Retail Originations Savings Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 21.1.3.0.0

Part No. F40800-01

November 2021

ORACLE®

Retail Originations Savings Accounts User Manual

November 2021

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

Table of Contents

1. Preface

1.1 <u>Intended Audience</u>

This document is intended for the following audience*:*

* Customers
* Partners

1.2 <u>Documentation Accessibility</u>

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 <u>Access to Oracle Support</u>

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 <u>Structure</u>

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 <u>Related Information Sources</u>

For more information on Oracle Banking Digital Experience Patchset Release 21.1.3.0.0, refer to the following documents:

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

ORACLE®

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
1	Savings Account Application Submission	✗	✓	✓
2	Insta-Savings Account Application Submission	✗	✓	✓

Home

ORACLE

3. Savings Account Application

A savings account is an interest-bearing deposit account held at a bank or in a financial institution that yields a modest interest. The savings account application of OBDX has been created to enable customers to apply for savings accounts easily by providing minimal personal details. Applicants can quickly apply for savings accounts by simply specifying their basic personal information and defining account preferences, if required.

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. If the Nominee Information section is enabled for the Savings Account product category, this feature is also enabled to prefill nominee information by fetching information from the nominee's ID proof document.

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.

ORACLE®

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 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.

ORACLE

- **Savings Account Preferences:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.

- **Nominee Information:** If you wish to do so, you can specify details of your nominee in this section. Nominee details will include basic information such as name, date of birth, address etc. In case the nominee is a minor, you will have to mandatorily also specify information of the nominee's guardian.

- **Review and Submit**: Once you have filled out all the information required in the savings account 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 **savings** account 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.

- **Fund your account:** This step will be part of the application form if it has been configured for Savings Account applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. If you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds.

  Note: In case a prospect is applying, this step will be part of the application form only if host integration is third party.

- **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 > Savings Accounts
OR
Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Savings Accounts

To apply for a savings account:

1. Click on **Savings Accounts** under the product offerings section in the Bank Portal page.

   A screen containing the Savings Account products available for online application will be displayed.

3.1 <u>Savings Accounts - Product Listing</u>

This page is displayed once you select the **savings accounts** category on the bank portal. All the **savings account** 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
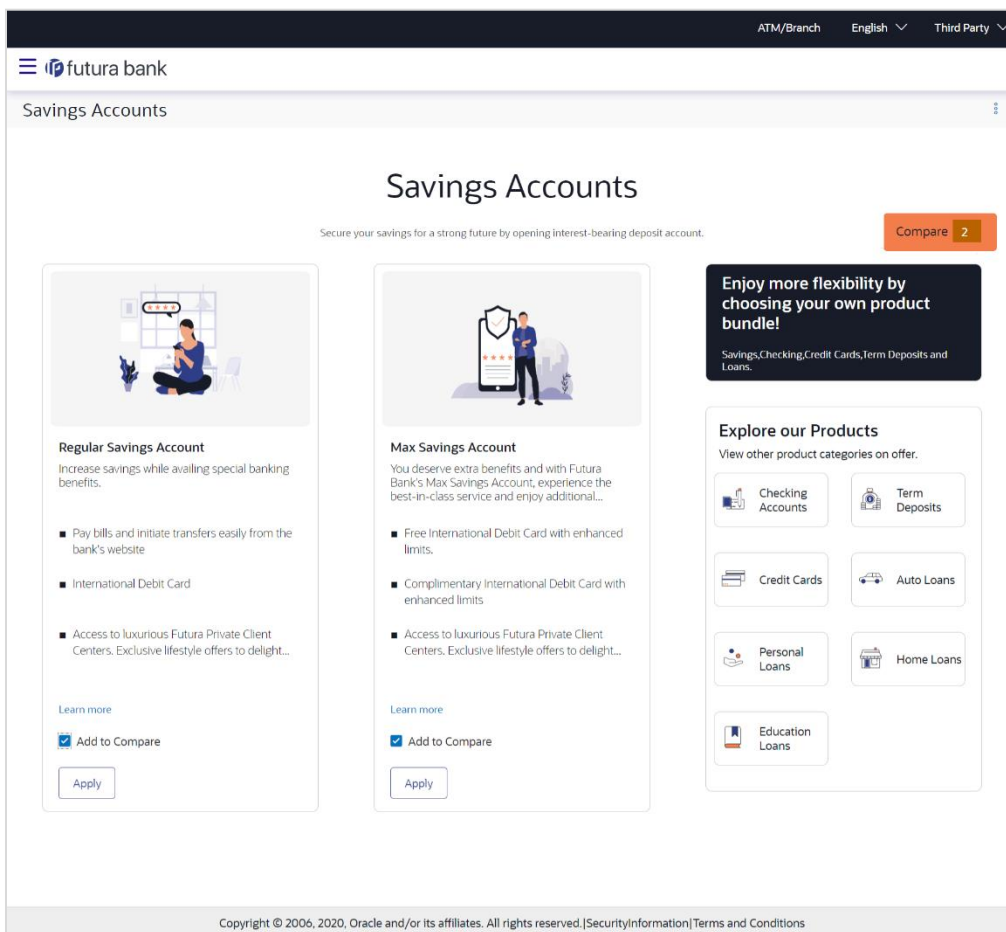
Field Description

Field Name	Description
The following information is displayed on each product card.	

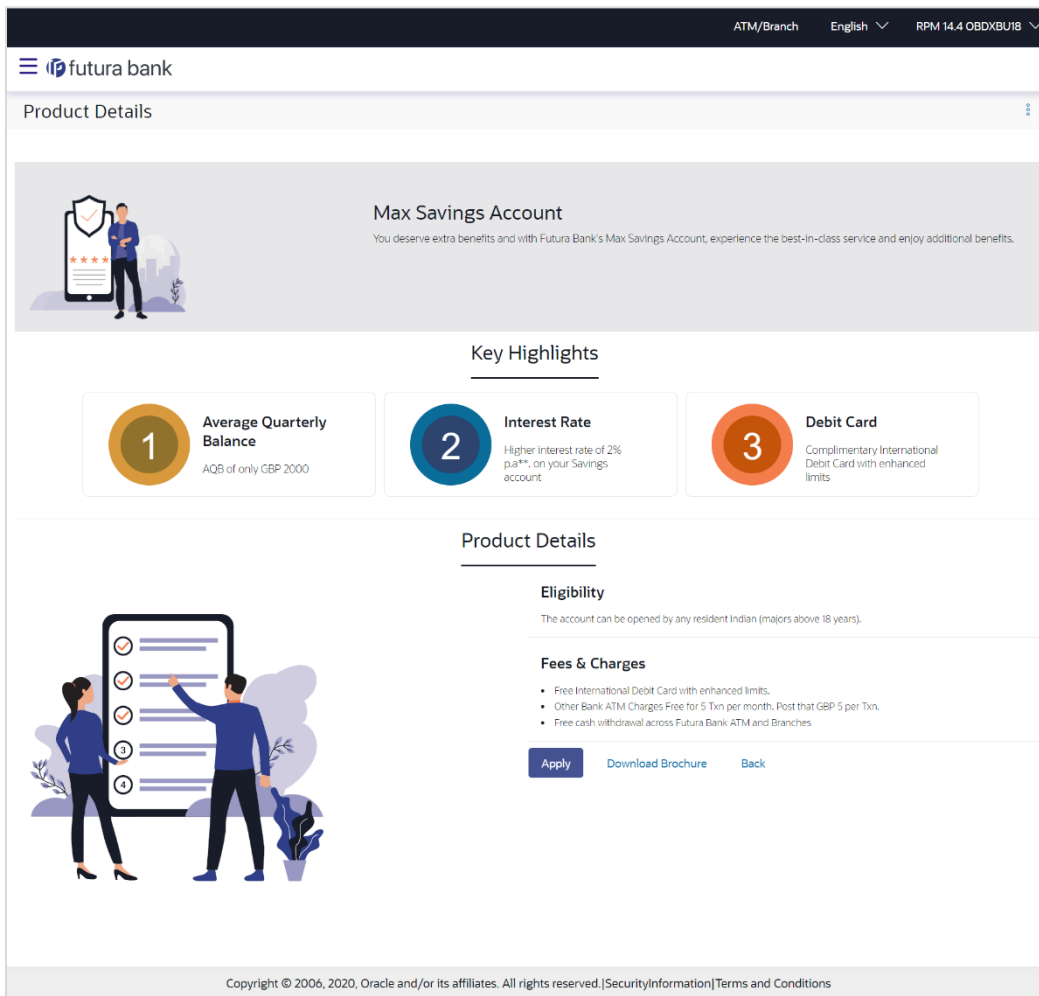| Field Name	Description
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.
Cross Sell 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. 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.

