

Retail Originations Credit Cards User Manual
Oracle Banking Digital Experience
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Retail Originations Credit Cards User Manual

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

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

1.3 Access to Oracle Support

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

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

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

1.4 Structure

This manual is organized into the following categories:

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

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

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

Each transaction is explained in the following manner:

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

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience 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	Credit Cards Application Submission	✓	×	×

[Home](#)

3. Credit Cards Application

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

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

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. 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.

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

- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **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.
- **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.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.

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

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

How to reach here:

Bank Portal page > Our Product Offerings > Credit Cards

To apply for a credit card:

1. Click on **Credit Cards** under the product offerings section in the Bank Portal page.
A screen containing the credit card products available for online application will be displayed.

[Home](#)

3.1 Credit Cards – Product Listing

All the credit card products of the bank that are available for online application are displayed on this page as cards. Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product. A hero banner, appearing at the top of the page, displays featured credit cards viz. cards that the bank wishes to promote.

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

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

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


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

Product Categories

ATM/Branch English Third Party

futura bank

Credit Cards



Frequent Flyer Card

Minimum credit limit of \$500


\$30 annual fee

[Apply Now](#) [Learn More](#)

Home / Credit Cards

Browse Categories: [Help me Choose](#)

[Featured \(3\)](#) [CashBack \(1\)](#) [Airline \(1\)](#) [Rewards \(1\)](#) [All Cards \(3\)](#)




Platinum Chip Credit Card

Increase savings while availing special banking benefits.

- Earn PAYBACK Points on your spends except fuel
- Min. 15% savings on dining at participating restaurants
- Save on 1% fuel surcharge, waived off at petrol pumps

[Learn more](#)

[Apply](#) Add to Compare



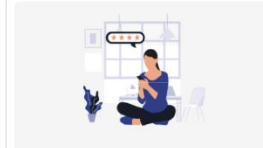
Frequent Flyer Card

Keep availing the benefits of our frequent flyer card as you travel the world!

- Minimum credit limit of \$500
- \$30 annual fee
- Avail free movie tickets every month

[Learn more](#)

[Apply](#) Add to Compare



Titanium Card

Enjoy offers on movie ticket bookings and avail additional discounts on major brands..

- \$50 annual fee
- Free movie ticket
- Earn 3X points on travel services

[Learn more](#)

[Apply](#) Add to Compare

Explore our Products

View other product categories on offer.

[Saving Accounts](#) [Checking Accounts](#)

[Auto Loans](#) [Personal Loans](#)

[Term Deposits](#) [Home Loans](#)

[Education Loans](#)

Enjoy more flexibility by choosing your own product bundle!

Savings,Checking,Credit Cards,Term Deposits and Loans.

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3-6

Field Description

Field Name	Description
Hero Banner	<p>Displays the featured credit cards that the bank wishes to promote.</p> <p>The name of the credit card along with an image and highlighted feature/s are displayed along with the options to apply or view details of the card.</p> <p>Click Apply Now provided on the specific card to apply for the card.</p> <p>Click Learn More provided on the specific card to view additional details of that credit card.</p>
Browse Categories	<p>This tab displays cards grouped into categories so as to enable applicants to easily browse through all the credit card offerings of the bank.</p> <p>Click on an individual category to view the cards offered under that category.</p>
Help me choose	<p>This tab displays filter criteria i.e. the option to filter credit cards based on specific features.</p> <p>Select one or more filter criteria checkboxes and click on Search to view the list of credit cards filtered on the basis of the criteria selected.</p> <p>Click Reset if you wish to reset your filter options.</p>
Modify Filter Criteria	<p>Click on the link to modify the filter criteria. This option appears under the Help me Choose tab once you have defined filter criteria and clicked on Search.</p>
<p>The following information is displayed on each product card under both tabs.</p>	
Product Name & Image	<p>The name of the product along with an image that represents the product is displayed on each card.</p>
Product Description	<p>A short description of the product is displayed on each card.</p>
Features	<p>Features of the product are listed down on each card.</p>
Cross Sell cards	<p>Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page.</p> <p>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.</p>

2. You can apply for a credit card through any of the following methods:
 - a. Click the **Apply Now** provided on any of the featured cards displayed on the hero banner.

Note:

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

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

OR

- b. Click on any category under the **Browse Categories** tab to view the cards belonging to that category.
 - i. Click **Apply** provided on any card to apply for that specific credit card.
 - OR
 - Click **Compare** against any (up to three) products to compare them with each other.
 - OR
 - Click the **Learn more** link displayed on any product card to view additional details of that product.

OR

- c. Click on the **Help me choose** tab. The filter criteria, by way of which, you can filter credit cards based on features is displayed.
 - i. Select one or more feature by selecting the checkbox against the desired feature.
 - ii. Click **Search**.

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

Note: Click on the **Modify Filter Criteria** link to modify the filter criteria. An overlay layer with the list of filter criteria will be displayed.

Make changes by selecting/deselecting feature checkboxes and click **Apply**. All the credit cards that match the new filter criteria selections will be listed down as cards.

OR

Click **Reset** to clear the selected filter criteria.

- iii. Click **Apply** on any card to apply for that specific credit card.
 - OR
 - Click **Compare** against any (up to three) products to compare them with each other.
 - OR
 - Click the **Learn more** link displayed on any product card to view additional details of that product.

[Home](#)

3.2 Credit Cards - Product Details

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

The screenshot displays the 'Product Details' page for the 'Platinum Chip Credit Card' on the Futura Bank website. The page layout includes a header with the bank logo and navigation options (ATM/Branch, English, Third Party). The main content area features a large heading for the 'Platinum Chip Credit Card' with a sub-heading 'Increase savings while availing special banking benefits.' Below this, a 'Key Highlights' section lists three features: 1. Annual Fee (Earn PAYBACK Points on your spends except fuel), 2. Value Added Benefits (Min. 15% savings on dining at participating restaurants), and 3. Waiver Benefits (Save on 1% fuel surcharge, waived off at petrol pumps). The 'Product Details' section includes an illustration of a couple reviewing a checklist and two sub-sections: 'Eligibility' (Major above the age of 18 years, Tax resident of Country, Applicant should not be a politically exposed person (PEP) or be associated with a PEP) and 'Fees & Charges' (No Joining Fees, No Annual Charges). At the bottom of the details section, there are buttons for 'Apply', 'Download Brochure', and 'Back'. 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
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

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

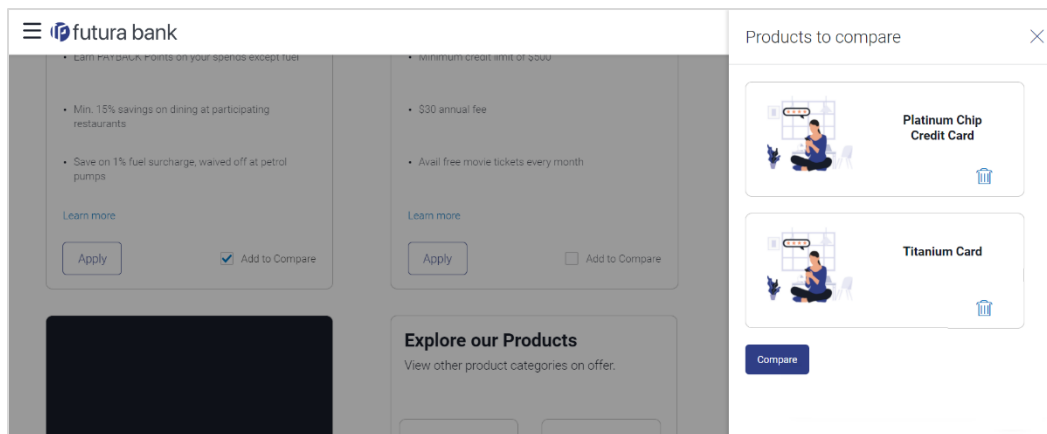
[Home](#)

3.3 Credit Cards – 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




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

OR

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

OR

Click the  icon to close the overlay layer.

