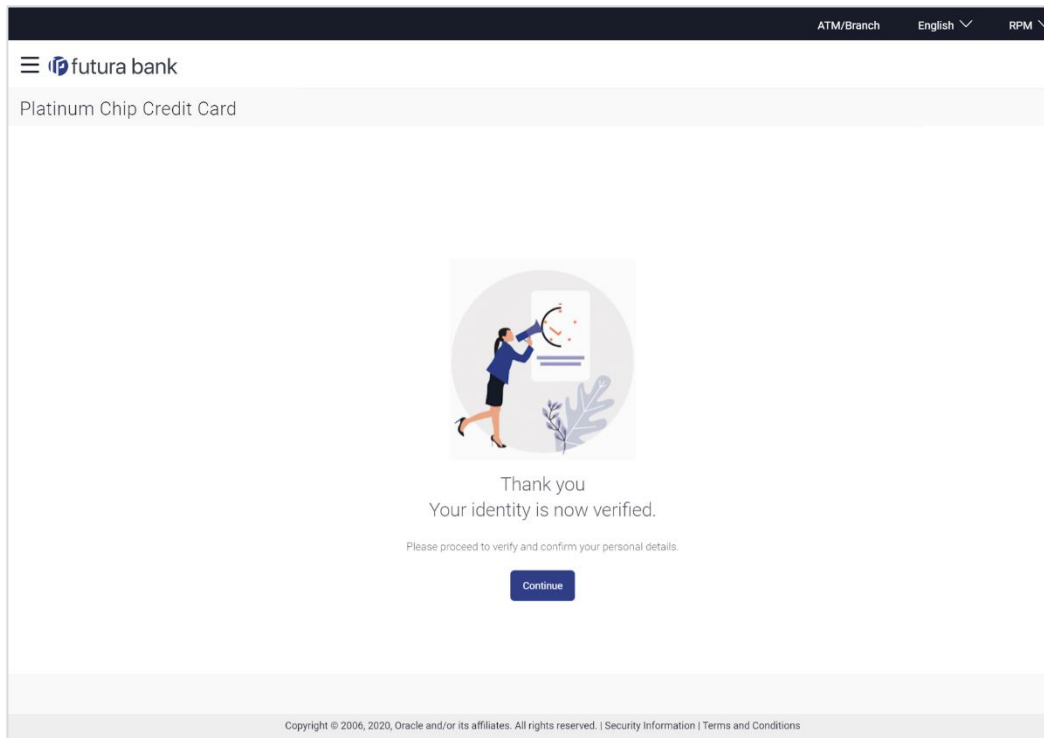OR
Click **Resend Code** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
OR
Click **Back** to navigate back to the previous page.

ID Verification Success page

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

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3.8 <u>Upload Documents</u>

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, you will be navigated to the app. store and will be guided to install the banking application.

Note:
1) Click on the **<u>Refer the list of required documents</u>** 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.

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23. 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.

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Upload Documents

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.

Field Name	Description
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.

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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 on the **<u>Scan QR-code anytime to continue on mobile</u>** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.9   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

Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last name	Your last name.
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:
	• Male
	• Female
	• Other
	• Do not wish to disclose
Marital Status	Your marital status.
	The options are:
	• Legally Separated
	• Married
	• Unmarried
	• Widow
Citizenship By	The country of which the applicant is a citizen.
	• Acquire
	• Birth
	• Others
	• Residence
Nationality	Your nationality.

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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: • 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.

> 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.

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.

ORACLE®

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: • 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. > 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.

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.

ORACLE

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.

24. From the **Title** list, select the title that applies to you.

25. In the **First Name** field, enter your first name.

26. In the **Middle Name** field, enter your middle name, if applicable.

27. In the **Last Name** field, enter your last name.

28. From the **Date of Birth** date picker, select your date of birth of yours.

29. From the **Gender** list, select your gender.

30. From the **Martial Status** list, select your marital status.

31. From the **Citizenship By** list, select the means by which you are a citizen of the country in which the application is being made.