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](#)

ORACLE®

3.2   Savings Accounts - Product Details

This page is displayed if you click on the **Learn more** link provided on the product cards on the product listing page.

Product Details

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.

ORACLE®

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

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**.

[Home](#)

ORACLE®

3.3   <u>Savings Accounts - 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.

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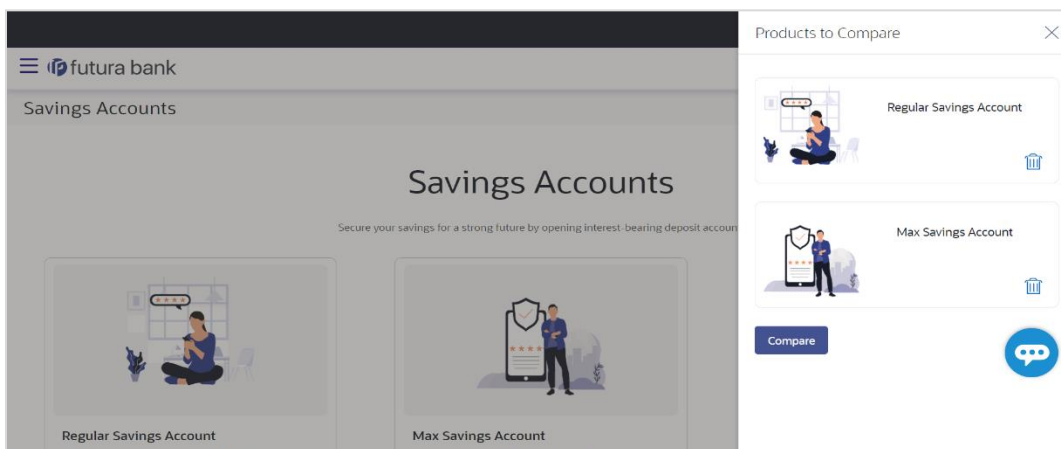
3. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
   OR

   Click the [trash icon] 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.

ORACLE®

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.

4. 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.

[Home](#)

ORACLE®

3.4 <u>Kick Off page</u>

This page displays the various steps involved in the savings account 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 savings account 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

5. 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**.

[Home](#)

ORACLE®

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.

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

7. 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.

8. 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.
9. The success message of mobile number verified appears.

Mobile Verification Success page
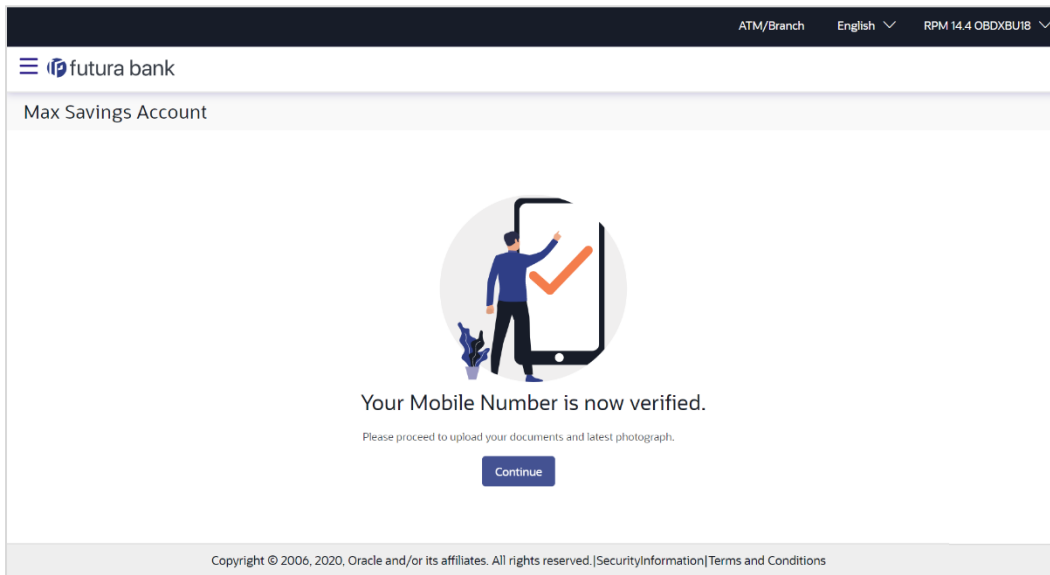
10. Click **Continue** to proceed to the next step in the application. The next step appears.

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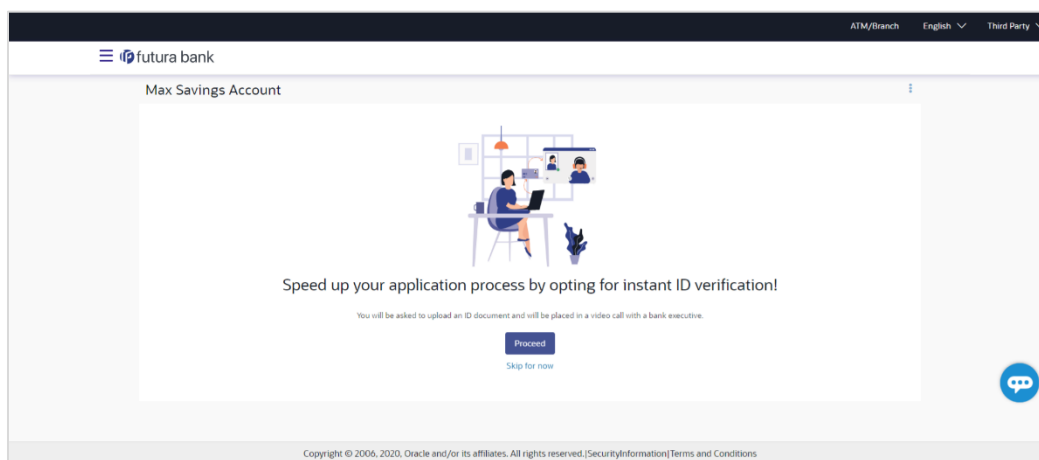
Unassisted Mode
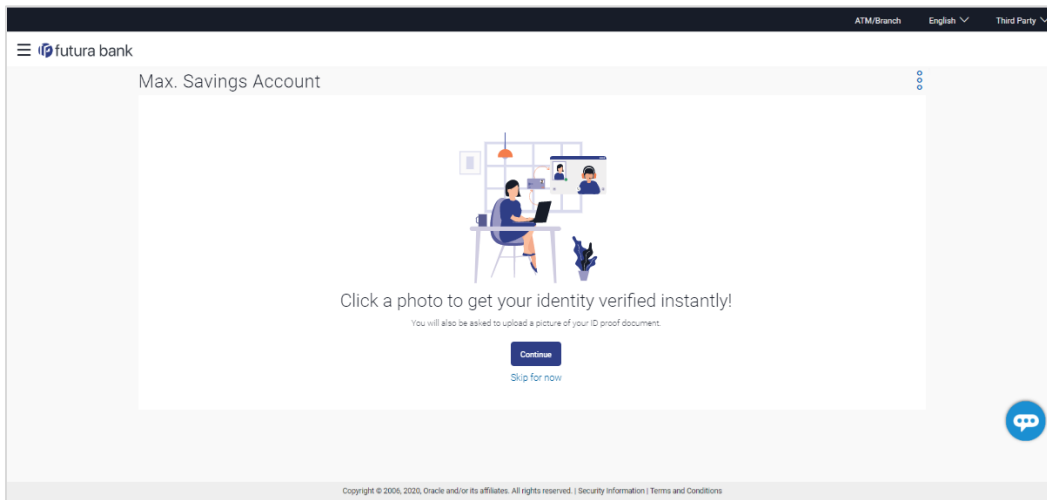
1. Click **Continue** to proceed with Liveness Check. The first page of liveness check will be displayed.