Compare Products

ATM/Branch English Third Party

futura bank

Compare Products

Home / Credit Cards / Compare Products

Compare Products

Compare and choose a product which suits you best.

Platinum Chip Credit Card

[Apply](#)

Titanium Card

[Apply](#)

Eligibility Criteria

Major above the age of 18 years Tax resident of Country Applicant should not be a politically exposed person (PEP) or be associated with a PEP	Major above the age of 18 years Tax resident of Country Applicant should not be a politically exposed person (PEP) or be associated with a PEP
--	--

Special Features

Annual Fee	
Earn PAYBACK Points on your spends except fuel	\$50 annual fee
Value Added Benefits	
Min. 15% savings on dining at participating restaurants	Free movie ticket
Waiver Benefits	
Save on 1% fuel surcharge, waived off at petrol pumps	Earn 3X points on travel services

Fees and Bank Charges

Joining Fees	
No Joining Fees	Balance Transfer - Either \$5 or 2% of each transaction, whichever is greater
Annual Charges	
No Annual Charges	\$50 annual fee

[Apply](#)
[Apply](#)

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Field Description



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

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

Product Name & Image	Displays the name of the product along with image.
---------------------------------	--

Product Description	Displays the description of the product.
----------------------------	--

Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
-----------------------------	---

Field Name	Description
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 credit card application and provides the means by which you can proceed with the application. If you are an existing online banking customer of the bank, you can select the option to Login as a registered user so as to have the primary information section prepopulated with your information as registered with the bank. If you are new to the bank or are a prospect, you can select the option to Continue as guest.

Additionally, this page also provides links and information to:

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

Kick Off page

The screenshot displays the 'Kick Off page' for a Platinum Chip Credit Card application on the Futura Bank website. The page header includes the Futura Bank logo and navigation options for ATM/Branch, English, and RPM. The main heading is 'Platinum Chip Credit Card' with a breadcrumb trail: Home / Credit Cards / Product Details / Platinum Chip Credit Card.

The central content area is titled 'Are you ready?' and includes a sub-heading: 'Take a few moments to view the steps you'll need to follow.' Below this is a vertical flowchart with five numbered steps:

1. Upload Documents (To refer list of required documents - [Click Here](#).)
2. Personal Information
3. Employment Information
4. Financial Profile
5. Card Preferences

Below the flowchart, there is a note: 'Upload documents & Personal Information steps are not mandatory for registered users. Your application will be auto saved at every stage. If you wish to continue your application at a later time, simply retrieve the application from the Application Tracker and pick up where you left off.'

The page is divided into two columns for user selection:

- Online Banking Customer?**
 - If you are an existing customer banking with us online you can save time by entering your online banking login details.
 - Are you an existing customer but not banking with us online? [Register for online banking access.](#)
 - [Login as registered user](#)
- New to Futura Bank?**
 - If you have never banked with Futura, please continue as guest and authenticate yourself by providing your mobile number
 - [Continue as guest](#)

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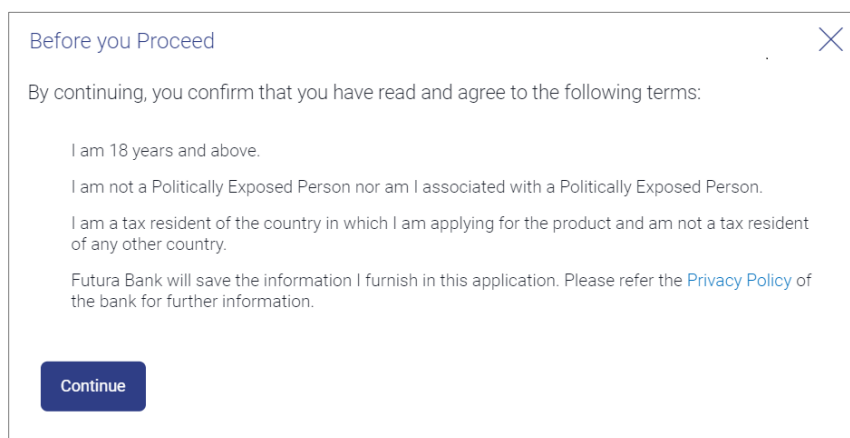
6. Click **Login as registered user** if you are an existing online banking customer of the bank. The **Login** page appears.
For more information on the application of a registered user, view the Existing Online Banking Customer section.
- OR
- Click on the **Register for online banking access** link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



Before you Proceed ✕

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

I am 18 years and above.

I am not a Politically Exposed Person nor am I associated with a Politically Exposed Person.

I am a tax resident of the country in which I am applying for the product and am not a tax resident of any other country.

Futura Bank will save the information I furnish in this application. Please refer the [Privacy Policy](#) of the bank for further information.

Continue

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

The screenshot shows the Futura Bank mobile application interface. At the top, there are navigation options for 'ATM/Branch', 'English', and 'RPM'. Below the bank logo, the page title is 'Platinum Chip Credit Card'. The main content area features an illustration of a person with a smartphone displaying a checkmark and stars. Below the illustration, the text reads 'Verify your mobile number' and 'We will send you a one time password (OTP)'. A 'Mobile Number' field is present with a dropdown menu showing '+1' and a text input containing '1234567891'. There are two buttons: 'Send OTP' and 'Back'. At the bottom, a copyright notice is visible: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

