

Retail Originations Auto Loans User Manual
Oracle Banking Digital Experience
Release 21.1.0.0.0

Part No. F40800-01

May 2021

ORACLE®

Retail Originations Auto Loans User Manual
May 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/

Copyright © 2006, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Table of Contents

1. Preface	1-1
1.1 Intended Audience	1-1
1.2 Documentation Accessibility	1-1
1.3 Access to Oracle Support	1-1
1.4 Structure	1-1
1.5 Related Information Sources	1-1
2. Transaction Host Integration Matrix	2-1
3. Auto Loan Application	3-1
3.1 Auto Loans – Product Listing	3-4
3.2 Auto Loans – Product Details	3-6
3.3 Auto Loans – Product Comparison	3-8
3.4 Kick Off page	3-11
3.5 Mobile Verification	3-13
3.6 Liveliness Check	3-16
3.7 ID Verification	3-24
3.8 Upload Documents	3-29
3.9 Financial Profile	3-32
3.10 Loan Requirements	3-37
3.11 Disbursement & Repayment	3-41
3.12 Personal Information	3-46
3.13 Employment Information	3-53
3.14 Review and Submit	3-55
3.15 Terms of Service	3-57
3.16 Submitted Application - Confirmation	3-59
3.17 Existing User	3-60

1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 21.1.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.8.0.0.0	Oracle FLEXCUBE Onboarding 14.5.0.0.0
1	Auto Loan Application Submission	✓	×	✓

[Home](#)

3. Auto Loan Application

An auto or vehicle loan is a secured personal loan taken to purchase a new or used vehicle. In an auto loan, the vehicle being purchased is considered as the collateral on the loan.

The auto loan application has been built so as to capture details of the vehicle for which the loan is being applied, specific loan requirements as well as basic personal, employment and financial information of the applicant.

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, only the personal information section gets prefilled with information fetched through OCR based on the document uploaded.

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

If online KYC through 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 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 both 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.

Note: Only USA Driver's License is supported for OCR.

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.
- **Liveliness 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. 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 liveliness checks. In order to enable the bank executive to verify your identity, you will be required to first upload images of an ID document that contains your most recent photograph. On completion of this step, if the bank executive has successfully verified your identity and conducted other checks, you will be able to proceed with the application form. Your personal information will be prepopulated on the basis of the information defined in your ID document.
- **Upload Documents:** At this step, you will be required to upload the supporting documents that can serve as proof of identity, address proof, etc. If you are a new/unregistered user, you will be able to upload a document so as to have your personal information prepopulated on the basis of the information defined in this document.
- **ID Verification:** This step will be enabled if it is configured for the product category you have applied for and is applicable only to new/unregistered users. You can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against your ID. Your ID will be verified once you have entered the correct OTP in the provided field. Subsequently, your information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the personal information section.
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** - In this section you are required to specify information about the vehicle for the purchase of which you are seeking a loan. Additionally, you will also need to provide information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **Personal Information** – This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable.
If you are an existing online banking customer, the information in this section will be prepopulated on the basis of your details as registered with the bank. Modification of personal information is not allowed for existing online banking customers

- **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.
- **Review and Submit** – Once you have filled out all the information required in the auto loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the auto loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Our Product Offerings > Auto Loan

To apply for an auto loan:

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

3.1 Auto Loans – Product Listing

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

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

Product Categories

ATM/Branch English RPM 14.4

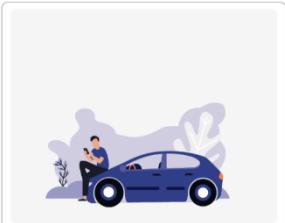
futura bank

Products List

Home / Auto Loan

Auto Loans

Make your dreams come true with our best loan services with low interest rate!



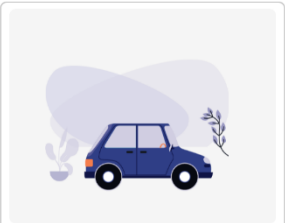
Premier Vehicle Loan

Avail vehicle loans at attractive interest rates. Apply now for instant processing of your application

- Existing customers enjoy added benefits
- Flexible repayment
- A loan of upto \$3000000

[Learn more](#)

Add to Compare



Luxury Car Loan

Owning your dream car is now within reach. Make use of our attractive rates to drive away in your own luxury

- A loan of upto \$1000000
- Options for loan top up
- Zero foreclosure

[Learn more](#)

Add to Compare

Enjoy more flexibility by choosing your own product bundle!

Savings, Checking, Credit Card and Loan

Explore our Products Compare 2

View other product categories on offer.

-
-
-

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

- 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.

3.2 Auto Loans – 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

ATM/Branch English RPM 14.4

futura bank

Product Details

Home / Products List / Product Details

Luxury Car Loan

Owning your dream car is now within reach. Make use of our attractive rates to drive away in your own luxury car.

Key Highlights

- Insurance**
Free Personal accident insurance up to Rs.10.00 lakhs for individuals
- Funding**
Funding up to 100% of ex-showroom price
- Repayment**
Flexible repayment starting from 12 months to 84 months

Product Details

Eligibility

- Minimum monthly take home income of INR25000
- Minimum employment stability of 1 year
- Applicant should be minimum 21 years of age.

Fees & Charges

- No Pre-closure charges after 1 year
- 1% of the loan amount or INR 5000 whichever is lower

[Apply](#) [Download Brochure](#) [Back](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

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

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

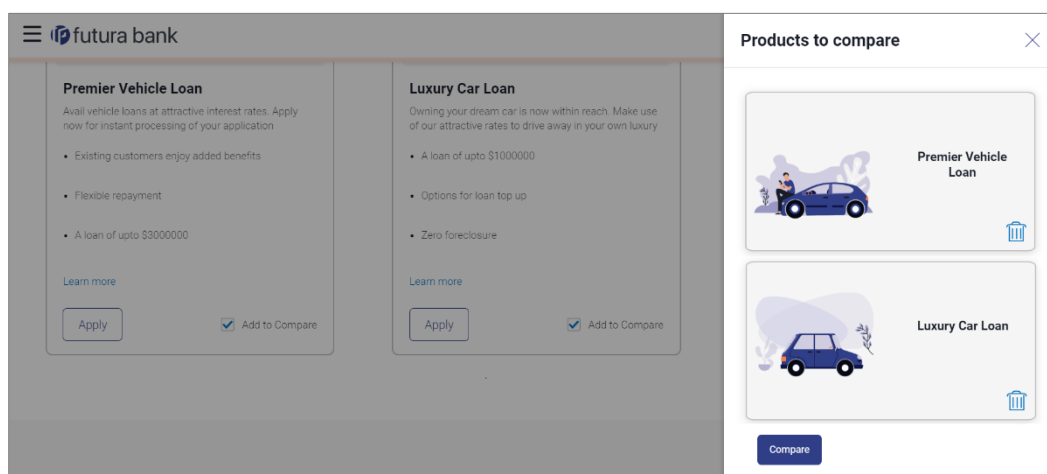
[Home](#)

3.3 Auto Loans – Product Comparison

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


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

Products to Compare



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

OR

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

OR

Click  icon to close the overlay layer.

Compare Products

ATM/Branch English RPM 14.4

Compare Products

Compare Products

Compare and choose a product which suits you best.