32. In the **Nationality** list, specify your nationality.

33. From the **Country of Birth** field, select the country in which you were born.

34. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.

35. In the **ID Number** field, enter the identity number of the proof of identity selected.

36. From the **Valid till** date picker, select the date till which the identification document is valid.

37. 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.

ORACLE

   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**'.

38. 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.

39. In the **Email ID** field, enter your email ID.

40. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

ORACLE

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.

    OR

    Under the kebab menu –

    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

    Home

ORACLE®

3.10 <u>Employment Information</u>

You can provide your employment details in this step.

Employment Information

Field Description

Field Name	Description
Primary Employment	

Field Name	Description
Employment Type	Your current employment type. The options are: • 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: • Service • Professional • Business
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No

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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.

42. From the **Employment Type** list, select the type of employment that is applicable to you.

43. In the **Company or Employer Name** field, enter the name of the company or employer for whom you are employed.

44. From the **Employment Start Date** date picker, select the date on which you started working with this company/employer.

45. In the **Employee ID** field, enter your employee ID.

46. From the **Employment Category** list, select your category of employment.

47. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.

48. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.

49. In the **I currently work in this role** field, select the option of choice.

Note:
1) Click **Add another Employment** to capture other past or current employment details.

3) Click the 🗑 icon against any of the additional employee details records to delete the specific employment record.

50. 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.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3–45

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3.11 <u>Financial Profile</u>

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

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.

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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.

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

52. 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

ORACLE®

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.

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

54. 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.

55. Click on the **Add Asset Information** card. The overlay layer appears.
    OR
    Select the **I have no Assets** checkbox.

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

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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.

57. 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.

58. 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.

59. 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.

    OR

    Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

ORACLE®

3.12 Card Preferences

This step enables you to enhance the features of the card you are applying for. You can provide your preferences related to services you would like on your card which could include International usage, Balance Transfers or Add-On Cards, etc.

Note: If the host is OFLO, you will only be provided with the option to apply for add-on cards.

Card Preferences

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Field Description

Field Name	Description
Features available on your card	
Will you be using this card internationally?	The facility to specify if the credit card should be enabled for international usage or not. The options are: • Yes • No
Transfer balances to new card?	The facility to specify whether the balances of other credit cards are to be transferred to this card or not. The options are: • Yes • No

Balance Transfer Details

Below following fields will be displayed if you select **Yes** option in the **Transfer balances to new card?** field.

Issued By	The issuer of the card from which balance is to be transferred.
Balance to be transferred	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
Transfer another balance	Click on the link to transfer another balance. The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.
Apply for Add-On Cards?	The facility to apply for add-on cards. The options are: • Yes • No

Add-On Card Holder Information

The following fields will be displayed if you select the option **Yes** in the **Apply for Add-On Cards?** field.

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Field Name	Description
Upload	The option to upload the add-on card holder's ID proof so as to have his/her information pre-populated based on the ID document.

> 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.

Field Name	Description
Title	The salutation/title applicable to the add-on card holder. Examples of salutation are Mr., Mrs., Dr. etc.
Last Name	The Add-On card holder's last name.
First Name	The Add-On card holder's first name.
Middle Name	The Add-On card holder's middle name, if applicable.
Relationship with primary card holder	The Add-On card holder's relationship with you. The options are: • Spouse • Mother • Father • Brother • Sister • Son • Daughter
Date of Birth	The date of birth of the add-on card holder. The format of the date should be DD/MM/YYYY.
Identification Type	The type of identification that can serve as the add-on card holder's proof of identity. The options are: • Passport • Driving License • SSN • PAN Card • Aadhar Card

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Field Name	Description
ID Number	The Add-On card holder's identity number specific to the identification type selected under the **Identification Type** field.
Phone Number	The Add-On card holder's phone number.
Email ID	The Add-On card holder's email ID.
Address same as primary applicant's?	Identify if Add-On card holder's mailing address is the same as your address. The options are: • Yes • No
Add Address	Click on the card, the **Address Details** overlay window appears which contains below fields in which you can provide Add-On card holder's address.