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

futura bank

Platinum Chip Credit Card

Enter OTP

We have sent you an OTP on your mobile number
+1 1234567891

• • • •

Didn't receive the OTP?
Resend
Back

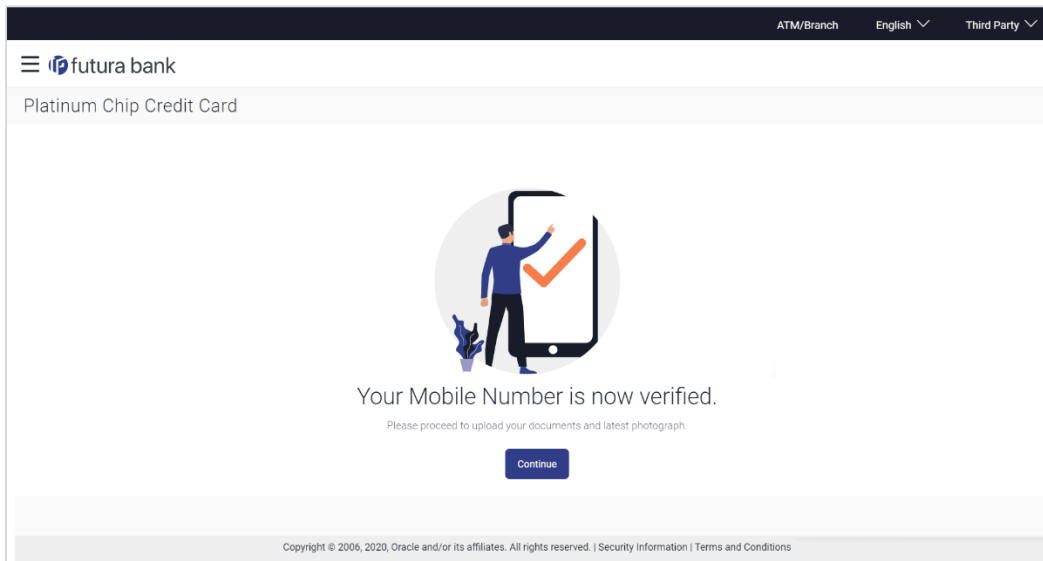
Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

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



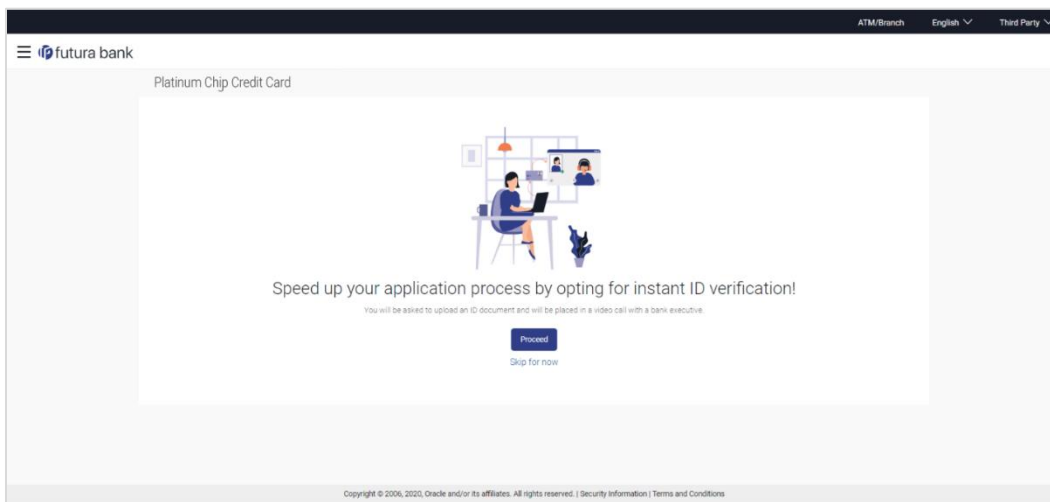
12. Click **Continue** to proceed to the next step in the application. The next step appears.

[Home](#)

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

The screenshot shows a 'Verification' window with a 'Help' link in the top right corner. The main heading is 'Start verification' with a green checkmark icon. Below this, a text box explains: 'This process is designed to verify your identity and protect you from identity theft. Please have your ID ready and click "Start".' A prominent blue 'Start' button is centered below the text. A warning icon and text state: 'This page will expire in a few minutes if you do not start.' At the bottom, it says 'Powered by jumio' with links for 'Privacy policy' and 'Legal'.

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.

The screenshot shows a 'Verification' window with a back arrow and 'Help' link in the top right. The main heading is 'Choose issuing country/region'. Below this is a dropdown menu showing 'India' with the Indian flag. The next section is 'Select ID type' with a sub-heading 'Use a valid government-issued photo ID.' Below this are three radio button options: 'Passport', 'Driver's license', and 'Identity card'. At the bottom, it says 'Powered by jumio' with links for 'Privacy policy' and 'Legal'.

3. From the **Choose issuing country/region** field, select the country that has issued the identity proof you wish to provide for 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

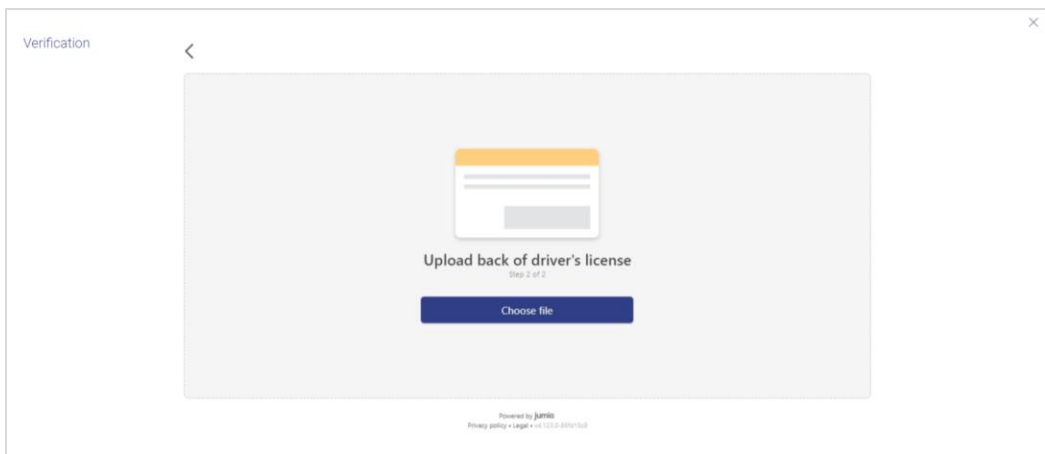
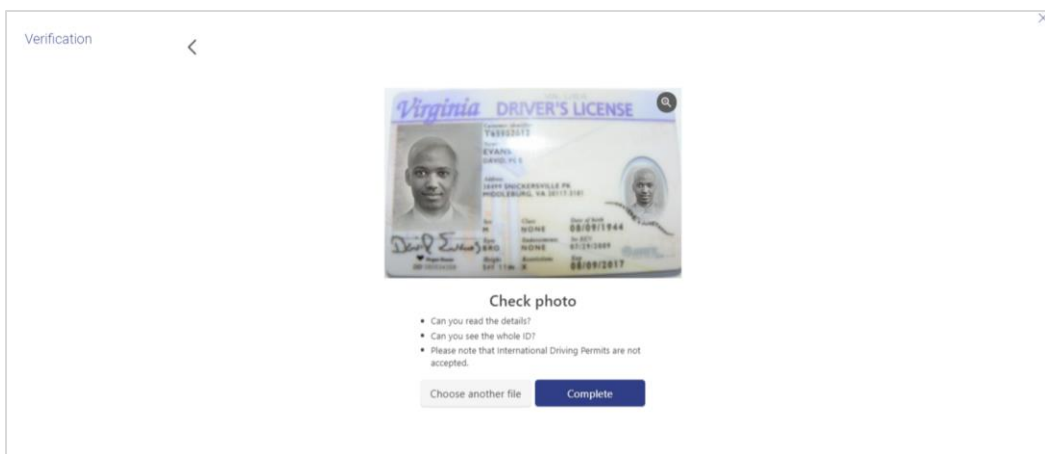
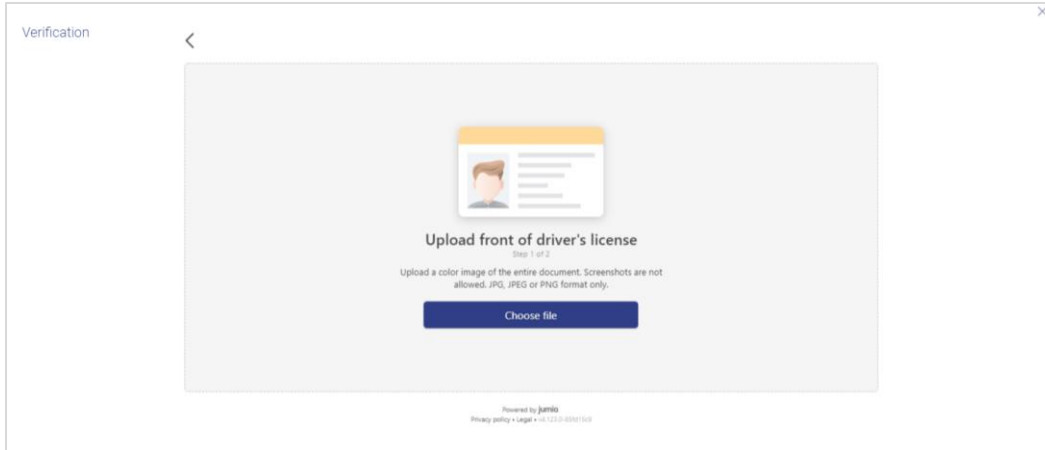
In this step, you can select the method through which you would like to upload images of the identity proof you have selected.