Premier Vehicle Loan

Luxury Car Loan

Eligibility Criteria

<p>Salaried individuals who are eligible for a Pre-owned Car Loan Minimum 21 years of age Minimum Net Annual Salary of Rs. 2,40,000 p.a. for all approved car models Minimum of 1 year continuous employment</p>	<p>Minimum 18 years of age Maximum 75 years of age at loan maturity Minimum Net Annual Business Income of Rs. 1,80,000 p.a. for selected models and Rs. 2,00,000 p.a. for others. Income eligibility based on latest Income Tax Returns Minimum 3 years of employment in the same line of business</p>
---	--

Special Features

Benefits	
Avail upto 85% funding of the valuation amount.	Avail upto 90% funding of the valuation amount.
Repayment	
EMIs: An EMI refers to an equated monthly instalment. It is a fixed amount which you pay every month towards your loan. It comprises of both, principal repayment and interest payment.	Flexible Loan Instalment Plan (FLIP): FLIP is a repayment facility, given when incomes are going to reduce after a certain time period during the loan tenure due to one of the borrowers retiring before the loan maturity.
Loan Amount	
Rs.1 Lakh onwards or 50% of the original loan amount	Minimum Rs.1,00,000, Maximum Rs.30,00,000
ROI	
Interest rate starting at 15%p.a	ROI starting at 9.25%p.a.Upto 100% on road funding

Fees and Bank Charges

Charges	
Foreclosure charges - 5% of principal outstanding	Foreclosure charges - 5% of principal outstanding
Processing Charge	
Loan Processing fee Rs 500	No fees for processing your loan.
Foreclosure	
4% of the outstanding principal amount for 13 to 24 months. 5% of the outstanding principal amount for 25 to 36 months.	Foreclosure charges - 5% of principal outstanding



Apply
Apply

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

The following fields appear as parameters for comparison under each product.

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

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

Note:

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

[Home](#)

3.4 Kick Off page

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

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be upload as part of Auto Loan application.
- Register for online banking if you are an existing customer of the bank but do not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.
- Steps which are not mandatory for online banking customers.

Kick Off Page

The screenshot displays the Futura Bank Premier Vehicle Loan application process. At the top, the navigation bar includes the Futura Bank logo, 'Premier Vehicle Loan', and a breadcrumb trail: Home / Auto Loan / Premier Vehicle Loan. The main heading is 'Are you ready?'. Below this is a vertical flowchart with five steps: 1. Upload Documents (with a link to 'Click Here' for required documents), 2. Financial Profile, 3. Auto Loan Requirements, 4. Personal Information, and 5. Employment Information. A note indicates that steps 1 and 4 are not mandatory for registered users. At the bottom, there are two columns: 'Online Banking Customer?' with a 'Login as registered user' button, and 'New to Futura Bank?' with a 'Continue as guest' button. The footer contains copyright information for 2006, 2020, Oracle and/or its affiliates.

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. A disclaimer will be displayed on a modal window. Once you click **Continue** on this modal window, the **Mobile Verification** page will be displayed.

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

3.4.1 **Before your Proceed (Disclaimer)**

This modal window will be displayed if you have selected the option to **Continue as guest** on the kickoff page. This modal window will display information pertaining to the terms and conditions that need to be met by guests or prospects customers in order to apply for the product. This information will typically also contain a link by clicking on which you will be able to view the privacy policy of the bank.

Disclaimer Modal Window

7. Click **Continue** to proceed with the application form.

The **Mobile Verification** page is displayed.

OR

Click the  icon to close this window and to return to the kickoff page.

[Home](#)

3.5 Mobile Verification

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

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

Mobile Verification – Enter Mobile Number

Field Description

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

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

Mobile Verification – Enter OTP

ATM/Branch English RPM 14.4

futura bank

Premier Vehicle Loan

Enter OTP

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

1 1 1 1

Didn't receive the OTP? Resend

Back

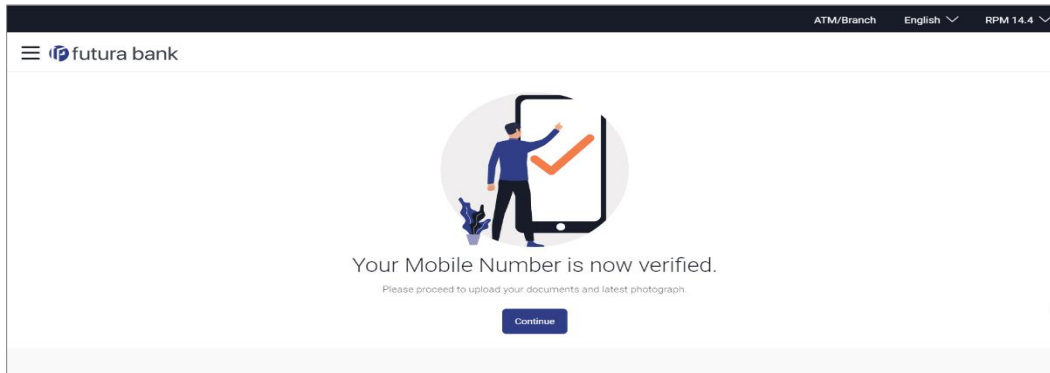
Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

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

Mobile Verification Success page

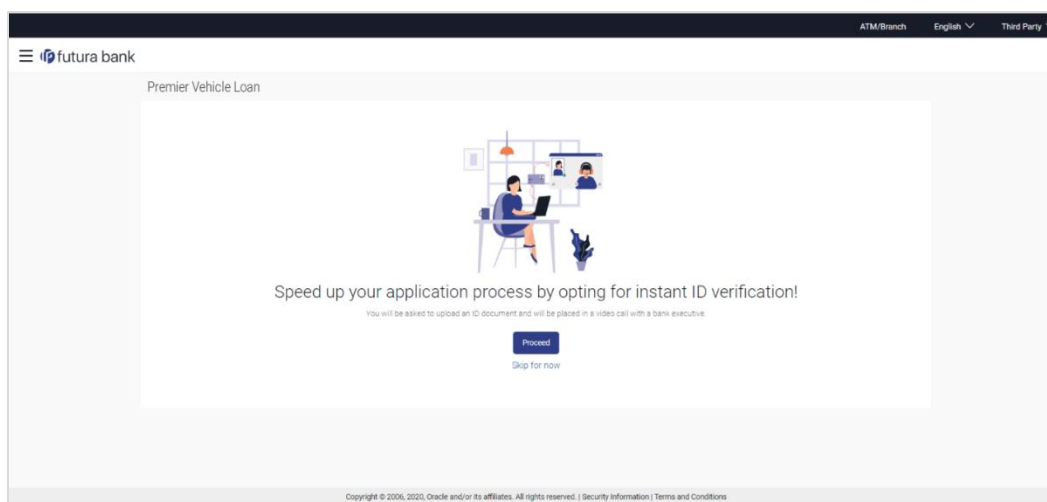


12. Click **Continue** to proceed to the next step in the application. The next step appears.

3.6 Liveliness Check

If liveliness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveliness check. If you opt to go through with liveliness check, you will be required to first upload images of an ID proof document. Once you have uploaded these images, you will be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not. The bank executive will also conduct other checks that comprise of liveliness check and will proceed to provide either positive or negative feedback. If the bank executive has approved the liveliness check, 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.

Liveliness Check – Introductory Page



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

OR

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

Liveliness Check – Start Verification

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

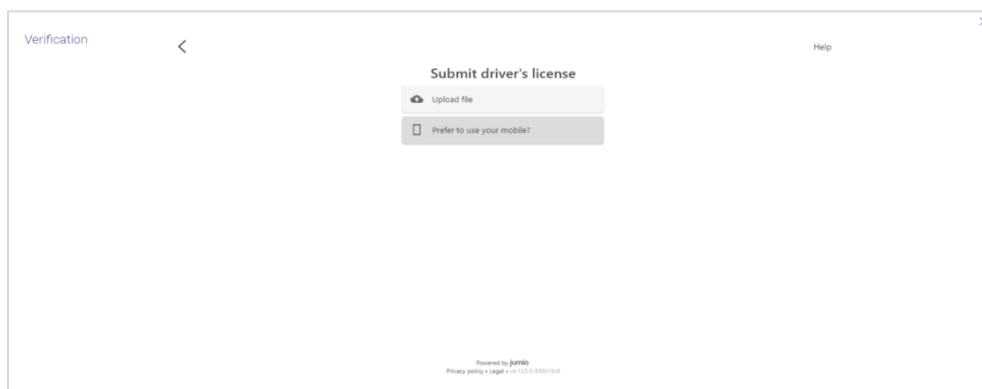
Liveliness Check – Identity Proof Selection

In this step, you will be required to choose an identification document that you would like to provide for liveliness check. Your liveliness 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 liveliness check.
4. From the **Select ID type** field, select the identification proof that you wish to provide. The next step of Liveliness Check gets displayed.