Address Details

The following fields are displayed on an overlay layer if the **No** option is selected in the **Address same as primary applicant's?** field.

Location/Address	The add-on card holder's 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. 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.

The values in the following fields will be prepopulated based on what is selected on the map or in the **Location/Address** field. You also opt to enter the 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 number of the add-on card holder.
Building Name	The building name of the add-on card holder.
Street	The street in which the add-on card holder's address is located.
Locality	The locality in which the add-on card holder's address is located.
Zip Code	The zip code of the add-on card holder's address.

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Field Name	Description
City	The city in which the add-on card holder's address is located.
State	The state in which the add-on card holder's address is located.
Country	The country in which the add-on card holder's address is located.
Add another card	Click on the link to add more add-on cards. You can add maximum 3 add-on cards.

60. In the **Will you be using this card internationally?** field, select the option if you wish to avail a facility to use credit card while travelling overseas.

61. In the **Transfer balances to new card?** field, select the option if you wish to avail a facility to transfer balances to new card.

    a. If you select the option **Yes**;

        i. From the **Issued By** list, select the name of the institution that issued the card.

        ii. In the **Balance to be transferred** field, enter the amount to be transferred.

62. In the **Apply for Add-On Cards?** field, select the option if you wish to apply for an Add-On card.

    a. If you select the option **Yes**;

        i. From the **Title** list, select the title that applies to add-on card holder.

        ii. In the **Last Name** field, enter the add-on card holder's last name.

        iii. In the **First Name** field, enter the add-on card holder's first name.

        iv. In the **Middle Name** field, enter the add-on card holder's middle name, if applicable.

        v. From the **Relationship with primary card holder** list, select the relationship that the add-on card holder has with you.

        vi. From the **Date of Birth** date picker, select the add-on card holder's date of birth.

        vii. From the **Identification Type** list, select the document that will serve as identification proof of the add-on card holder.

        viii. In the **ID Number** field, enter the identity number specific to the identification document type selected under the **Identification Type** list.

        ix. In the **Email ID** field, enter the add-on card holder's email ID.

        x. In the **Phone Number** field, enter the add-on card holder's phone number.

        xi. In the **Address same as primary applicant's?** field, select the option of choice;

            1. If you select the option **No**;

                i. The **Add Address** card appears. Click on the card to invoke the **Address Details** overlay layer.

                ii. In the **Location/Address** field, enter the add-on card holder's address.

                iii. In the **House No.** field, enter the add-on card holder's house or flat number.

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iv.   In the **Building Name** field, enter the building/house name of the add-on card holder's address, if applicable.

v.   In the **Street** field, enter the name of the street on which the add-on card holder's address is located.

vi.   In the **Locality** field, enter the locality in which the add-on card holder's address is located.

vii.   In the **Zip Code** field, enter the zip code of the add-on card holder's address.

viii.   In the **City** field, enter the name of the city in which the add-on card holder's address is located.

ix.   In the **State** field, enter the name of the state in which the add-on card holder's address is located.

x.   In the **Country** field, enter the name of the country in which the add-on card holder's address is located.

xi.   Click **Add** to add the address details. The Add-on Card Holder section displays the newly added address.

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

2.   If you select the option **Yes,** it will be considered that the add-on card holder's address is the same as yours.

> **Note**: if you have opted to upload an ID proof of the add-on card holder, all the information of the add-on card holder that can be fetched from the ID proof document will be prefilled in the respective fields. You can verify and edit the values in any of the fields as required.

63. 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 **Skip this Step** link. This option will only be provided, if card preferences is optional for the product for which the application is being made. The next step in the application will be displayed.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

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3.13 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

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64. 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.

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

    Under the kebab menu –

    • Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.14 <u>Terms of Service</u>

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

65. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.

66. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.