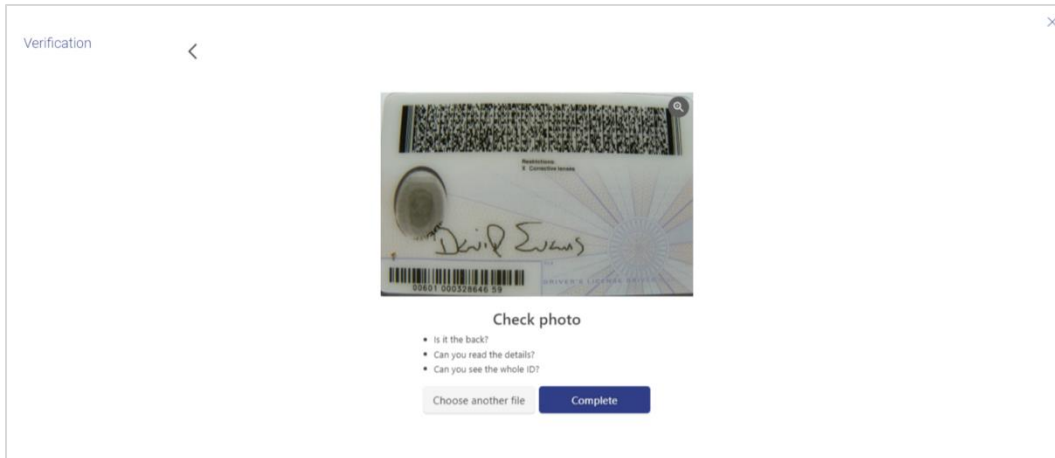


5. Select the option of choice.
 - a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able to select images of the front and back of the document you wish to provide.
 - b. If you selected the option **Prefer to use your mobile?** you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

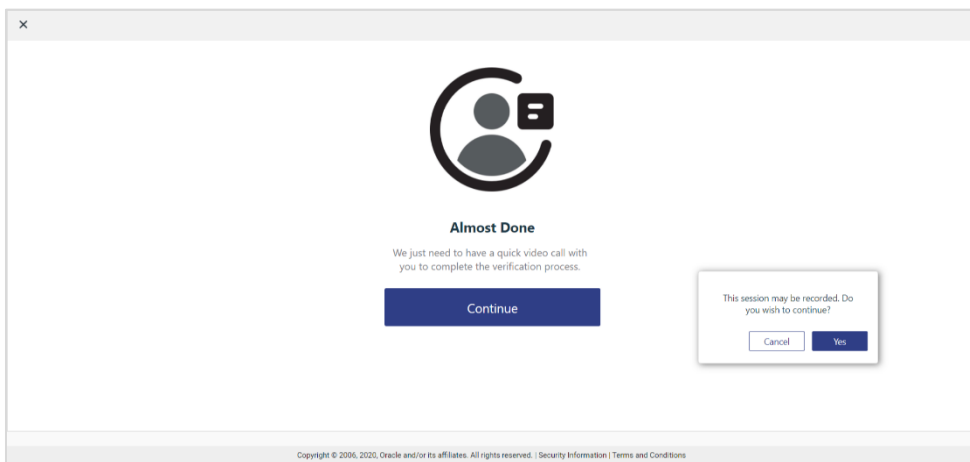
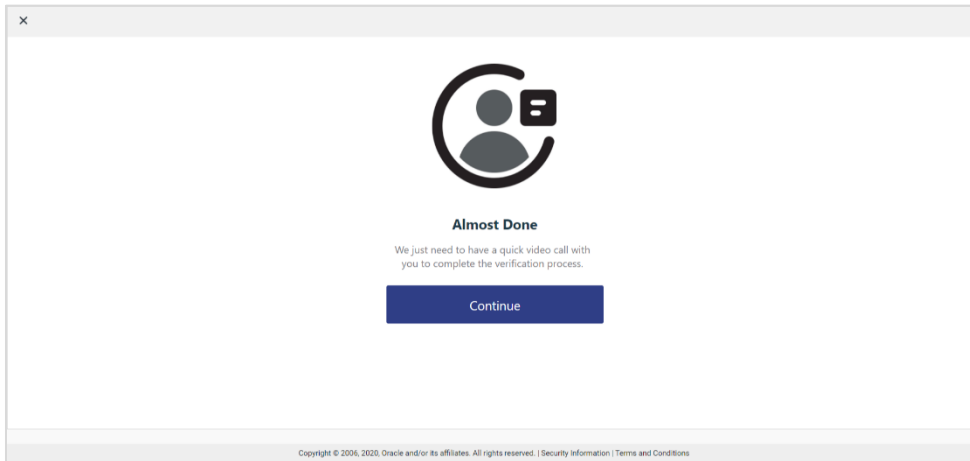
- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
 - b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document 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 liveness check flow gets displayed.