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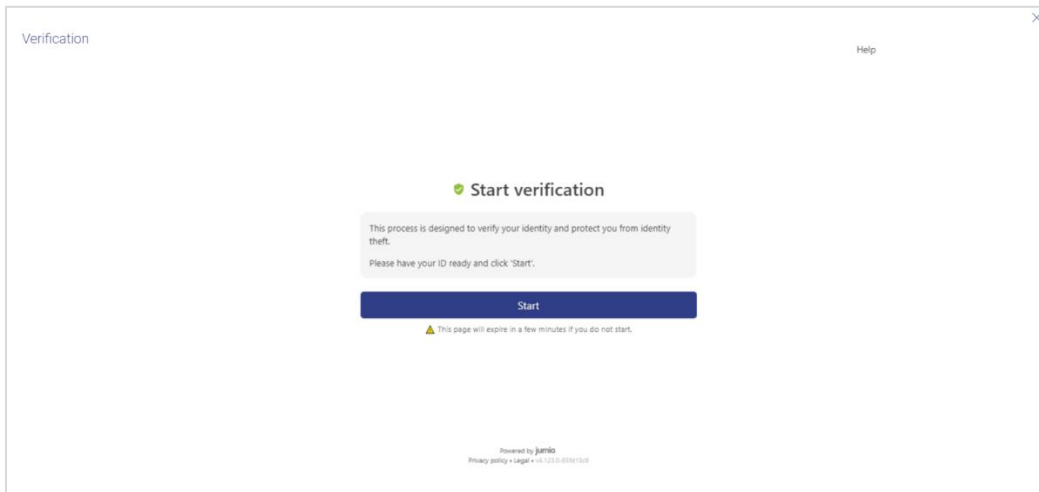
2. Click **Start** to start with the liveness check flow.

ORACLE®

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.

ORACLE

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.

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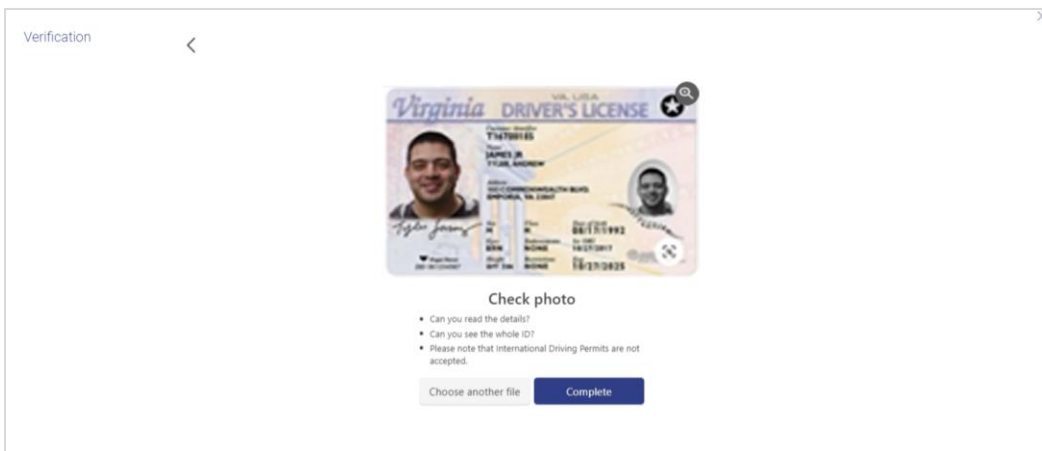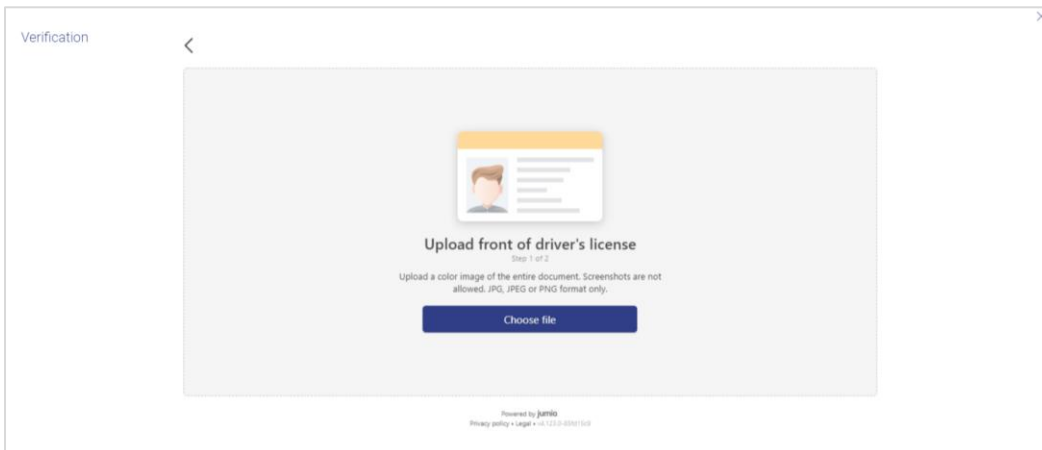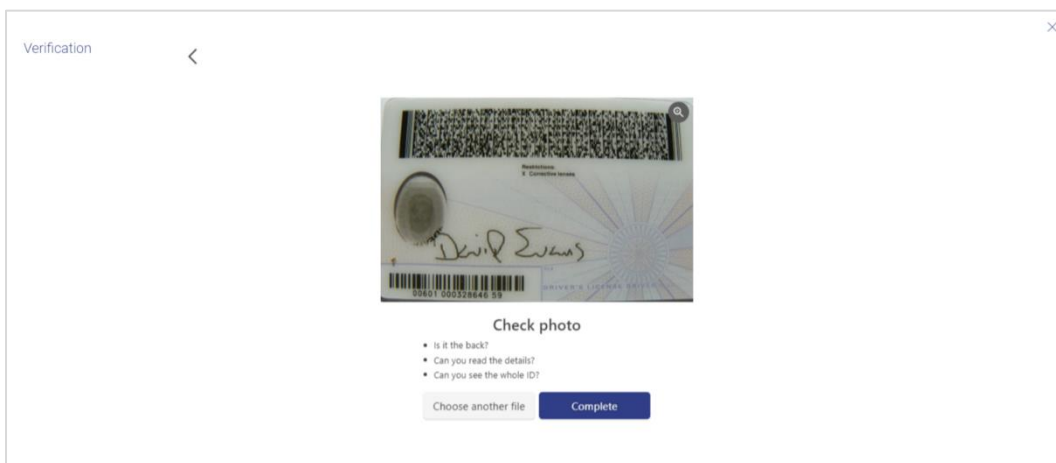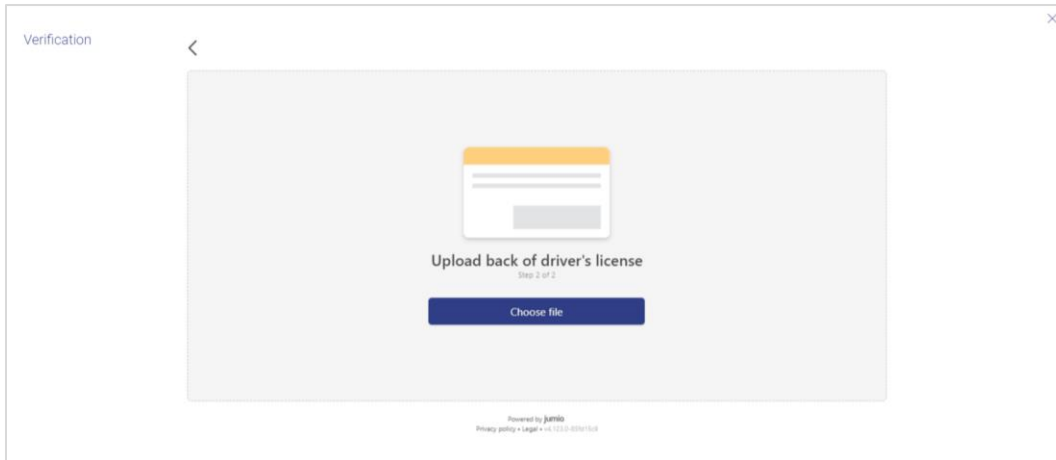
6. Click **Choose file** to upload the front image of the identity proof document. The file browser window is opened through which you can browse your device and upload the image of choice.