Liveliness Check – Option for document upload

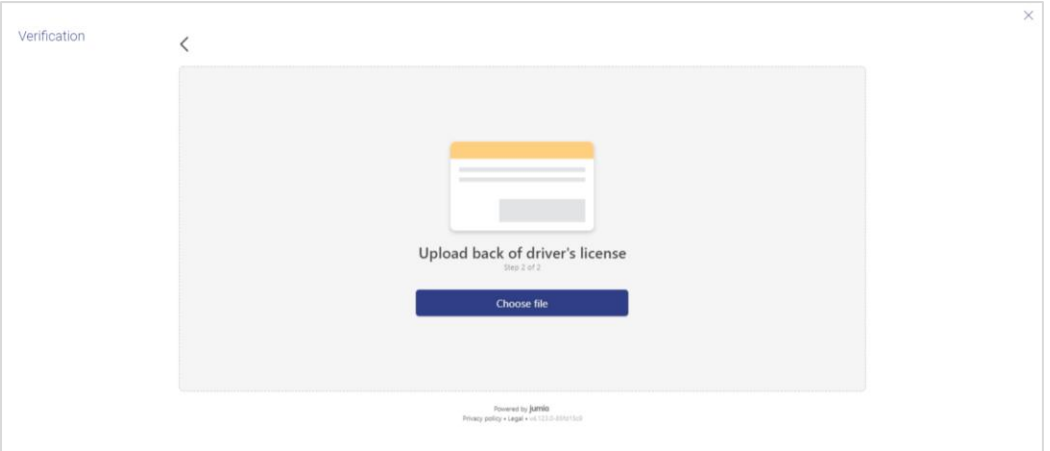
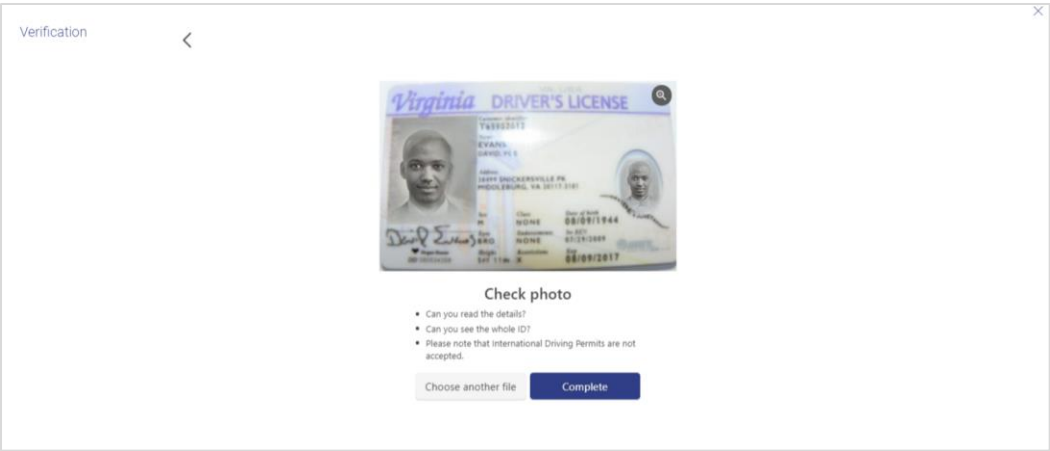
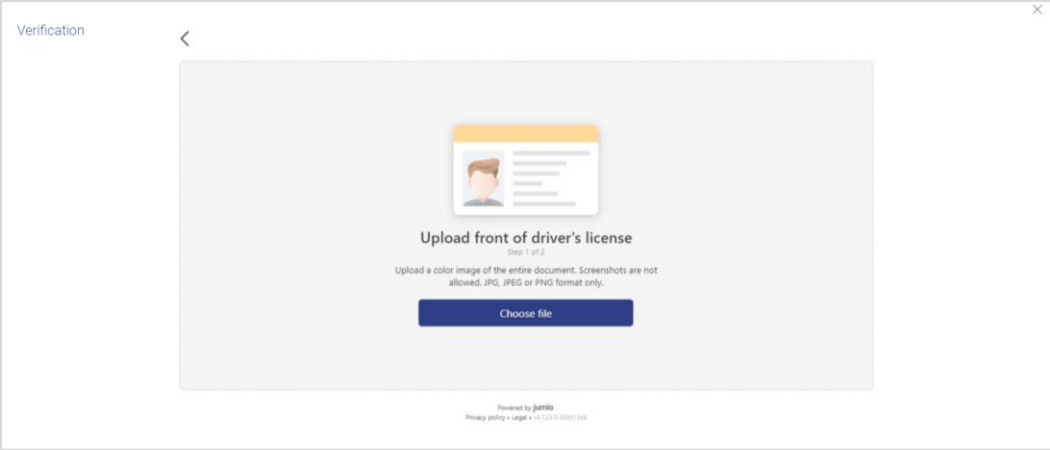
In this step, you can select the method through which you would like to upload images of the identity proof you have selected.

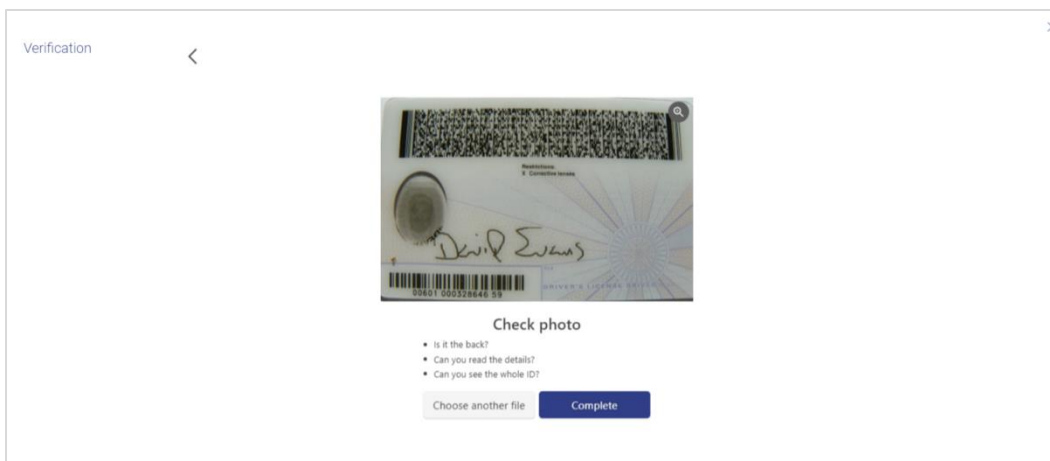


5. Select the option of choice.
 - a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able to select images of the front and back of the document you wish to provide.
 - b. If you selected the option **Prefer to use your mobile?** you will be displayed a screen containing a field in which you can enter your email address as well as a QR code you can scan. You will be able to enter your email address so as to have the link sent to your email address. In this case you can proceed to access your email on the device and select the link on which you wish to continue liveliness check or you can scan the QR code on the device on which you wish to continue your liveliness 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.