Liveliness Check – Video KYC Initiation

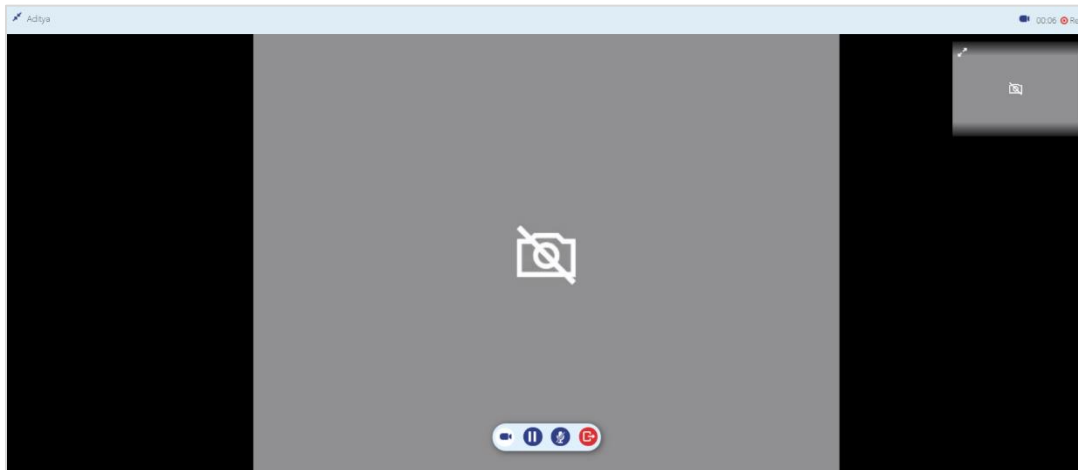
Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.



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.



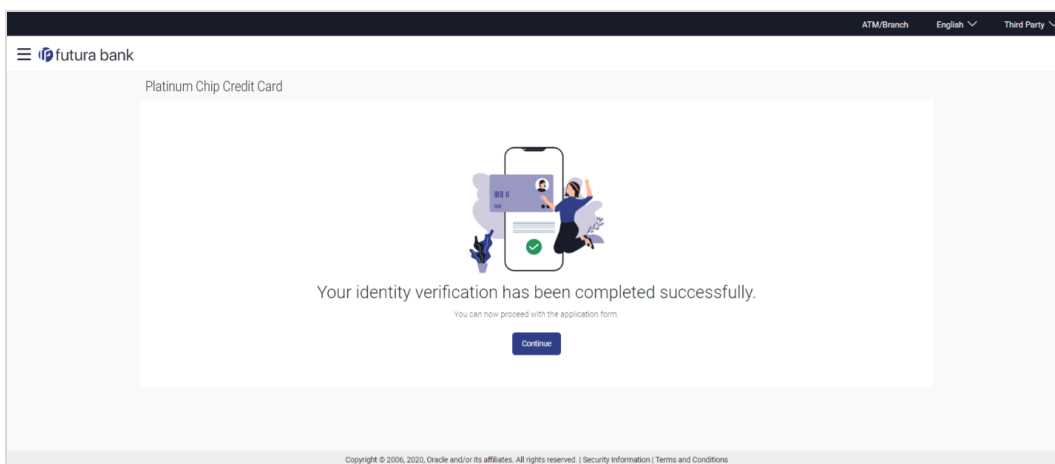
10. If the bank executive has approved the liveliness check, you will be displayed a success message.

OR

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

Liveliness Check Outcome – Success

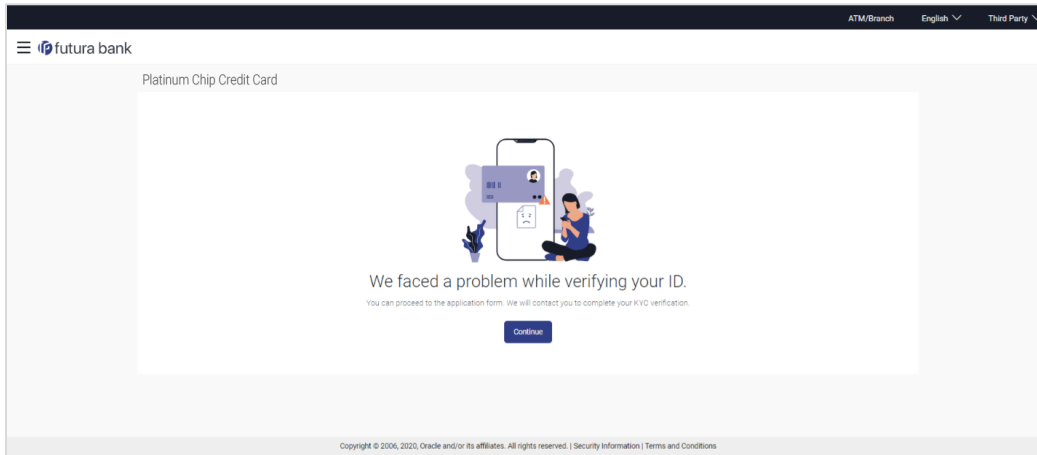
If the bank executive has approved the liveliness check, you will be displayed the following success message.



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.

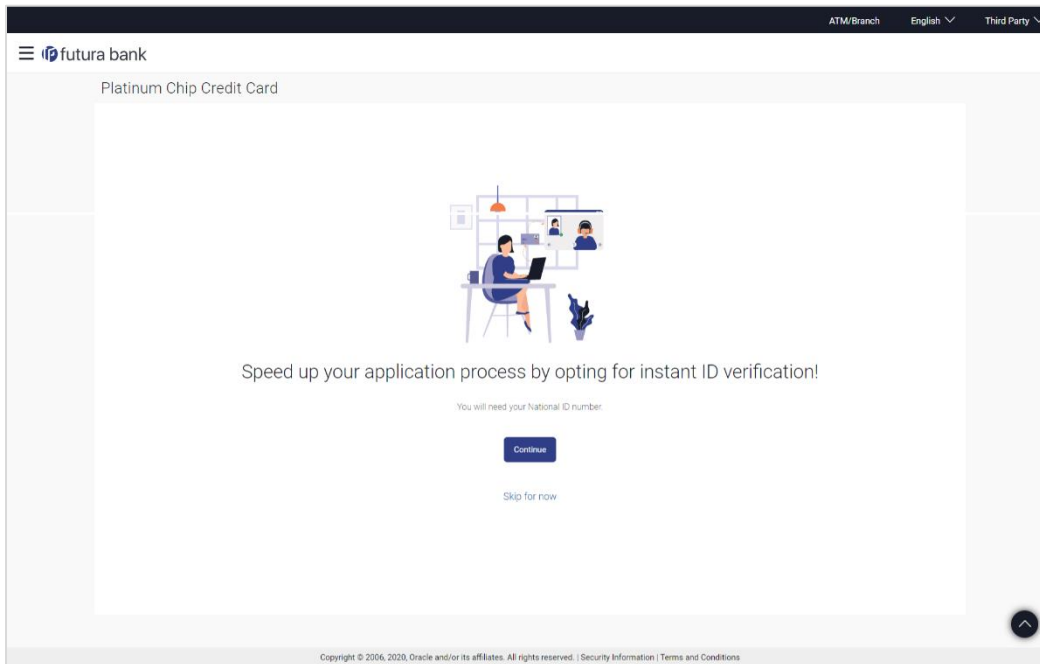
[Home](#)

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

OR

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

ID Verification

ATM/Branch English RPM

futura bank

Platinum Chip Credit Card

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

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Field Description

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

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

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

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.