   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.

ORACLE®

3.6.1 <u>Liveness Check – Assisted Mode</u>

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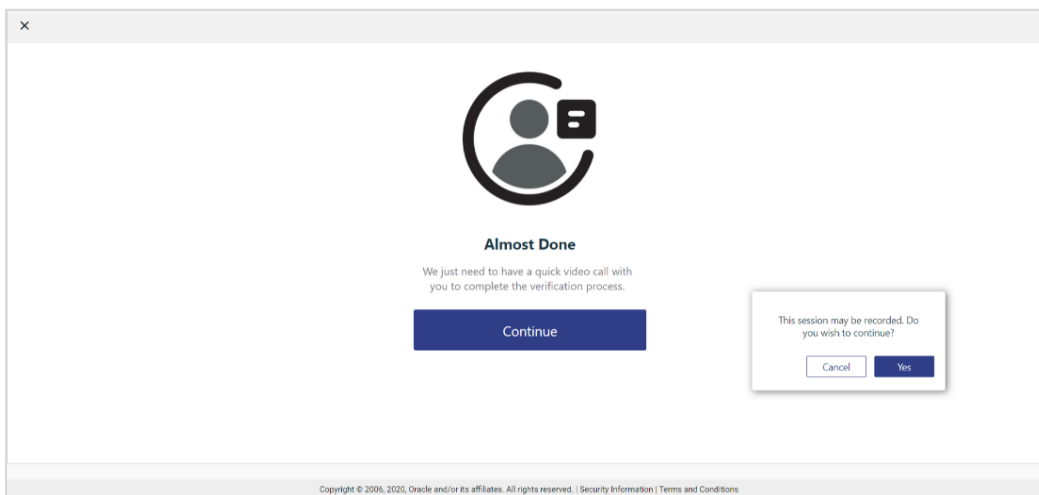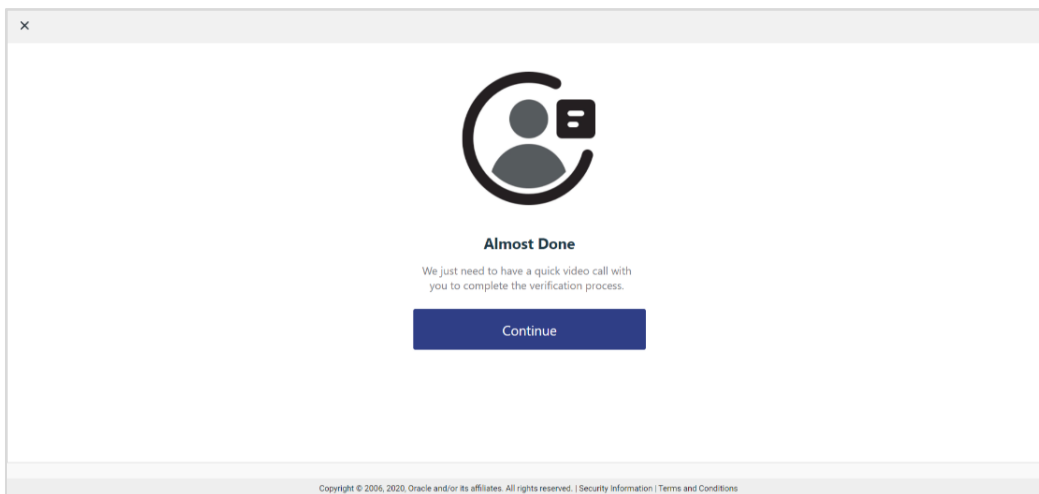
8. Click **Continue** if you agree to enter into a video call with a bank executive.

   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

ORACLE®

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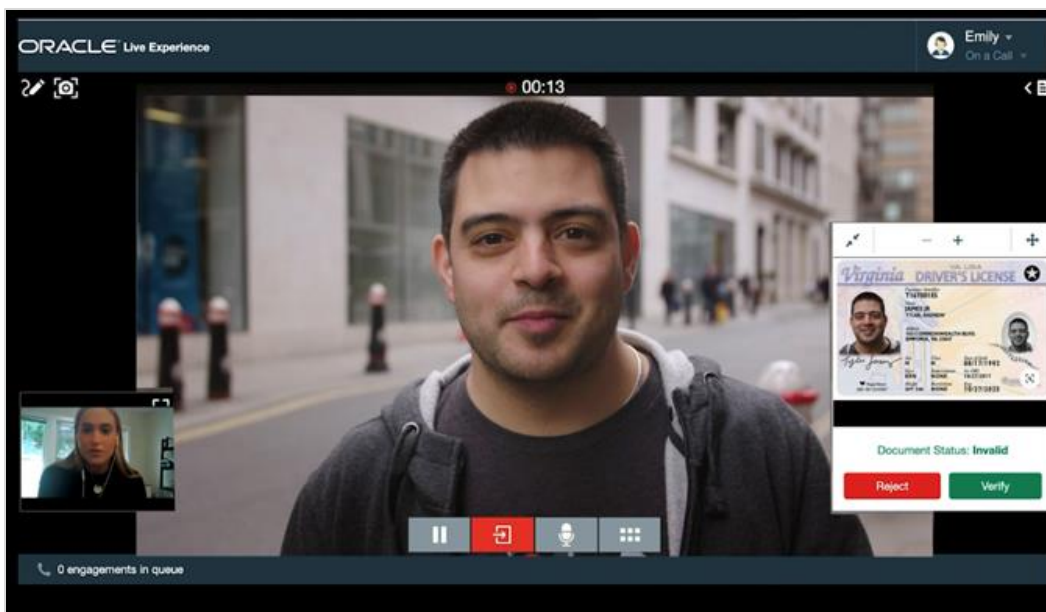
10. If the bank executive has approved the liveness check, you will be displayed a success message.

    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.

