

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

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Retail Originations Education Loans User Manual

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Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

www.oracle.com/financialservices/

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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	Education Loan Application Submission	✓	×	×

[Home](#)

3. Education Loan Application

An education loan is a loan that is provided to students to help them cover the cost of their education and associated costs such as tuition, supplies, cost of living, etc.

The education loan application has been built so as to capture information of the loan and course being applied for as well as basic personal and parent/guardian information of the applicant. In cases where the applicant has identified that he/she is currently employed, the application form will also consist of sections in which the applicant can define his/her employment and financial information.

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: The following is applicable for this release:

- 1) Only USA Driver's License is supported for OCR.
 - 2) When the host is OFLO, it is mandatory for the student i.e. the applicant to be currently employed. The condition where in, if the student is not employed, details of the parent/guardian will be required, is not supported with OFLO as the host.
-

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.

- **Disclaimer (Modal Window):** This modal window will contain the list of terms and conditions that need to be met in order to apply for the product selected. Additionally the option by which you can specify whether you are currently employed or not will also be provided on this window. The sections of the application form will be defined based on your selection i.e. if you identify that you are currently employed the application form will, in addition to other sections, also contain sections to capture your employment and financial information. This window will appear only for prospects (i.e. after the applicant selects the option **Continue as guest** on the kick off page) when the host is OFLO, and there will be no option to select whether the applicant is currently employed or not. Instead, a disclaimer stating that the applicant is currently employed will be displayed as part of the terms.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. In case of education loans, a modal window containing disclaimers as well as an option for you to identify your current employment status, is displayed before the kick off page. The steps of the application form will be determined by the option selected on this modal window, i.e. if you have indicated that you are currently employed, the application form will, in addition to other sections, also contain the Employment and Financial Profile sections. 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.

- **Course & Loan Requirements-** In this section you are required to specify information pertaining to your course and loan requirements.
- **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. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the disclaimer modal window.
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the disclaimer modal window.
- **Parent & Guardian Information** – In this section you can provide basic information about your parent/guardian. If your parent/guardian is an existing customer of the bank, you can specify your parent/guardian's customer ID. This section will not be part of the application form when the host is OFLO.
- **Review and Submit** – Once you have filled out all the information required in the education loan application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service** – On having reviewed the application, you can then proceed to view the terms and conditions of the education loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation** – Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Our Product Offerings > Education loan

To apply for education loan:

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

[Home](#)

3.1 Education loan – Product Listing

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

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

Product Categories

The screenshot displays the Futura Bank Education Loans page. At the top, there's a navigation bar with the Futura Bank logo and a hamburger menu. Below it, the page title 'Education Loans' is centered, with a sub-header 'Apply for Education Loan Now!'. The main content area features two product cards. The first card, 'Futura Education Loan', includes an illustration of a person at a computer, a title, a description, a list of features (pay bills, international debit card, access to private client centers), a 'Learn more' link, and 'Apply' and 'Add to Compare' buttons. The second card, 'Student Saver Loan', includes an illustration of a person with a shield, a title, a description, a list of features (loan up to 25 lakh, repay up to 15 years), a 'Learn more' link, and 'Apply' and 'Add to Compare' buttons. To the right, there's a 'Compare' button with a '2' and a 'Explore our Products' section with a grid of product categories: Saving Accounts, Checking Accounts, Auto Loans, Personal Loans, Credit Cards, Term Deposits, and Home Loans. 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
------------	-------------

The following information is displayed on each product card.

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

- Identify the product for which you want to make an application and click **Apply** provided on the specific card.
OR
Click **Compare** against any (upto 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 Education loan - Product Details

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

ATM/Branch English RPM

futura bank

Product Details

Home / Education Loans / Product Details

Futura Education Loan

Education is indeed a basic need like food, clothing and shelter. Never miss an opportunity to learn and grow with our education loans for studying in India as well as abroad.

Key Highlights

- Funding**
Loan upto INR 40 Lakhs for education in India or abroad
- Repayment Holiday**
Repayment holiday during the course period

Product Details

Eligibility

- No Security upto INR 4 Lakhs
- Students must have secured an admission to the institution

Fees & Charges

- No Pre-payment charges after 1 year of servicing
- No Processing fee upto INR 4 Lakhs