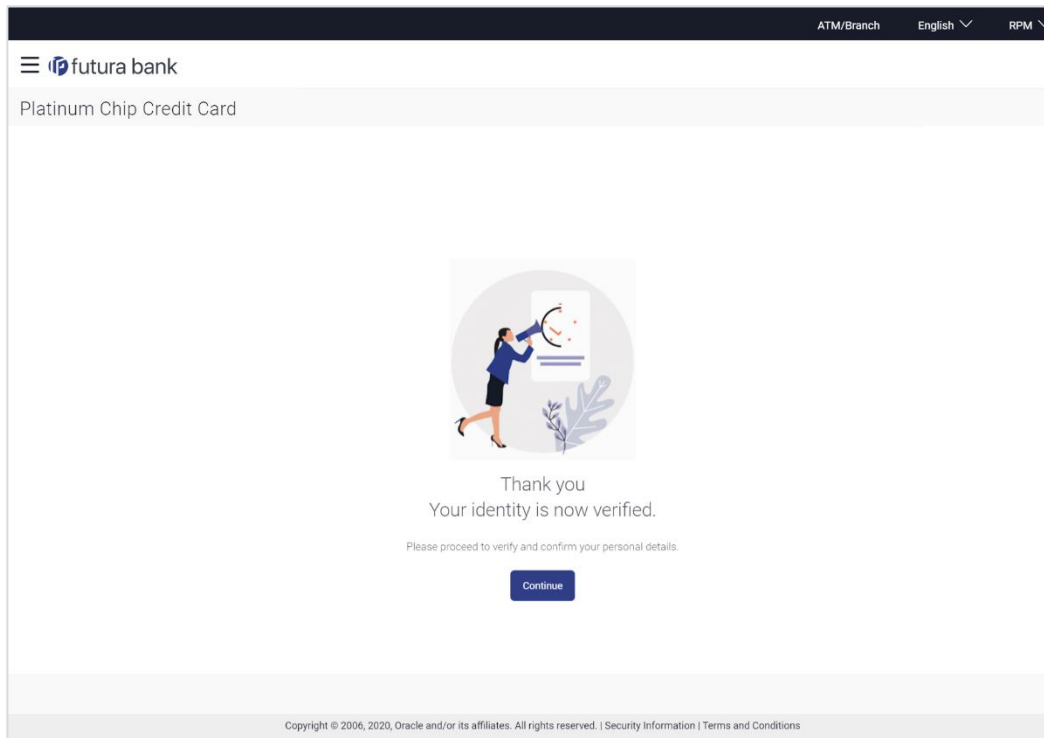
OR

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, you 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.

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

ATM/Branch English RPM

futura bank

Platinum Chip Credit Card

1 Upload Documents 2 Personal Information 3 Employment Information 4 Financial Profile 5 Card Preferences

Upload your documents

We will extract text from your documents and fill the form for you!

Uploading documents is easy. Simply follow these 3 steps:

1. To view the list of documents that can be uploaded as proofs - Click Here
2. Upload single or multiple documents at once.
3. Map document type against each uploaded document.

Select or Drop Files Here +

We support PDF, PNG, JPG and JPEG formats in sizes up to 10MB per file.

adharcard.png
Address Poof - Aadhaar card

Continue

Scan QR-code anytime to continue on mobile.

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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 **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

futura bank
ATM/Branch English RPM

Platinum Chip Credit Card

1
Upload Documents

2
Personal Information

3
Employment Information

4
Financial Profile

5
Card Preferences

Personal Information

Please take a moment to verify your personal information.

Primary Details

Title Last Name

Mr ▼ Smith

First Name Middle Name

John M

Date of Birth

15 May 1990 📅

Gender

Male ▼

Marital Status (Optional)

Married ▼

Citizenship

By Permanent Residency ▼

Identification Type

Passport ▼

ID Number

xx4235

Valid Till

12 Nov 2030 📅

Contact Details

Permanent Address ✎

1201 Park Avenue, Narasinha Chintamani Kalker Road, Narayan Peth, Pune, Maharashtra, India, 411030

Is your mailing address the same as above?

Yes No

Email Id

smith.john@company.com

Mobile Number

+1 1234567891

Alternate Number (Optional)

+1 ▼ |

Continue
Back

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
Last name	Your last name.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Date of Birth	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	The gender with which you identify. The options are: <ul style="list-style-type: none"> • Male • Female • 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.

25. From the **Title** list, select the title that applies to you.
26. In the **Last Name** field, enter your last name.
27. In the **First Name** field, enter your first name.
28. In the **Middle Name** field, enter your middle name, if applicable.
29. From the **Date of Birth** date picker, select your date of birth of yours.
30. From the **Gender** list, select your gender.
31. From the **Citizenship** list, select the citizenship by type.
32. From the **Marital Status** list, select your marital status.
33. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
34. In the **ID Number** field, enter the identity number of the proof of identity selected.
35. From the **Valid till** date picker, select the date till which the identification document is valid.
36. 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**'.

37. 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.
38. In the **Email ID** field, enter your email ID.

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

You can provide your employment details in this step.

Employment Information

The screenshot shows the Futura Bank website interface for a Platinum Chip Credit Card application. At the top, there are links for 'ATM/Branch', 'English', and 'RPM'. The main header includes the Futura Bank logo and the card name 'Platinum Chip Credit Card'. A progress bar indicates five steps: 'Upload Documents' (checked), 'Personal Information' (checked), 'Employment Information' (active, highlighted in blue), 'Financial Profile' (not started), and 'Card Preferences' (not started). The 'Employment Information' section is titled 'Employment Information' with a sub-instruction: 'Please specify your current employment status.' Below this, there is a 'Primary Employment' section with the following fields: 'Employment Type' (dropdown menu showing 'Full Time permanent'), 'Company/Employer Name' (text input with 'Samtech Corp'), and 'Employee ID' (text input with 'DSE234'). There is a link to 'Add Another Employment' and two buttons: 'Continue' and 'Back'. At the bottom, there is a note: '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
Primary Employment	
Employment Type	Your current employment type. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Permanent • Contract

Field Name	Description
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.

-
41. From the **Employment Type** list, select the type of employment that is applicable to you.
 42. In the **Company or Employer Name** field, enter the name of the company or employer for whom you are employed.
 43. 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.

-
44. 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 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

ATM/Branch
English ▾
RPM ▾

☰
futura bank

Financial Profile

✓
Upload Documents
✓
Personal Information
✓
Employment Information
4
Financial Profile
5
Card Preferences

Financial Profile

Provide your financial details to proceed.