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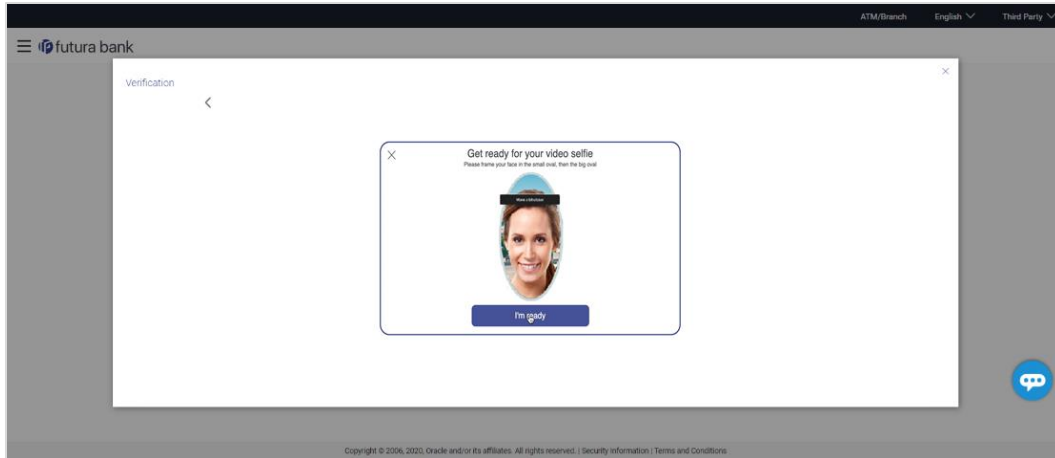
11. Click **Start** to begin face verification.
The device's camera will be switched on and the system will display commands guiding you to align your face to the device's camera.

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.

ORACLE®
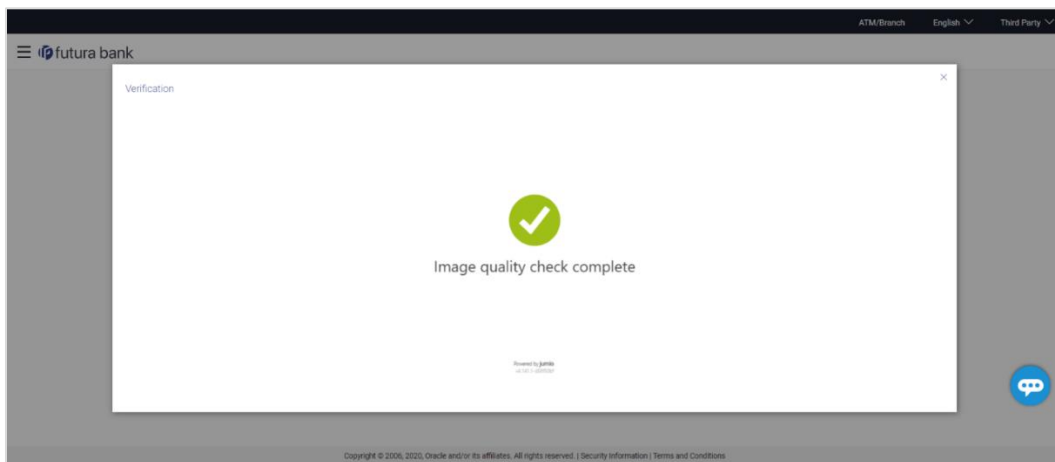
Liveness Check Outcome – Success

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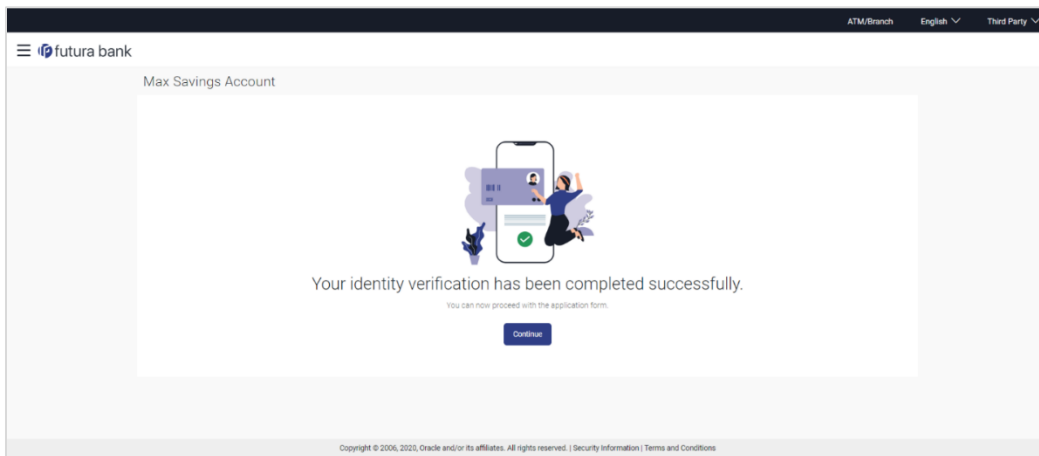
12. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

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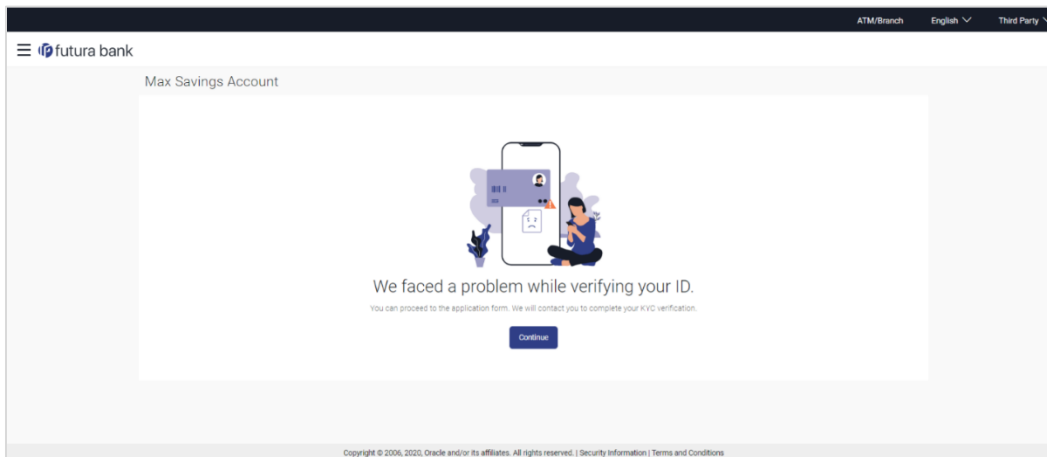
13. Click **Continue** to continue with the application form. The next step in the application form will be displayed.

Home

ORACLE®

3.7 <u>ID Verification</u>

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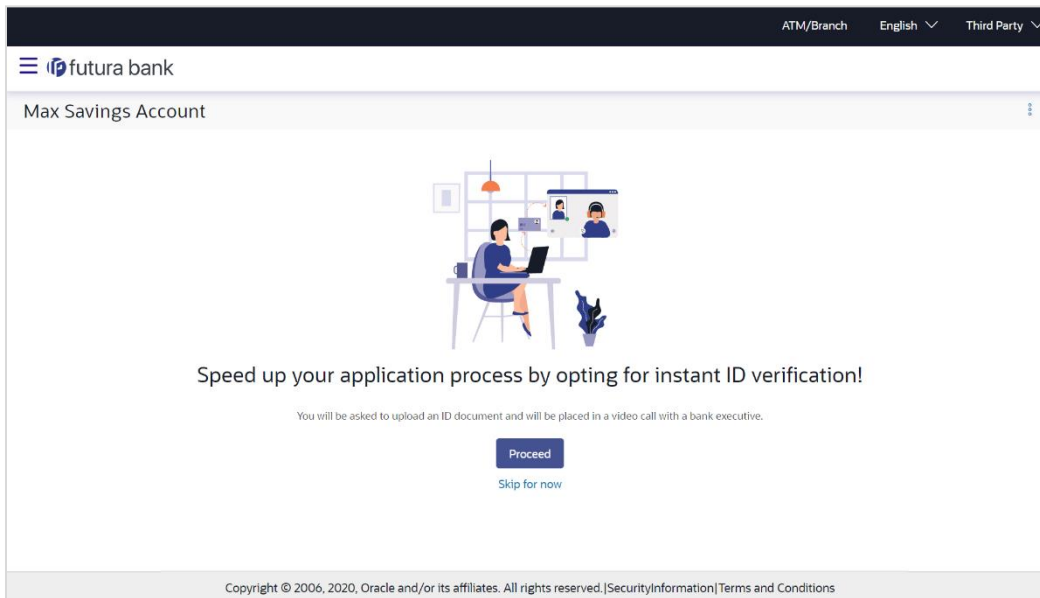
13. Click **Proceed** to proceed with national ID verification. The first page of national ID verification will be displayed.