Liveliness 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 liveliness check. Once you have added images, the system will undertake a check to ensure the quality of the document images you have uploaded is good and readable.





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

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

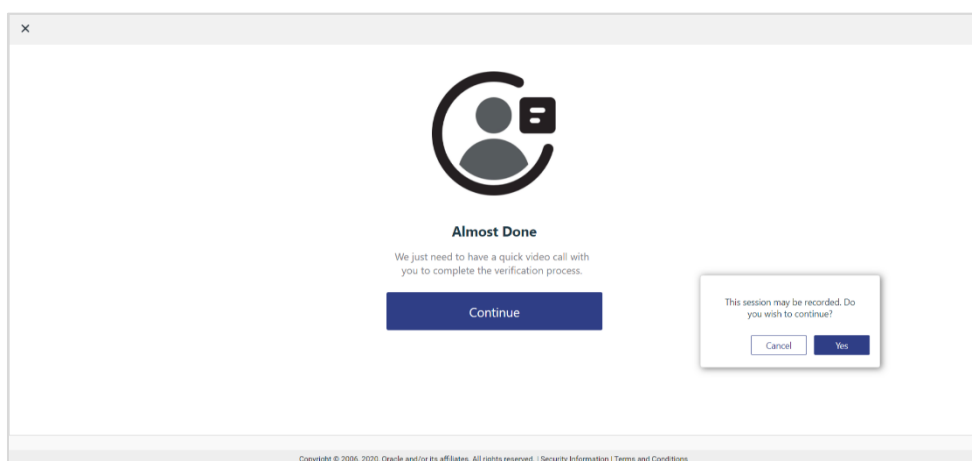
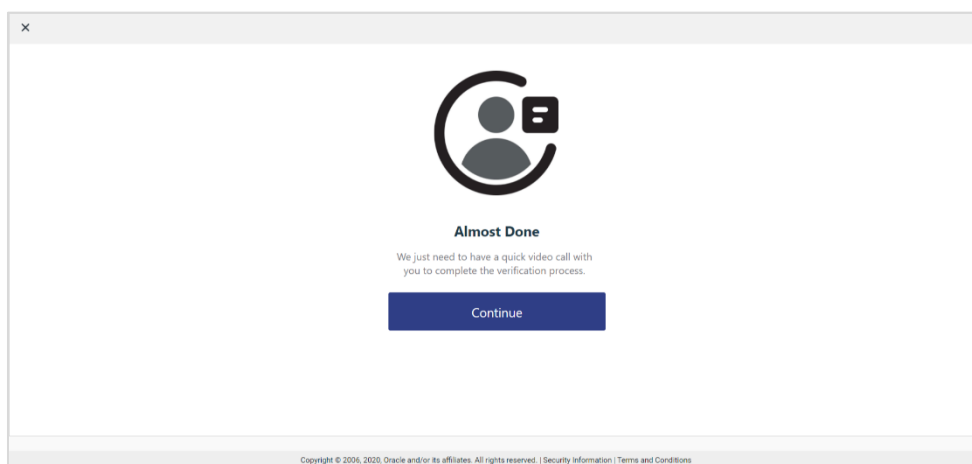
- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
 - b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document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

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

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

Liveliness Check – Video KYC Initiation

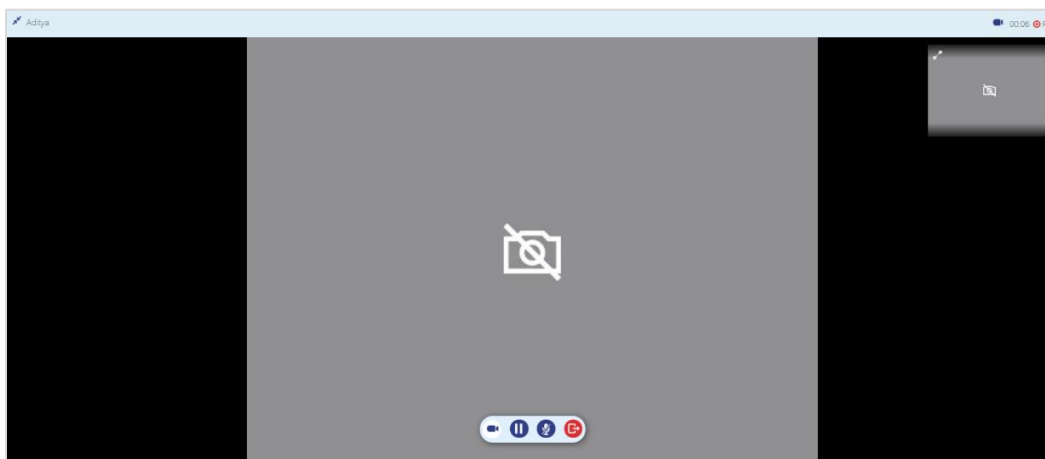
Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.



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.

Liveliness 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 liveliness. Once the bank executive has completed the verification checks, he/she will either approve or reject the liveliness check and will end the video call.



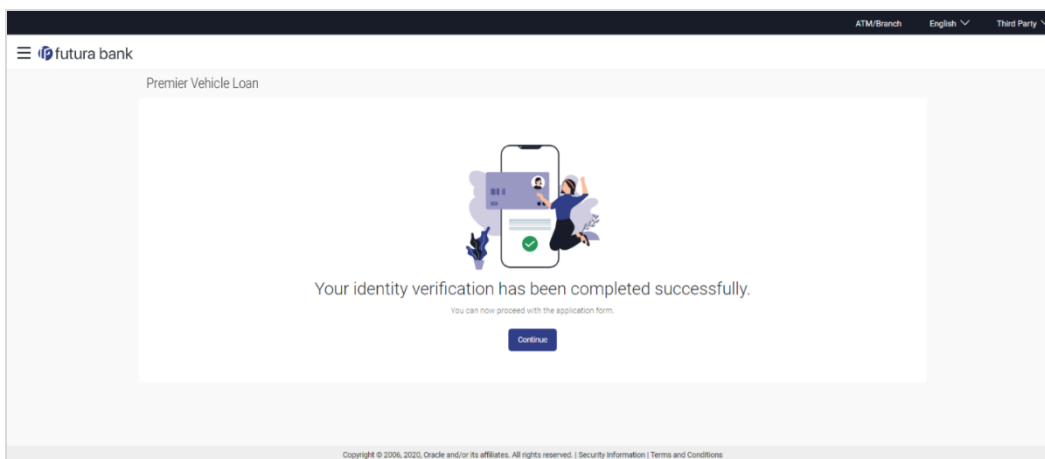
10. If the bank executive has approved the liveliness check, you will be displayed a success message.

OR

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

Liveliness Check Outcome – Success

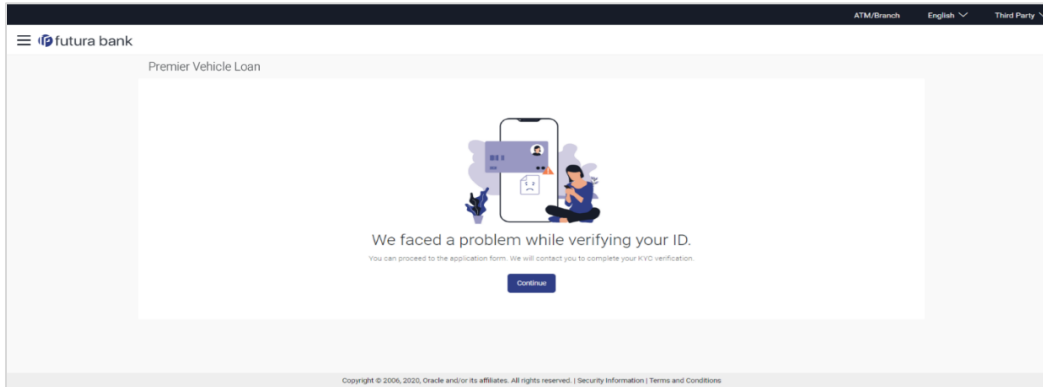
If the bank executive has approved the liveliness check, you will be displayed the following success message.