Income Information ✎

① Income earned per month.

Salary	Business
₹12,000.00	₹2,300.00
Interest Income	Pension
₹2,000.00	₹1,200.00

Expense Information ✎

① Expenditure incurred per month.

Household	Medical
₹300.00	₹200.00
Education	
₹200.00	

Asset Information ✎

Savings Deposits	Stocks/Funds
₹6,000.00	₹3,000.00
Properties	
₹4,000.00	

Add Liability Information


I have no liabilities

Continue
Back

Scan QR-code anytime to continue on mobile.

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3-45



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

The screenshot shows the Futura Bank Financial Profile page. The main page has a progress bar with four steps: Upload Documents, Personal Information, Employment Information, and Financial Profile (the current step). Below the progress bar, there are two buttons: '+ Add Income Information' and '+ Add Expense Information'. An overlay titled 'Income Information' is displayed on the right side. It contains a note: 'Please enter income earned per month in INR. Please note - Input of value in At least one field is mandatory.' Below the note, there are several input fields for different income types: Salary (₹20,000.00), Business (₹3,000.00), Interest Income (₹1,200.00), Pension (₹200.00), Bonus (Enter amount), Rentals (Enter amount), Cash Gifts (Enter amount), and Others (Enter amount). At the bottom of the overlay is an 'Add' button.

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.

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

46. 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 Futura Bank mobile app interface. On the left, the 'Financial Profile' page is partially visible, showing income and pension details. An 'Add Expense Information' card is highlighted. On the right, the 'Expense Information' overlay is open, displaying a grid of expense categories with input fields and a total 'Add' button at the bottom.

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.

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

48. 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.

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

50. 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.

51. 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.
52. 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.
53. 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](#)

3.12 **Card Preferences**

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

Card Preferences

futura bank
ATM/Branch English RPM

Card Preferences

✓ Upload Documents
✓ Personal Information
✓ Employment Information
✓ Financial Profile
5 Card Preferences

Card Preferences

Choose from our range of features to create a card that suits your needs best.

Features available on your card

Will you be using this card internationally?

Transfer balances to new card?

Balance Transfers

Issued By	Balance to be transferred	✕
HDFC	₹23,000.00	

[Transfer another balance](#) (1 of 3)

Apply for Add-On Cards?

Add-On Card Holder Information ✕

Save time by uploading the add-on card holder's ID to prefill information.

① We support PDF, PNG, JPG and JPEG formats in sizes up to 10MB.

Title	Last Name
Miss	Smith
First Name	Middle Name
Anna	j
Relationship with primary card holder	Date of Birth
Daughter	13 Nov 2000
Identification Type	ID Number
Driving License	43543634
Mobile Number	
+1	8944635466
Email ID	
annasmith@example.com	
Address same as primary applicant's?	
<input type="radio"/> Yes <input checked="" type="radio"/> No	
Address	
1309, Lal Bahadur Shastri Road, Sadashiv Peth, Pune, Maharashtra, IN, 411030	

[Add another card](#) (1 of 3)

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

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Field Description

Field Name	Description
Features available on your card	
Will you be using this card internationally?	<p>The facility to specify if the credit card should be enabled for international usage or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Transfer balances to new card?	<p>The facility to specify whether the balances of other credit cards are to be transferred to this card or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Balance Transfer Details	
<p>Below following fields will be displayed if you select Yes option in the Transfer balances to new card? field.</p>	
Issued By	The issuer of the card from which balance is to be transferred.
Balance to be transferred	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
Transfer another balance	<p>Click on the link to transfer another balance.</p> <p>The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.</p>
Apply for Add-On Cards?	<p>The facility to apply for add-on cards.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Add-On Card Holder Information	
<p>The following fields will be displayed if you select the option Yes in the Apply for Add-On Cards? field.</p>	

Field Name	Description
Upload	The option to upload the add-on card holder's ID proof so as to have his/her information pre-populated based on the ID document. <hr/> 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. <hr/>
Title	The salutation/title applicable to the add-on card holder. Examples of salutation are Mr., Mrs., Dr. etc.
Last Name	The Add-On card holder's last name.
First Name	The Add-On card holder's first name.
Middle Name	The Add-On card holder's middle name, if applicable.
Relationship with primary card holder	The Add-On card holder's relationship with you. The options are: <ul style="list-style-type: none"> • Spouse • Mother • Father • Brother • Sister • Son • Daughter
Date of Birth	The date of birth of the add-on card holder. The format of the date should be DD/MM/YYYY.
Identification Type	The type of identification that can serve as the add-on card holder's proof of identity. The options are: <ul style="list-style-type: none"> • Passport • Driving License • SSN • PAN Card • Aadhar Card

Field Name	Description
ID Number	The Add-On card holder's identity number specific to the identification type selected under the Identification Type field.
Phone Number	The Add-On card holder's phone number.
Email ID	The Add-On card holder's email ID.
Address same as primary applicant's?	Identify if Add-On card holder's mailing address is the same as your address. The options are: <ul style="list-style-type: none"> • Yes • No
Add Address	Click on the card, the Address Details overlay window appears which contains below fields in which you can provide Add-On card holder's address.
Address Details	
The following fields are displayed on an overlay layer if the No option is selected in the Address same as primary applicant's? field.	
Location/Address	The add-on card holder's address details including the area, city, state, country, etc.
Map	Once you have selected a suggested address, the address will be displayed on the map. <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 also opt to enter the address in the following fields manually. Entry of values in the following fields will not impact the map or the values in the Location/Address' field.	
House No.	The house number of the add-on card holder.
Building Name	The building name of the add-on card holder.
Street	The street in which the add-on card holder's address is located.
Locality	The locality in which the add-on card holder's address is located.
Zip Code	The zip code of the add-on card holder's address.

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

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

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

- a. If you select the option **Yes**;
 - i. From the **Issued By** list, select the name of the institution that issued the card.
 - ii. In the **Balance to be transferred** field, enter the amount to be transferred.

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

- a. If you select the option **Yes**;
 - i. From the **Title** list, select the title that applies to add-on card holder.
 - ii. In the **Last Name** field, enter the add-on card holder's last name.
 - iii. In the **First Name** field, enter the add-on card holder's first name.
 - iv. In the **Middle Name** field, enter the add-on card holder's middle name, if applicable.
 - v. From the **Relationship with primary card holder** list, select the relationship that the add-on card holder has with you.
 - vi. From the **Date of Birth** date picker, select the add-on card holder's date of birth.
 - vii. From the **Identification Type** list, select the document that will serve as identification proof of the add-on card holder.
 - viii. In the **ID Number** field, enter the identity number specific to the identification document type selected under the **Identification Type** list.
 - ix. In the **Email ID** field, enter the add-on card holder's email ID.
 - x. In the **Phone Number** field, enter the add-on card holder's phone number.
 - xi. In the **Address same as primary applicant's?** field, select the option of choice;
 1. If you select the option **No**;
 - i. The **Add Address** card appears. Click on the card to invoke the **Address Details** overlay layer.
 - ii. In the **Location/Address** field, enter the add-on card holder's address.
 - iii. In the **House No.** field, enter the add-on card holder's house or flat number.