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.

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.

ORACLE

Complete ID Verification
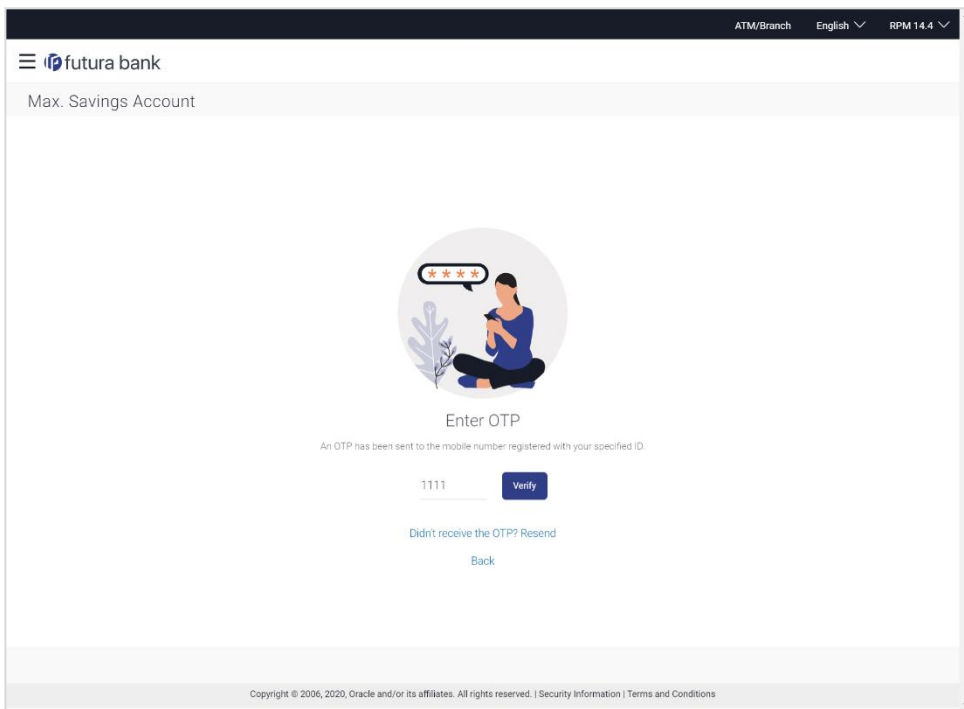
Field Description

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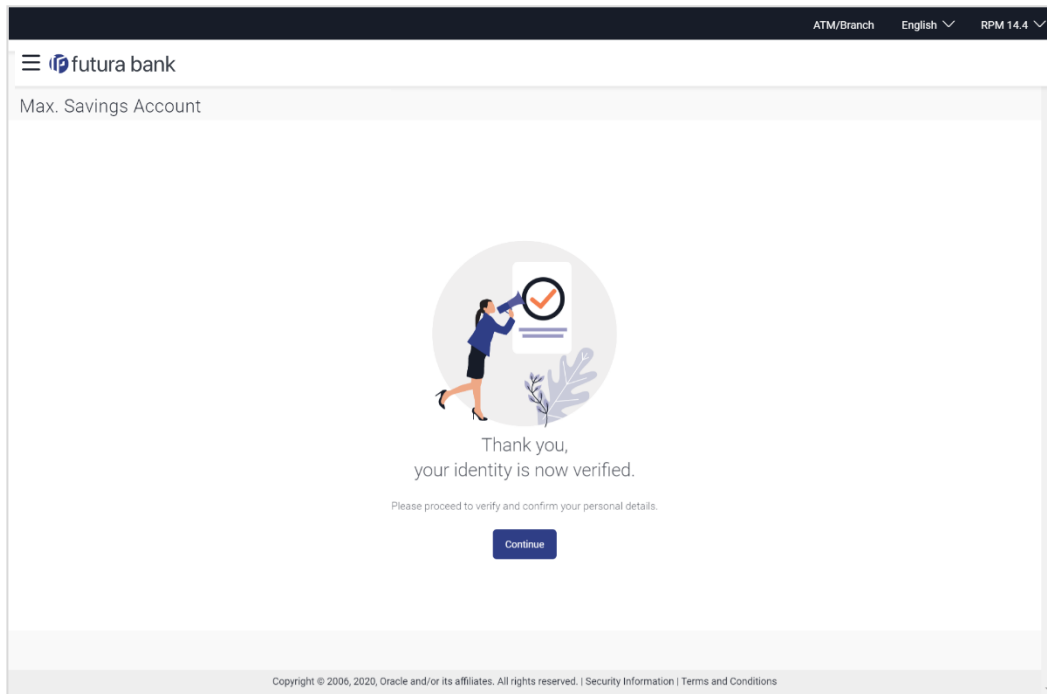
22. Click **Continue** to proceed to the next step in the application.

ORACLE®

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, the user 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.

---

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.

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.

ORACLE®

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 **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

3.9   <u>Personal Information</u>

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.
Country of Birth	The country in which you were born.

ORACLE®

Field Name	Description
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®

Savings Account Application

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>Savings Account Preferences</u>

This step enables you to enhance the features of the account you are applying for. You can provide your preferences related to services you would like on your account which could include Debit Card, Passbook, Cheque Book, access to Direct Banking and Phone Banking, etc. You can also select the currency in which you wish your account to be held and define account statement preferences such as the delivery mode and frequency.

Savings Account Preferences

Field Description

Field Name	Description
Specifications	
Preferred Currency	The currency in which you wish to hold your savings account.

Account Statement Mode	Specify the mode through which you would like the account statement to be delivered.
	
	The options are:
	
	   • Email
	
	   • Physical

Statement Frequency	The frequency at which you would like to receive account statements.
	
	The options are:
	
	   • Monthly
	
	   • Quarterly
	
	   • Bi Annual
	
	   • Annual

Optional Services	
Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

41. From the **Preferred Currency** list, select the currency in which you wish your account to be held.

42. In the **Account Statement Mode** field, select the desired option.

43. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.

44. Select the checkbox against any service that you wish to have enabled on your account.

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 this step 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 mobile or tablet.
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.

ORACLE®

3.11 <u>Nominee Information</u>

This step enables you to add nominee information while applying for the savings account. This step is not mandatory and if you do not wish to add a nominee to your account, you can opt to skip this step. If you do opt to add a nominee, you will be required to provide information pertaining to the nominee's name, date of birth, address etc. In case the nominee is a minor, you will also be required to specify information about the nominee's guardian.