11. Click **Continue** to continue with the application form. The **Upload Documents** page will be displayed.

Liveliness Check Outcome - Failure

If the bank executive has rejected the liveliness check, you will be displayed the following failure message.



12. Click **Continue** to continue with the application form. The **Upload Documents** page will be displayed.

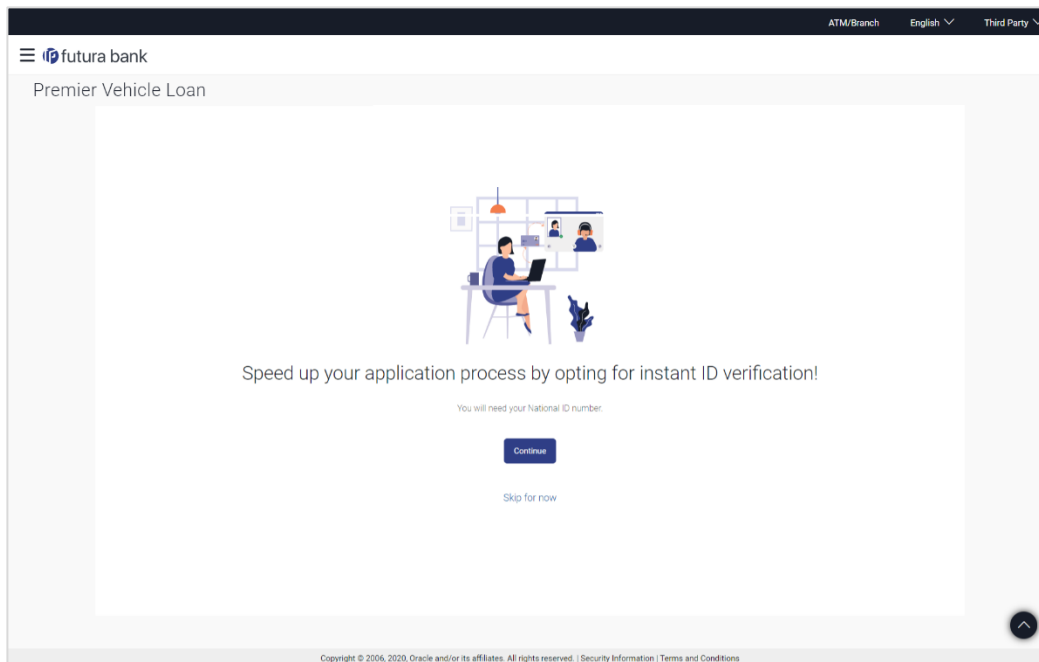
[Home](#)

3.7 ID Verification

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

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

ID Verification – Introductory Page



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

ID Verification

ATM/Branch English RPM 14.4

futura bank

Premier Vehicle Loan

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

Title: Other, Last Name: Smith, First Name: John, Middle Name: M, Date of Birth: 15 May 1990, Social Security Number: 2343213

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

Send OTP Back

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

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

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.
21. Click **Continue**. An OTP alert is send to your mobile number. The Enter OTP screen appears.
OR
Click **Back** to navigate back to the previous page.

Complete ID Verification

ATM/Branch English RPM 14.4

futura bank

Premier Vehicle Loan

Enter OTP

An OTP has been sent to the mobile number registered with your specified ID.

1111

Didn't receive the OTP? Resend

[Back](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

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

22. 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.

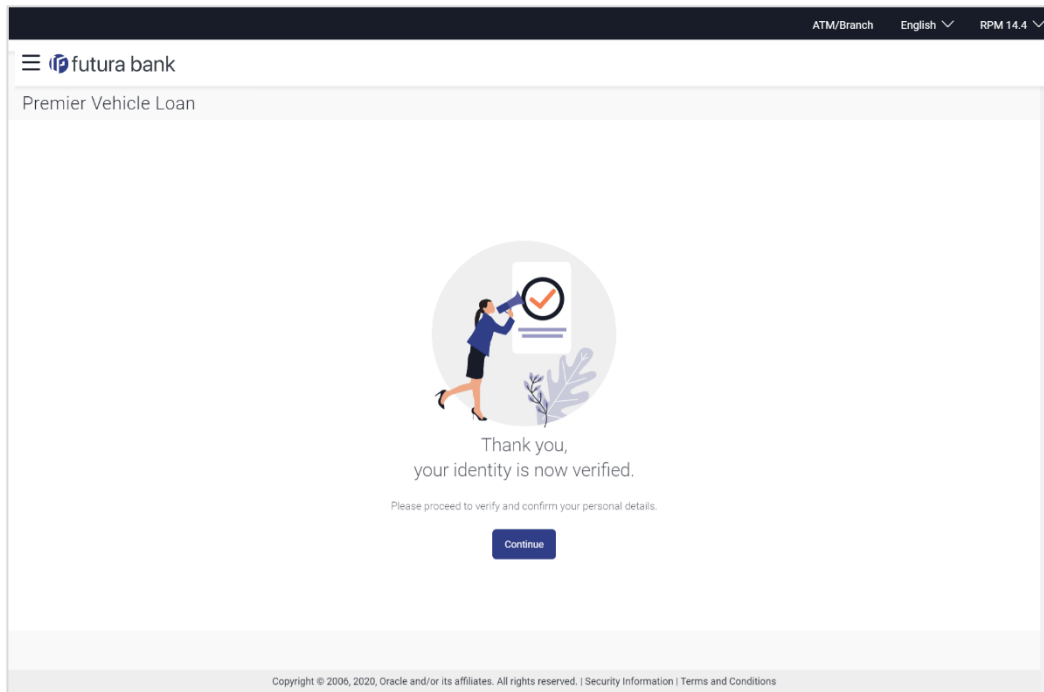
OR

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



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

[Home](#)

3.8 Upload Documents

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

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

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

Note:

1) Click on the **Refer the list of required** documents link to view the list of documents required for the processing of the application.

2) In case Liveliness 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 liveliness 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. The steps involved in uploading documents are as follows:

24. 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.	
Document Name	Displays the name of the uploaded document. Click on the link to view the document.
Document Category & Type	The option to map the uploaded document to a document type belonging to a certain document category. This list is fetched from the host system and lists down all the permissible document types grouped by the document categories to which each document type belongs.

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

OR

Click the  icon against any uploaded document to delete it.