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

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Field Description

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

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

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

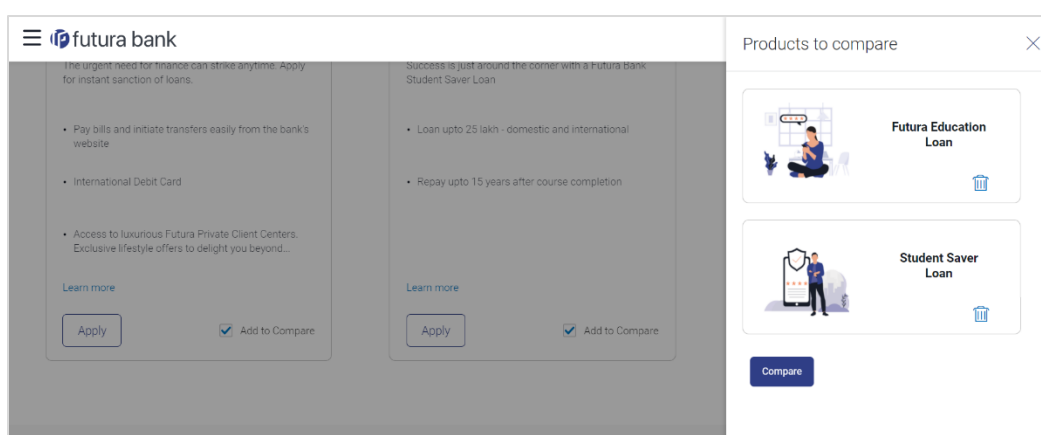
[Home](#)

3.3 Education loan – Product Comparison


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

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


Products to Compare



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


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

OR

Click the  icon to close the overlay layer.


Compare Products

ATM/Branch
English
Third Party

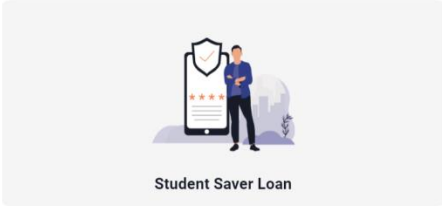


Compare Products

Compare and choose a product which suits you best.



Futura Education Loan



Student Saver Loan

Eligibility Criteria

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

Special Features

Payment	
Pay bills and initiate transfers easily from the bank's website	-
Exclusive Cards	
International Debit Card	-
Priority Services	
Access to luxurious Futura Private Client Centers. Exclusive lifestyle offers to delight you beyond banking	-
Loan	
-	Loan upto 25 lakh - domestic and international
Repayment	
-	Repay upto 15 years after course completion

Fees and Bank Charges



Futura ATM	
Cash Withdrawal from Future Bank ATMs - No Charge	-
Other ATM	
Cash Withdrawal from Non-Futura Bank ATMs - First 2 free per month followed by \$0.5 per transaction	-
Late Fees	
-	4.5% late payment fees

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

Note:

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

3.4 **Before your Proceed (Disclaimer)**

This modal window will be displayed once you click on Apply against any education loan product. Information pertaining to the terms and conditions that need to be met in order to apply for the product will be listed down on this window. This information will typically also contain a link by clicking on which you will be able to view the privacy policy of the bank. In addition to the terms and conditions, a field by which you will be able to specify whether or not you are currently employed will be provided.

Note:

- 1) This modal window will not appear when the host is OFLO.
 - 2) The **Employment Information** and **Financial Profile** sections will be part of the application form, if you have selected option **Yes** under the **Are you currently employed?** field.
-

Disclaimer Modal Window

Before you proceed ✕

By continuing, you confirm that you are:

- Applying in the capacity of a student.
- You are 18 years or older.
- Able to service the loan.
- A citizen or a permanent resident of the country in which you are applying for the loan.
- Not a Politically Exposed Person (PEP) nor are you associated with a PEP.

Please refer the Privacy Policy of the bank for further information -[Click Here](#).

Are you currently employed?

6. Click **Yes** under the **Are you currently employed?** field if you are currently employed.
OR
Click **No** under the **Are you currently employed?** field if you are not employed currently.
7. Click **Continue** to proceed with the application form. The Product Kick-off page is displayed with steps comprising of the application form listed. These steps will vary based on whether you have selected option **Yes** or **No** under the **Are you currently employed?** field. If you have selected option **Yes**, the steps Employment Information and Financial Profile will also be listed on the Product Kick-off page.