Nominee Information

ORACLE®

Field Description

Field Name	Description
Upload	The option to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.
Title	Specify the salutation/title applicable to the nominee. Examples of salutation are Mr., Mrs., Dr. etc.
Last Name	Specify the last name or surname of the nominee.
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Date Of Birth	Specify the date of birth of the nominee.
	The system validates the date of birth to ascertain whether the nominee has attained the age of majority as per the definition of the major in the country in which the application is being made.
	The format of the date should be DD/MM/YYYY. If the nominee is a minor, the Guardian Information sub section will be displayed and you will be required to mandatorily specify information of the nominee's guardian.
Relationship with applicant	Specify the nominee's relationship with you. E.g. If the nominee is your mother, choose the value Mother' from the list of values.
	The options are:
	• Spouse
	• Mother
	• Father
	• Brother
	• Sister
	• Daughter
	• Son
Is nominee's address same as applicant's permanent address?	Specify whether the nominee's address is the same as that of your permanent address.
	The options are:
	• Yes
	• No
	If you have selected the option **No**, you will be required to specify the nominee's address.
Add Address	

ORACLE®

Field Name	Description

This option will be displayed only if the option **No** has been selected in the field **'Is nominee's address same as that of the applicant's permanent address?'.**

Address

Click on the **Add Address** card. The overlay window appears which contains fields in which you can provide the nominee's address.

Location/Address	Address details of the nominee 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 the address so as to mark the 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 the nominee.
Building Name	Enter the building name of the nominee.
Street	Specify the street in which the nominee's address is located.
Locality	Specify the locality in which the nominee's address is located.
Zip Code	Enter the zip code of the nominee's residence.
City	The city in which the nominee's residence 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 the nominee's residence 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 the nominee's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Email ID	Specify the email ID of the nominee.
Mobile Number	Specify the mobile number of the nominee.

ORACLE

Field Name	Description
Alternate Number	You can specify an alternate phone number at which the nominee can be contacted, if available. This field is optional.

Guardian Details

This section will be displayed only if the nominee is a minor as identified by the nominee's date of birth.

Upload	The option to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
Last Name	Specify the last name or surname of the guardian.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Date Of Birth	Specify the date of birth of the guardian.
Is guardian's address same as applicant's permanent address?	Specify whether the guardian's address is the same as that of your permanent address. The options are: - Yes - No If you have selected the option **No**, you will be required to specify the guardian's address.
Add Address	Click the icon to enter the guardian's address on an overlay page.

Address

Click on the **Add Address** card. The overlay window appears which contains fields in which you can provide the guardian's address.

Location/Address	Address details of the guardian 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.

ORACLE

Field Name	Description

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.

Field Name	Description
House No.	The house or flat number of the guardian.
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Locality	Specify the locality in which the guardian's address is located.
Zip Code	Enter the zip code of the guardian's residence.
City	The city in which the guardian's residence 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 the guardian's residence 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 the guardian's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian.
Alternate Number	You can specify an alternate phone number at which the guardian can be contacted, if available. This field is optional.

45. Click **Upload** to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.
    OR

46. From the **Title** list, select the title that applies to the nominee.

47. In the **Last Name** field, enter the last name of the nominee.

48. In the **First Name** field, enter the first name of the nominee.

49. In the **Middle Name** field, enter middle name of the nominee, if applicable.

50. From the **Date of Birth** date picker, select date of birth of the nominee.

51. From the **Relationship with applicant** list, select the nominee's relationship with you.

52. In the **Is nominee's address same as applicant's permanent address?** field, select the option of choice.

    a. If you have selected the option **No**;

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

        ii. In the **Location/Address** field, enter the address location of the nominee.

        iii. In the **House No.** field, enter the house or flat number of the nominee, if applicable.

        iv. In the **Building Name** field, enter the name of the building/house of the nominee, if applicable.

        v. In the **Street** field, enter the name of the street on which the nominee's address is located.

        vi. In the **Locality** field, enter the locality in which the nominee's address is located.

        vii. In the **Zip Code** field, enter the zip code of the nominee's address.

        viii. In the **City** field, enter the name of the city in which the nominee's address is located.

        ix. In the **State** field, enter the name of the state in which the nominee's address is located.

        x. In the **Country** field, enter the name of the country in which the nominee's address is located.

        xi. Click **Add** to add the address details. The **Nominee Information** page displays the newly added address.

Note: Once the address has been added, the button which was initially labelled 'Add' on the **Address** overlay layer will be labelled as '**Update**'.

---

    b. If you have selected option **Yes,** your permanent address will be considered as the nominee's address.

53. In the **Email ID** field, enter the email ID of the nominee.

54. In the **Mobile Number** field, enter the mobile number of the nominee.

55. In the **Alternate Number** field, enter an alternate phone number of the nominee by which the bank will be able to contact the nominee. This field is optional.

56. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.

    a. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
OR

    b. From the **Title** list, select the title that applies to the guardian.

    c. In the **Last Name** field, enter the last name of the guardian.

    d. In the **First Name** field, enter the first name of the guardian.

    e. In the **Middle Name** field, enter middle name of the guardian, if applicable.

    f. From the **Date of Birth** date picker, select the date of birth of the guardian.

    g. In the **Is guardian's address same as applicant's permanent address?** field, select the option of choice.

        i. If you have selected the option **No**;

ORACLE®

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

2. In the **Location/Address** field, enter the address location of the guardian.

3. In the **House No.** field, enter the house or flat number of the guardian, if applicable.

4. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.

5. In the **Street** field, enter the name of the street on which the guardian's address is located.

6. In the **Locality** field, enter the locality in which the guardian's address is located.

7. In the **Zip Code** field, enter the zip code of the guardian's address.

8. In the **City** field, enter the name of the city in which the guardian's address is located.

9. In the **State** field, enter the name of the state in which the guardian's address is located.

10. In the **Country** field, enter the name of the country in which the guardian's address is located.

11. Click **Add** to add the address details. The **Guardian Details** section on the **Nominee Information** page displays the guardian's address.

Note: Once the address has been added, the button which was initially labelled 'Add' on the **Address** overlay layer will be labelled as '**Update**'.

---

ii. If you have selected option **Yes,** your permanent address will be considered as the guardian's address.

h. In the **Email ID** field, enter the email ID of the guardian.

i. In the **Mobile Number** field, enter the mobile number of the guardian.

j. In the **Alternate Number** field, enter an alternate phone number of the guardian by which the bank will be able to contact guardian. This field is optional.

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 this step 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](#)

ORACLE®

3.12 <u>Review and Submit</u>

This step provides a summary of your application. Each step of the application is available as a section.

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

Review and Submit

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.

[Home](#)

ORACLE®

3.13 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

57. Click on the **View & Download** link to be displayed the terms and conditions of the product on a separate tab.

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

59. 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.

ORACLE®

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.

60. Click **Confirm** to proceed with application submission. The **Fund your account** modal window appears in which you can specify your preference with regards to funding your new savings account.
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®

3.14 <u>Fund your account</u>

Using this option you can opt to fund your savings account by specifying the initial amount to be deposited along with the details of your card or account to be debited. Alternately, you can also opt to fund your savings account later, in which case you will be required to fund your savings account once your application has been processed.

Note: In case a prospect is applying, this step will be part of the application form only if host integration is third party.

Fund your account

Field Description

Field Name	Description
Initial Deposit Amount	Specify the amount to be deposited in the account once it is opened.
	This field will be enabled only if the applicant is a prospect.
	The **Initial Deposit Amount** should be greater than the **Minimum amount** specified below this field.
	Note: For existing customer applications, the facility to specify the initial deposit amount will be provided on a separate screen applicable only for existing customer applications
Minimum amount	Displays the minimum amount that is to be funded if the user selects the **Fund Now** option.
Fund Now	Click this button if you wish to fund the account right away.
Fund Later	Click this button if you do not wish to fund the account right away.
	Your application will still be processed and you can fund your account once it is open.

61. In the **Fund your account** modal window, specify whether you wish to fund the account right away or at a later time.

ORACLE®

a. If you have selected the **Fund Now** option

    i. If you are a prospect, the payment gateway page will be opened on which you can select the mode through which you can fund the account.

    ii. If you are an existing customer, the screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.

If you have selected the **Fund Later** option, your preference will be updated and your application will be submitted. You will then be displayed the **Confirmation** 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.