OR

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

OR

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

OR

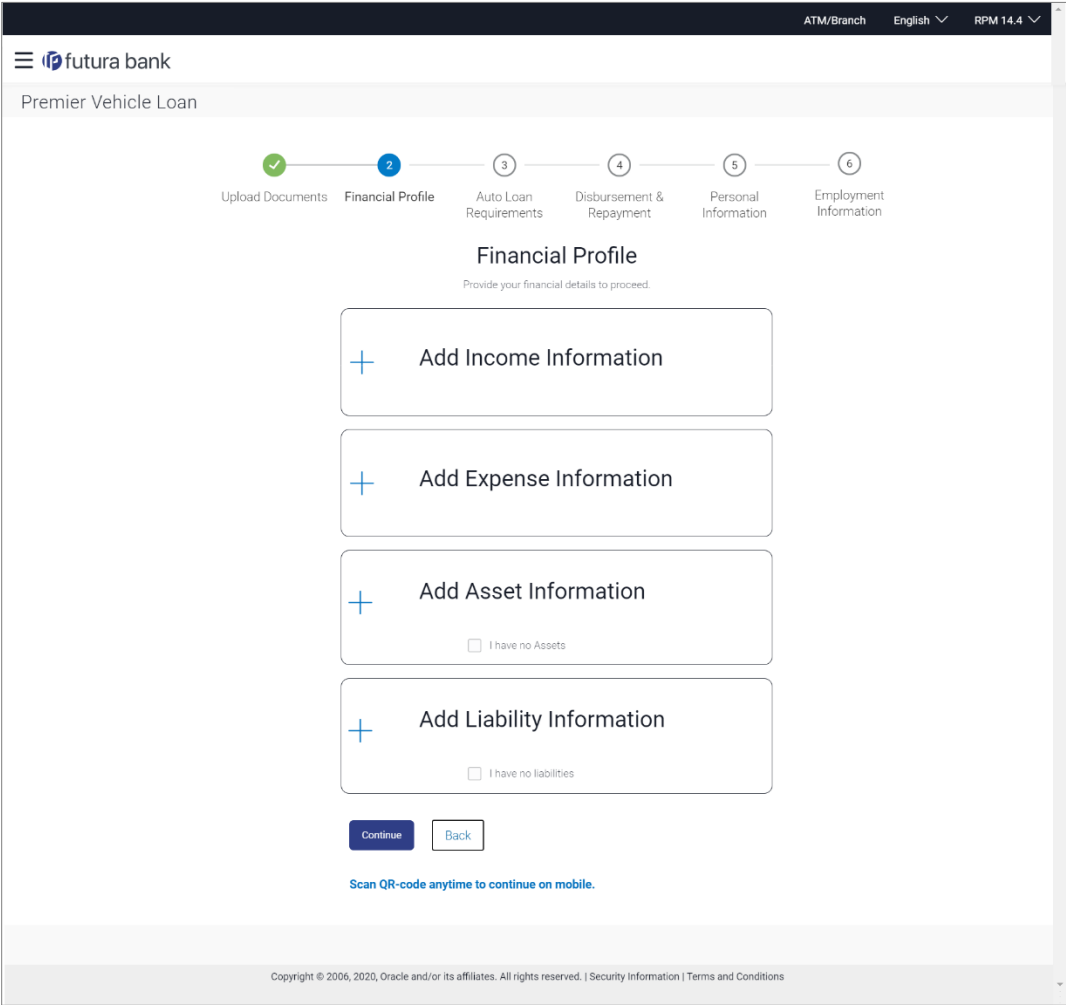
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.9 Financial Profile

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

Financial Profile



Income Information

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

Income Information

Field Description

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

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

26. 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

The screenshot shows the 'Expense Information' overlay on the Futura Bank app. The background shows the user's financial profile with income details: Salary (£19,000.00), Interest Income (£1,500.00), and Bonus (£1,000.00). The overlay contains a warning message and a list of expense categories with input fields for each.

Expense Category	Input Field
Household	Enter amount
Medical	Enter amount
Education	Enter amount
Travel	Enter amount
Vehicle Maintenance	Enter amount
Rentals	Enter amount
Others	Enter amount

At the bottom of the overlay is a blue **Add** button.

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.

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

28. 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.

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

OR

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

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

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

Liability Information

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

Liability Information

Field Description

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

31. 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.
32. 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.
33. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.10 Loan Requirements

In this step, you are required to provide information pertaining to the vehicle for the purchase of which you are applying for the loan as well as information about the loan.

Vehicle information will comprise of whether the vehicle is new or used, the make, model etc of the vehicle. Additionally, if the vehicle is a used vehicle you will be required to provide additional information pertaining to the vehicle registration and insurance details.

In terms of loan information, in addition to the loan term, you will also be required to define the estimated value of the vehicle, and whether you wish to make any down payment or not which will enable the system to identify the expected loan amount.

Loan Requirements

The screenshot shows the 'Premier Vehicle Loan' application process on the Futura Bank website. The progress bar indicates that the 'Auto Loan Requirements' step (3) is currently active, with previous steps 'Upload Documents' (1) and 'Financial Profile' (2) completed. The current step is titled 'Loan Requirements' and asks the user to 'Provide your loan details to proceed.' The form is divided into two main sections: 'Vehicle Details' and 'Loan Details'.

Vehicle Details:

- Vehicle Type: New Used
- Make: Brand 1
- Model: A3 Carbriolet
- Manufactured On: 3 / 2014
- Estimated Value: GBP £12,000.00

Loan Details:

- Down Payment Amount: £200.00
- Loan Term:
 - Years: 2
 - Months: 4
 - Days: 120
- Loan Amount: £11,800.00

Validation messages are present:

- Term for this loan must be within the range of 1 Months to 60 Months.
- Loan Amount must be within the range of 5000 to 500000

At the bottom of the form, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Vehicle Details	
Vehicle Type	Specify whether you are planning to purchase a new or used vehicle.
Make	The vehicle manufacturer company name.
Model	The vehicle model name. The values in this field will be displayed based on the make selected.
Manufactured On	The manufacturing date i.e. month and year in which the vehicle was manufactured.
Estimated Value	The estimated market value of the vehicle.
Registration Details	
This overlay layer appears once you select the Add Registration Details option that is displayed only if you have selected the option <i>Used</i> under the <i>Vehicle Type</i> field.	
Vehicle Identification Number	The identification number of the vehicle.
Engine Number	The engine number of the vehicle.
Vehicle Registration Number	The registration number of the vehicle.
Registration State	The state in which the vehicle was registered.
Registration City	The city in which the vehicle was registered.
Distance Run	The distance that the vehicle has run in miles.
Add Insurance Details	
This overlay layer appears once you select the Add Insurance Details option that is displayed only if you have selected the option <i>Used</i> under the <i>Vehicle Type</i> field.	
Insurance Company	The name of insurance company who has provided the insurance for the vehicle.
Policy Number	The policy number of the vehicle insurance.

Field Name	Description
Policy Commencement Date	The date as specified in the Policy Schedule, on which the insurance coverage under this Policy commences. The date format should be dd/mm/yyyy.
Premium Amount	The amount paid periodically to the insurer.
Premium Frequency	The frequency at which you need to pay premiums during the policy year. The values will be defined in the host system based on what is supported for the product.
Policy Renewal Date	The date on which the insurance policy is renewed or when you opt to continue an insurance policy. The date format should be dd/mm/yyyy.
Loan Details	
Down payment Amount	The amount, if at all, you wish to make in payment towards the purchase of the vehicle.
Loan Term	The tenure of the loan in terms of years, months, and days. <u>Note: The loan term must be within the minimum and maximum allowed range defined at the product level.</u>
Loan Amount	Displays the loan amount based on the estimated value and down payment values provided by you. <u>Note: The loan amount, as derived on the basis of the estimated value and down payment value entered, must be within the minimum and maximum allowed range defined at the product level.</u>

34. In the **Vehicle Type** field, select the option to identify whether you are planning to purchase a new or used vehicle.
35. From the **Make** list, select the vehicle manufacturer company name.
36. From the **Model** list, select the vehicle model name.
37. From the **Manufactured On** list and field, select the manufacturing date i.e. month and year of the vehicle from the date picker.
38. In the **Estimated Value** field, enter the estimated market value of the vehicle along with the currency.
39. If the **Vehicle Type** is selected as **Used**;
 - The **Add Registration Details** and **Add Insurance Details** cards appear. The following fields appear on the **Registration Details** and **Insurance Details** overlay layers respectively once the **Add Registration Details** and **Add Insurance Details** options are selected.
 - a. In the **Add Registration Details** section:

- i. In the **Vehicle Identification Number** field, enter the identification number of the vehicle.
 - ii. In the **Engine Number** field, enter the engine number of the vehicle.
 - iii. In the **Vehicle Registration Number** field, enter the registration number of the vehicle.
 - iv. In the **Registration State** field, enter the name of the state in which the vehicle was registered.
 - v. In the **Registration City** field, enter the name of the city in which the vehicle was registered.
 - vi. In the **Distance Run** field, enter the distance, in miles, that the vehicle has been driven.
 - vii. Click **Add** to add the vehicle registration details.
 - b. In the **Add Insurance Details** section:
 - i. In the **Insurance Company** field, enter the name of insurance company that has provided the insurance of the vehicle.
 - ii. In the **Policy Number** field, enter the insurance policy number of the vehicle.
 - iii. In the **Policy Commencement Date** field, enter the date on which the insurance coverage under the policy commences.
 - iv. In the **Premium Amount** field, enter the amount paid periodically to the insurer along with the currency.
 - v. From the **Premium Frequency** list, select the frequency at which you need to pay the insurance premiums.
 - vi. In the **Policy Renewal Date** field, enter the date on which the insurance policy is to be renewed.
 - vii. Click **Add** to add the vehicle insurance details.
40. In the **Down Payment Amount** field, enter the amount that you are willing and able to pay towards the purchase of the vehicle.
41. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
42. Click **Continue** to proceed to the next step in the application.
- OR
- Click **Back** to navigate back to the previous page.
- OR
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.11 Disbursement & Repayment

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

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

Disbursement & Repayment Details

The screenshot shows the 'Disbursement & Repayment' step of a Premier Vehicle Loan application on the Futura Bank website. The page features a progress bar at the top with six steps: Upload Documents, Financial Profile, Auto Loan Requirements, Disbursement & Repayment (current step), Personal Information, and Employment Information. The main content area is titled 'Disbursement & Repayment' and includes a sub-header 'Specify account information.' Below this, there are two sections: 'Disbursement Details' and 'Repayment Details'. Each section contains fields for 'Loan amount to be credit in account held with', 'Account Name', 'Account Number', and 'Confirm Account Number'. The 'Disbursement Details' section also includes 'Bank Details' with fields for 'HDFC Bank', 'HDFC0000101', 'Address Line 1', 'Mumbai', and a 'Reset BIC Code' link. The 'Repayment Details' section includes a radio button question 'Same as disbursement account details?' with 'Yes' and 'No' options, and similar fields for account information and bank details. At the bottom, there are 'Continue', 'Back', and 'Skip this Step' buttons, along with a QR code prompt: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Disbursement Details

Loan amount to be credit in account held with Specify whether the loan amount is to be credited into an account that is held with the same bank or into an account held with another bank.

The options are:

- Futura Bank
- Other Bank

This field will be applicable only for existing customers that have CASA accounts with the bank.

The following field will be enabled only if the **Futura Bank** option is selected in the **Loan amount to be credit in account held with** field.

Note: This section will not be applicable to prospect/guest applicants or existing customers that do not have active CASA accounts with the bank.

Account Number All the active checking and savings accounts of the customer will be available for selection.

The following field will be enabled only if the **Other Bank** option is selected in the **Loan amount to be credit in account held with** field.

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

Account Name The name of the account holder.

Account Number The account number in which the loan is to be disbursed.

Confirm Account Number Re-enter the account number to confirm the same.

BIC Code The BIC code through which the transfer is to be made.

Verify Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.

Lookup BIC Code

The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the **Lookup BIC Code** link is selected.

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

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

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

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

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

Look up Network Code

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

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

43. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.

- a. If you have selected the option **Futura Bank**;
 - i. From the **Account Number** list, select a checking or savings account in which you wish the loan amount to be credited.

OR

If you have selected the option **Other Bank**;

- i. In the **Account Holder Name** field, enter the name of the account holder in whose account the loan is to be disbursed.

- ii. In the **Account Number** field, enter the account number in which the loan is to be disbursed.
 - iii. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 - iv. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 - v. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
OR
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
44. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
- a. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
OR
If you have selected the option **No**;
 - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
 - 1. If you select the option **Futura Bank**;
 - i. From the **Account Number** list, select a savings or checking account from which you wish to make regular loan repayments.
- OR
- If you have selected the option **Other Bank**;
- i. In the **Account Holder Name** field, enter the name of the account holder from whose account the loan is to be repaid.
 - ii. In the **Account Number** field, enter the account number from which the loan is to be repaid.
 - iii. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
 - iv. Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.
OR
Click on **Lookup Network Code** link, and enter the details to search the Network Code through the lookup option provided.
45. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.12 Personal Information

This section of the application form captures your personal information. In case you are applying as a prospect and if ID verification and/or Liveliness Check is enabled, your personal information will be fetched on the basis of the ID you provided and the personal information section will be prefilled with your information. The OCR feature is also enabled for prospect applicants to fetch information from the document uploaded (provided the document is OCR compliant) so as to prefill the personal information section.

If neither OCR nor ID verification or Liveliness Check are enabled, you will be required to enter information in this section manually.

Note: Any information that could not be fetched on the basis of ID verification, Liveliness check or OCR will be left blank and you will be able to enter this information manually.

You will not be able to modify fields in which information has been populated on the basis of ID provided for ID verification or Liveliness check.

Personal Information

The screenshot shows the 'Personal Information' section of the Futura Bank Premier Vehicle Loan application. The form is prefilled with the following information:

- Primary Details:**
 - Title: Mr. (dropdown)
 - Last Name: John
 - First Name: Smith
 - Middle Name: M
 - Date of Birth: 25 Jul 1989
 - Gender: Male
 - Martial Status (Optional): Married
 - Citizenship: UNITED ARAB EMIRATES
 - Identification Type: Passport
 - ID Number: x5435
 - Valid Till: 23 Jul 2000
- Contact Details:**
 - Permanent Address: 12 Floor, 1202/926, Peripusson college campus Rd, Shivajinagar, Pune, Maharashtra 411004, India
 - Is your mailing address the same as above?: Yes (selected)
 - Email: smithjohn@company.com
 - Mobile Number: +1 1123456789
 - Alternate Number (Optional): 1

Buttons for 'Continue' and 'Back' are visible at the bottom of the form. A note at the bottom states: 'Scan QR code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2010, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Field Name	Description
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License • SSN • PAN Card
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. <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>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.</p> </div>
The values in the following fields will be prepopulated based on what is selected on the map or in the Location/Address field. You can also opt to enter address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the ' Location/Address ' field.	
House No.	Your house or flat number.
Building Name	Enter the building name of your permanent address.
Street	Specify the street address of your permanent address.
Locality	Specify the locality in which your permanent address is located.
Zip Code	Enter the zip code of your permanent address.

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

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

If ID verification or Liveliness Check is enabled, you will not be required to provide the information in this section. Instead you can verify that the information is as required to be submitted in the application. You will be able to enter values in fields that have not been populated on the basis of ID verification or Liveliness check.

If OCR is enabled you will be able to edit the information prefilled in fields via OCR.

46. From the **Title** list, select the title that applies to you.
47. In the **Last Name** field, enter your last name.
48. In the **First Name** field, enter your first name.
49. In the **Middle Name** field, enter your middle name, if applicable.
50. From the **Date of Birth** date picker, select your date of birth of yours.
51. From the **Gender** list, select your gender.
52. From the **Citizenship** list, select the citizenship type of yours.
53. From the **Martial Status** list, select your marital status.
54. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
55. In the **ID Number** field, enter the identity number of the proof of identity selected.
56. From the **Valid till** date picker, select the date till which the identification document is valid.
57. Click on the **Add Permanent Address** card to invoke the Permanent Address overlay layer.
 - a. In the **Location/Address** field, enter your address.