- iv. In the **Building Name** field, enter the building/house name of the add-on card holder's address, if applicable.
- v. In the **Street** field, enter the name of the street on which the add-on card holder's address is located.
- vi. In the **Locality** field, enter the locality in which the add-on card holder's address is located.
- vii. In the **Zip Code** field, enter the zip code of the add-on card holder's address.
- viii. In the **City** field, enter the name of the city in which the add-on card holder's address is located.
- ix. In the **State** field, enter the name of the state in which the add-on card holder's address is located.
- x. In the **Country** field, enter the name of the country in which the add-on card holder's address is located.
- xi. Click **Add** to add the address details. The Add-on Card Holder section displays the newly added address.

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

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

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

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

OR

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

OR

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

OR

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

[Home](#)

3.13 Review and Submit

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

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

Review and Submit

ATM/Branch
English
RPM

Platinum Chip Credit Card

Your Application Summary

Personal Information
[✎](#)

Mr John Smith
Born on 15 May 1990

Marital Status
Married

Identification Type
Passport

Valid Till
12 Nov 2030

Citizenship
By Permanent Residency

ID Number
A34235

Permanent Address
1201 Park Avenue, Narasinha Chintamani Kalker Road, Narayan Peth, Pune, Maharashtra, India, 411030

Mailing Address
1201 Park Avenue, Narasinha Chintamani Kalker Road, Narayan Peth, Pune, Maharashtra, India, 411030

Email ID
smith.john@company.com

Mobile Number
+1-1234567891

Additional Number
--

Employment Information
[✎](#)

Primary Employment

Employment Type
Full Time permanent

Company/Employer Name
Samtech Corp

Employee ID
DE2131

Financial Profile
[✎](#)

Income Information

Income earned per month

Salary	Business
₹12,000.00	₹2,300.00
Interest Income	Pension
₹2,000.00	₹1,200.00
Bonus	Rentals
₹0.00	₹0.00
Cash Gifts	Others
₹0.00	₹0.00

Expense Information

Expenditure incurred per month

Household	Travel
₹300.00	₹0.00
Education	Rentals
₹200.00	₹0.00
Vehicle Maintenance	Others
₹0.00	₹0.00
Medical	
₹200.00	

Asset Information

Savings Deposits	Fixed Deposits
₹6,000.00	₹0.00
Stocks/Funds	Loans
₹3,000.00	₹0.00
Properties	Others
₹4,000.00	₹0.00
Automobiles	
₹0.00	

Card Preferences ✎

International Usage
No

Balance Transfers

Issued By HDFC	Balance to be transferred ₹12,000.00
-------------------	---

Add on card holder

Full Name Miss Anna J Smith	Relationship with primary card holder Daughter
Date of Birth 08 Nov 2012	Identification Type Pan Card Number
ID Number SA333	Phone Number +1 453453424
Email ID annasmith@example.com	Address 1701 S Block Road, Greater Kailash, New Delhi, Delhi, IN, 11 0048

Documents ✎


Address Poof - Aadhaar card [adhaarcad.png](#)

Continue [Back](#)

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

OR

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

OR

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

[Home](#)

3.14 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

Platinum Chip Credit Card

Terms of Service

Please read the following information carefully.

Terms and Conditions

Platinum Chip Credit Card
Terms & Condition

I agree to the Terms and Conditions

Signature (Optional)

Draw Signature Upload Signature

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

Please enter your signature in the box below.

Smith


Clear Signature

Confirm Back

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59. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.
60. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
61. 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.
-

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

OR

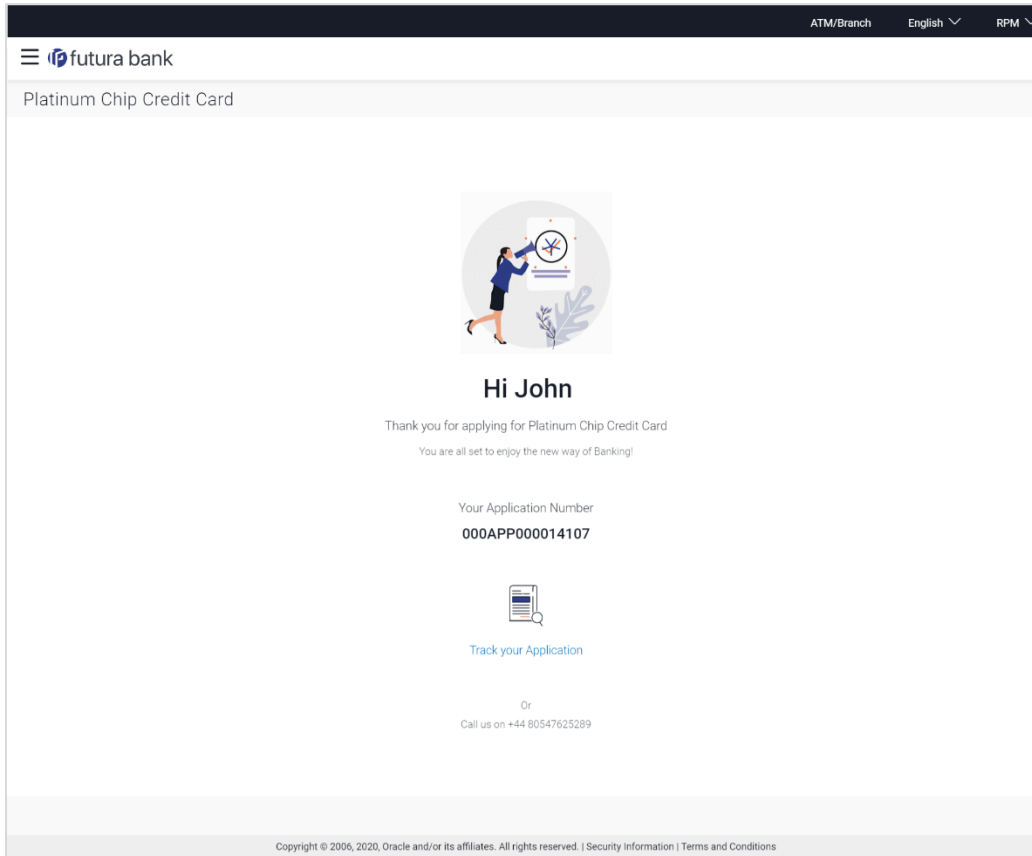
Click **Back** to navigate back to the previous step in the application.

[Home](#)

3.15 Submitted Application - Confirmation

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

Success Message



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

[Home](#)

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

The credit card application form for existing customers, with KYC status as active, will comprise of the following sections:

1. **Upload Documents** – This section will be part of the application form only if mandatory documents are not already available against your records in the bank's database.
2. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Credit Preferences** – In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.
5. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

12. 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.

13. How does OCR work?

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

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.

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