Fund your account screen (Applicable for Existing Customer applications only)
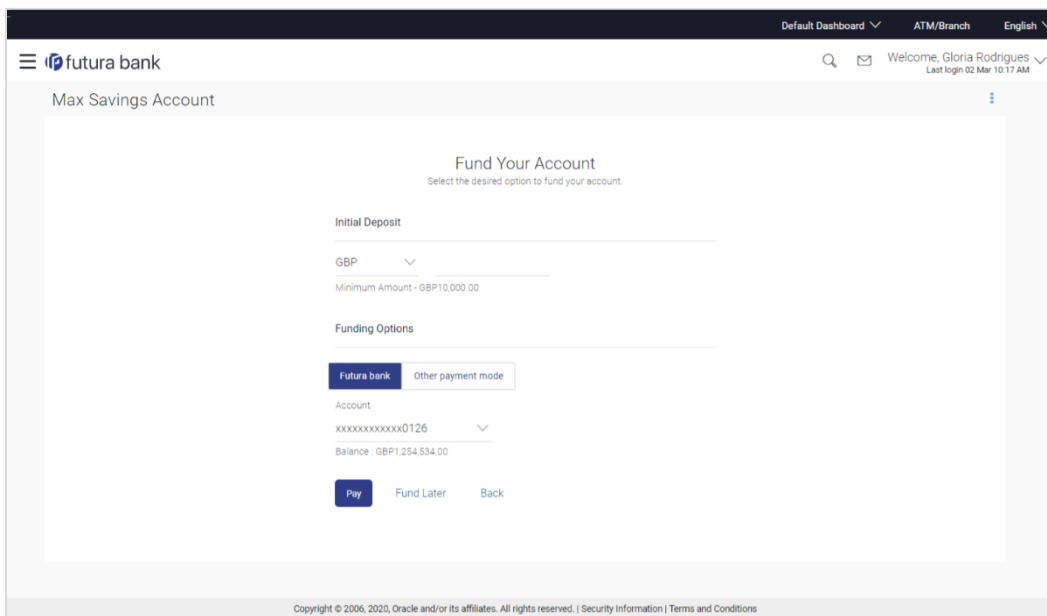
This page is applicable only for existing customer applications and will appear once you have selected the **Fund Now** option on the **Fund your account** modal window.

Field Description

Field Name	Description
Fund your account	
Initial Deposit Amount	Specify the amount to be deposited in the account once it is opened.

Field Name	Description
Minimum amount	Displays the minimum amount that is to be funded.
Funding Options	
Fund Through	Specify the mode through which you wish to fund your account. The options will be: • Futura Bank • Other Payment Mode
Account Number	All the active checking and savings accounts that you hold with the bank will be available for selection. Select an account from which you wish to transfer the initial deposit amount into the new checking account. This field will be enabled if the option **Futura Bank** is selected in the **Fund Through** field.
Current Balance	Displays the current balance of the selected account.

1. In the **Initial Deposit Amount** field, enter the amount and currency to be deposited in the account once it is opened.

2. In the **Fund Through** field, select the appropriate mode through which funding is to be done.

    i. If you select the **Futura Bank** option;

        1. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.

        2. Click **Pay** to initiate a funds transfer.

        3. The payment gateway page will be opened where you can select the option by which you wish to fund the account and proceed to make the transfer.

        4. Click **Submit** to authenticate the transaction. An application submitted successfully message appears along with the application number on the confirmation page.

    ii. If you select the **Other Payment Mode** option;

        1. Click **Select Mode.** The payment gateway page will be opened on which you can select the mode through which you can fund the account.

OR
If you select the **Fund Later** option, your preference will be updated and your application will be submitted. You will then be displayed the **Confirmation** 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.

ORACLE®

Payment Gateway

This page will appear in the following scenarios:

1. You are a prospect and have opted to fund your term deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

2. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the Fund your account screen applicable only to existing customers.

Payment Gateway screen

Field Description

Field Name	Description
Payment Modes	All the payment modes through which you can fund your account will be available for selection
	The options can be, and are not limited to:
	• Debit Card
	• Internet Banking
	• QR
	• UPI
Additional Payment Information	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

62. Select the mode through which you would like to fund your account and proceed to enter card or account information in the subsequent fields as required to complete the transfer.
Once you have completed the fund transfer, you will be displayed the **Confirmation** page.

Home

ORACLE®

3.15 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.

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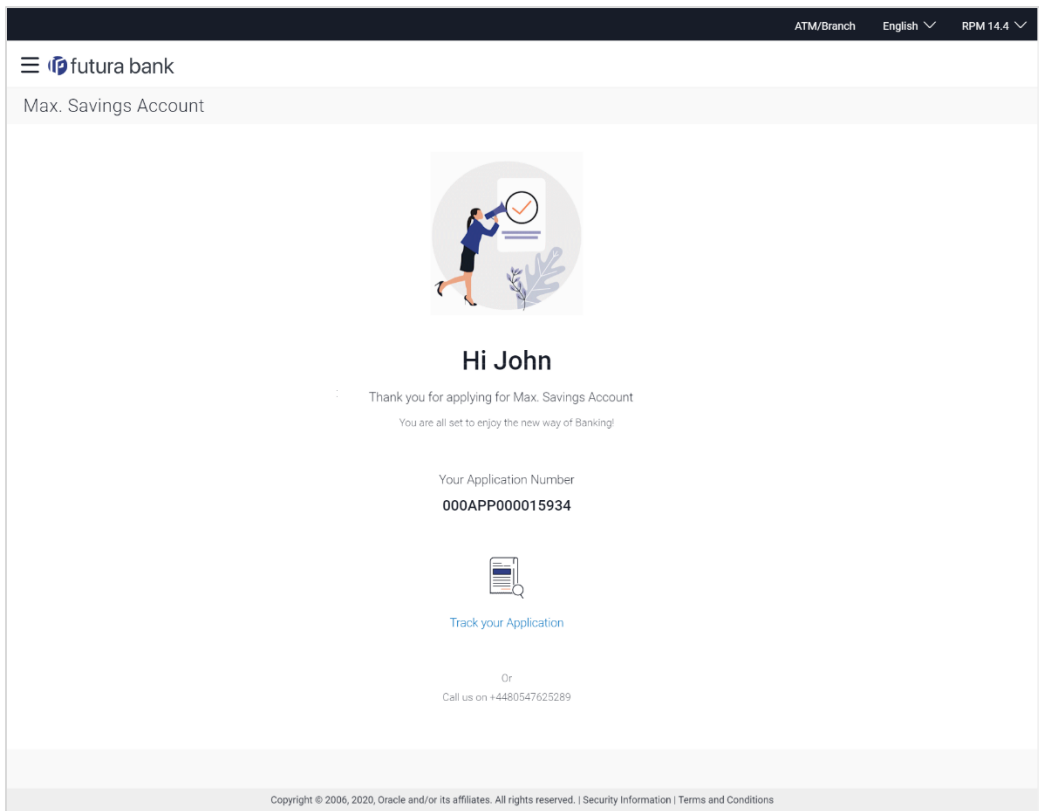
63. Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, view the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

[Home](#)

ORACLE®

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, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The checking account 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. **Savings Account Preferences –** This section will be part of the application form and you will be required to define the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.

3. **Nominee Information –** This section will be part of the application form if it is configured for the product that you are applying for. You can add information pertaining to the nominee that you wish to add to the account in this section.

4. **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.

5. **Fund your Account** – If this step is configured for savings account applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your account. If you opt to fund your account, you will be required to specify the amount that is to be deposited in your account and also select the mode through which you will be making the transfer.

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.

<div align="right">

[Home](#)

</div>

ORACLE®

<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. **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, can 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.

ORACLE®

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. **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.

11. **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.

12. **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.

13. **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.

ORACLE