- b. In the **House No.** field, enter your house or flat number.
- c. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
- d. In the **Street** field, enter the name of the street on which your permanent address is located.
- e. In the **Locality** field, enter the locality in which your permanent address is located.
- f. In the **Zip Code** field, enter the zip code of your permanent address.
- g. In the **City** field, enter the name of the city in which your permanent address is located.
- h. In the **State** field, enter the name of the state in which your permanent address is located.
- i. In the **Country** field, enter the name of the country in which your permanent address is located.
- j. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

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

58. 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.
59. In the **Email ID** field, enter your email ID.

60. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.
61. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

[Home](#)

3.13 Employment Information

You can provide your employment details in this step.

Employment Information

The screenshot shows the Futura Bank Premier Vehicle Loan application interface. At the top, there is a navigation bar with the Futura Bank logo, a hamburger menu, and user information: "ATM/Branch", "English", and "RPM 14.4". Below the navigation bar, the page title "Premier Vehicle Loan" is displayed. A progress indicator shows six steps: "Upload Documents", "Financial Profile", "Auto Loan Requirements", "Disbursement & Repayment", "Personal Information", and "Employment Information". The "Employment Information" step is highlighted with a blue circle and the number "6".

Employment Information
Please specify your current employment status.

Primary Employment

Employment Type
Full Time

Company/Employer Name
Samtech Corp

Employee ID
SR3353

[Add Another Employment](#)

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

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

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Field Description

Field Name	Description
Primary Employment	
Employment Type	Your current employment type. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Permanent • Contract
Company or Employer Name	The name of the company of employer for which you are employed.
Employee ID	Your employee ID at your current place of employment.
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.


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

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

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

Note:

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

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

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

OR

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

OR

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

[Home](#)

3.14 Review and Submit

This step provides 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

ATM/Branch
English
RPM

Premier Vehicle Loan

Your Application Summary

Personal Information

Mr. Smith John
Born on 17 Aug 1992

Marital Status
Married

Citizenship
By Birth

Identification Type
Driving License

ID Number
T16700185

Valid Till
27 Oct 2025

Permanent Address
103 COMMONWEALTH BLVD EMPORIA, VA 23847

Mailing Address
103 COMMONWEALTH BLVD EMPORIA, VA 23847

Email ID
james@mail.com

Mobile Number
+1-9898989898

Financial Profile

Income Information

Income earned per month.

Salary £10,000.00	Interest Income £1,000.00
Bonus £2,000.00	Cash Gifts £200.00

Expense Information

Expenditure incurred per month.

Household £4,500.00	Education £1,000.00
Vehicle Maintenance £200.00	Others £1,000.00

Asset Information

Savings Deposits £10,000.00	Fixed Deposits £5,000.00
--------------------------------	-----------------------------

Liability Information

Outstanding Liabilities.

Personal Loans £10,000.00	Overdrafts £10,000.00
------------------------------	--------------------------

Auto Loan Requirements ✎

Vehicle Details

Vehicle Type	Make
New	Brand 1
Model	Manufactured On
A3 Carbriolet	Oct 2019
Estimated Value	
£25,000.00	

Loan Details

Down payment Amount	Loan Term
£3,000.00	3 years 0 months 0 days
Loan Amount	
£22,000.00	

Auto loan Disbursement & Repayment ✎

Disbursement Details

Account Name	Account Number
Smith John	234511
Network Code	Bank Details
HDFC0000101	Address Line 1,Mumbai,India

Repayment Details

Account Name	Account Number
Tom Decosta	562311
Network Code	Bank Details
HDFC0000103	Address Line 1,Delhi,India

Employment Information ✎

Primary Employment

Employment Type	Company/Employer Name
Full Time	Samtech Corp
Employee ID	
SR3353	

Documents ✎


DL	Jack Passport.png
----	-------------------

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

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

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

OR

Click  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.

[Home](#)

3.15 Terms of Service

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

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

Terms of Service

ATM/Branch English RPM 14.4

futura bank

Premier Vehicle Loan

Terms of Service

Please read the following information carefully.

Terms and Conditions

Premier Vehicle Loan
Terms & Conditions

I agree to the Terms and Conditions

Signature (Optional)

Please ensure that the uploaded signature matches the signature on your submitted Identify Proof.

Please enter your signature in the box below


[Clear Signature](#)

Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

67. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.
68. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
69. 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.

-
70. Click **Confirm** to proceed with application submission.

OR

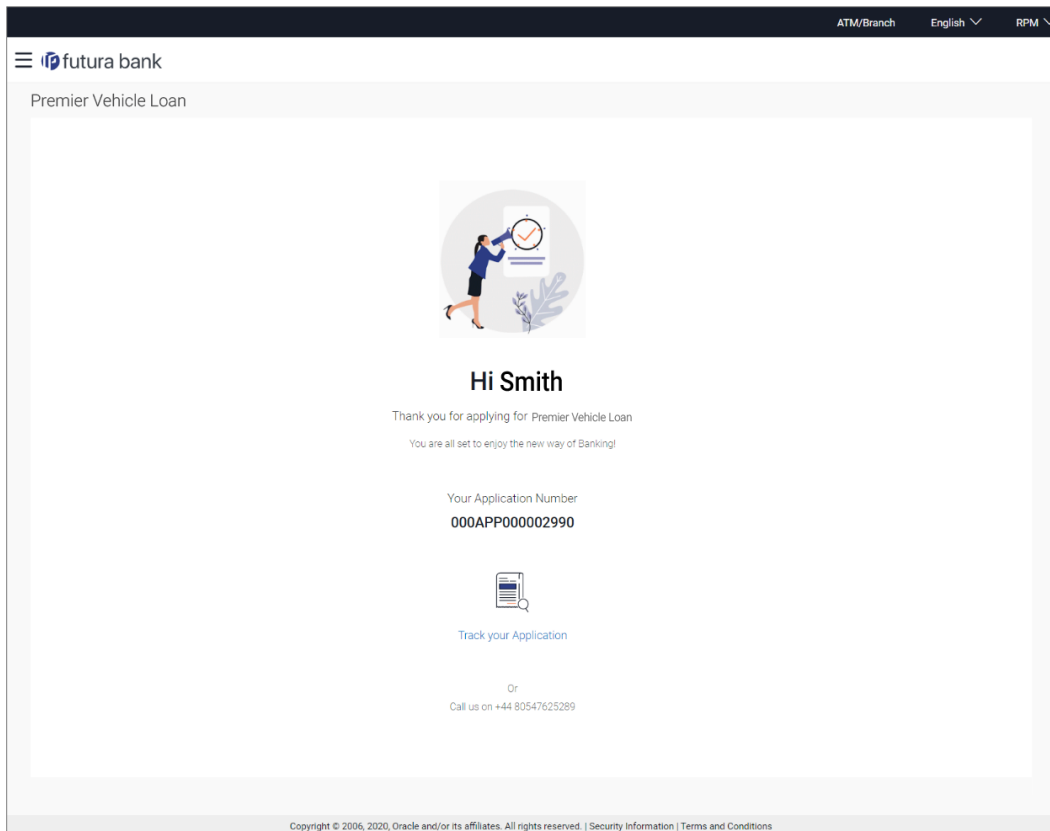
- Click **Back** to navigate back to the previous step in the application.

[Home](#)

3.16 Submitted Application - Confirmation

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

Confirmation



71. 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](#)

3.17 Existing User

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

You will be able to apply as an existing customer either by selecting the provided option on the 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 auto loan application form for existing customers will comprise of the following sections:

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

[Home](#)

FAQ

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

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

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

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

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

As of now, this option is not available on the digital platform.

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

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

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

No, as of now there is no front end to enable bank administrators to configure the origination workflow from the OBDX platform.

13. How does National ID verification work?

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

14. How does OCR work?

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

Currently, only driver's license of USA is supported for OCR. Other documents can be used to support OCR through the use of extensibility hooks.

[Home](#)