67. 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.

68. Click **Confirm** to proceed with application submission.
OR
Click **Back** to navigate back to the previous step in the application.

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

Home

ORACLE®

3.15 <u>Submitted Application - Confirmation</u>

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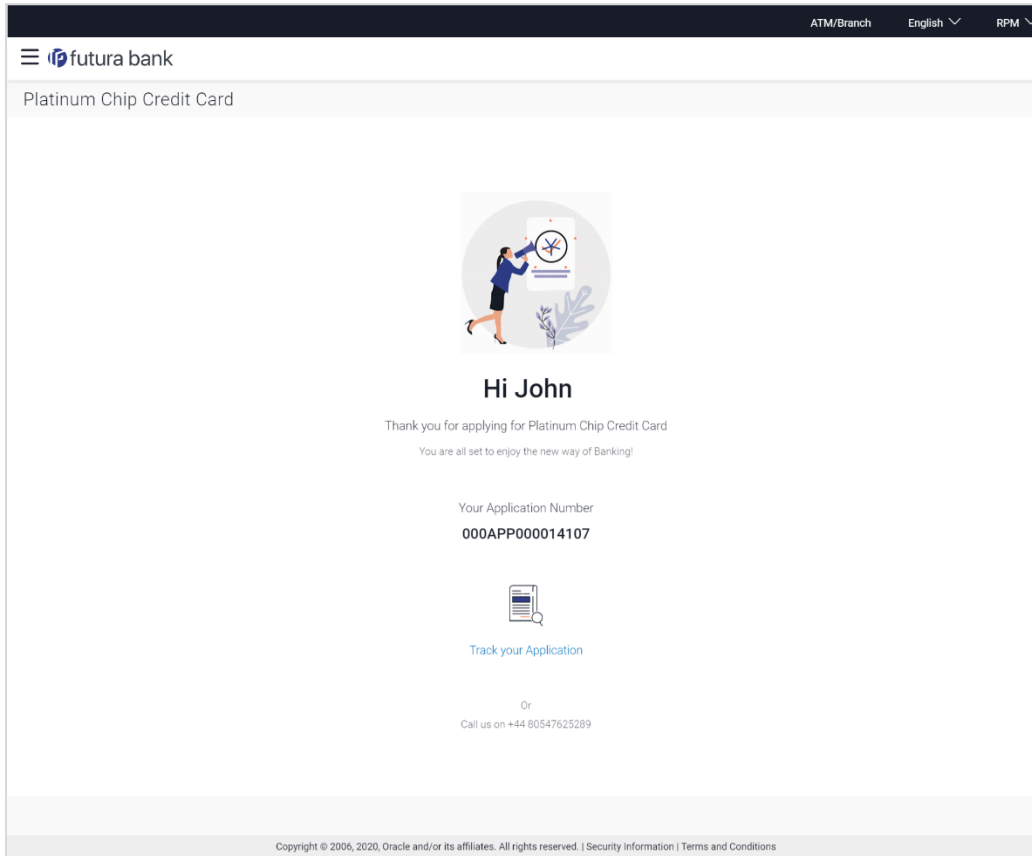
69. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

[Home](#)

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3.16 <u>Existing User</u>

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 kickoff 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, depending on the configuration, you might either not be allowed to apply for the product or you will be allowed to proceed with the application which will also contain steps for ID verification (National ID and/or Liveliness Check based on what is configured).

The credit card application form for existing customers, with KYC status as active, 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. **Credit Preferences** – In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers. If the host is OFLO, the only preference enabled will be the option to apply for add-on cards.

5. **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.

6. **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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<u>FAQ</u>

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. **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.

3. **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.

4. **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.

5. **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, can the entire bundled application, if you wish to do so.

6. **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.

7. **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.

8. **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.

9. **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.

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

    Yes, bank administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.

11. **How does National ID verification work?**

    The bank can integrate with government or other third party systems (which store and mantain 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.

12. **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.

[Home](#)

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