3.5 Kick Off page

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

Additionally, this page also provides links and information to:

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

Kick Off page

The screenshot displays the 'Futura Education Loan' Kick Off page. At the top, it says 'Are you ready?' and 'Take a few moments to view the steps you'll need to follow.' Below this is a vertical flowchart with seven steps:

- 1 National ID Verification
- 2 Upload Documents (with a link to 'Click Here' for a list of required documents)
- 3 Personal Information
- 4 Course & Loan Information
- 5 Employment Information
- 6 Financial Profile
- 7 Parent/Guardian Information

Below the flowchart, there are two columns of options:

- 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](#)

At the bottom, there is a footer: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'

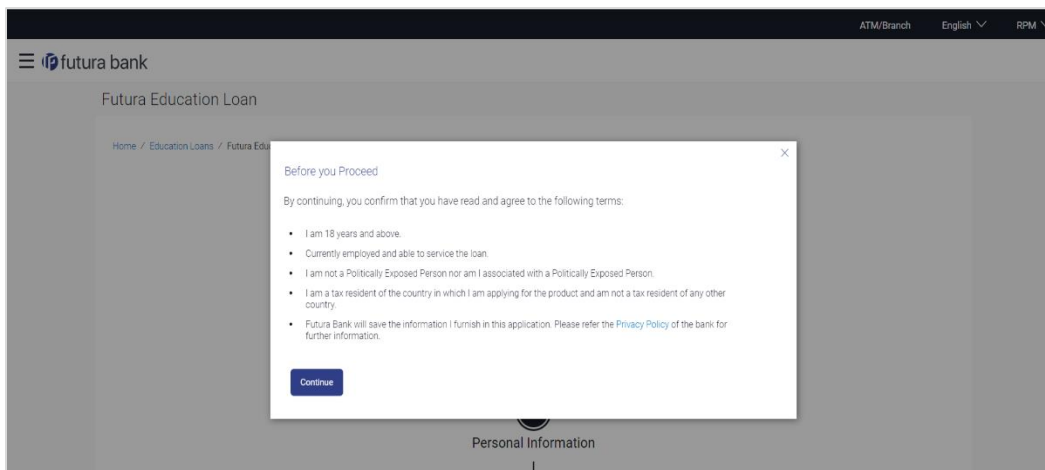
8. Click **Login as registered user** if you are an existing online banking customer of the bank. The **Login** page appears.
For more information on the application of a registered user, view the Existing Online Banking Customer section.
- OR
- Click on the **Register for online banking access** link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

3.5.1 **Before your Proceed (Disclaimer)**

This modal window will be displayed if the host system is OFLO, once you have selected the **Continue as guest** option on the kick-off page. Information pertaining to the terms and conditions that need to be met in order to apply for the product will be listed down on this window. 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



9. 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](#)

3.6 Mobile Verification

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

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

Mobile Verification – Enter Mobile Number

Field Description

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

10. In the **Mobile Number** field, select the country code and enter your mobile number.
11. 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

Field Description

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

12. 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

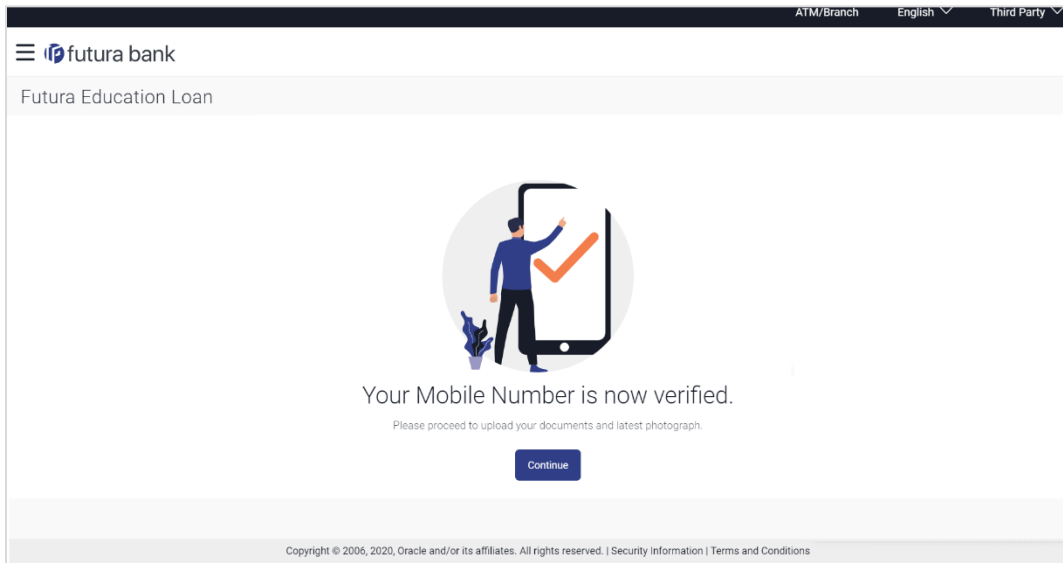
Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.

OR

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

13. The success message of mobile number verified appears.

Mobile Verification Success page



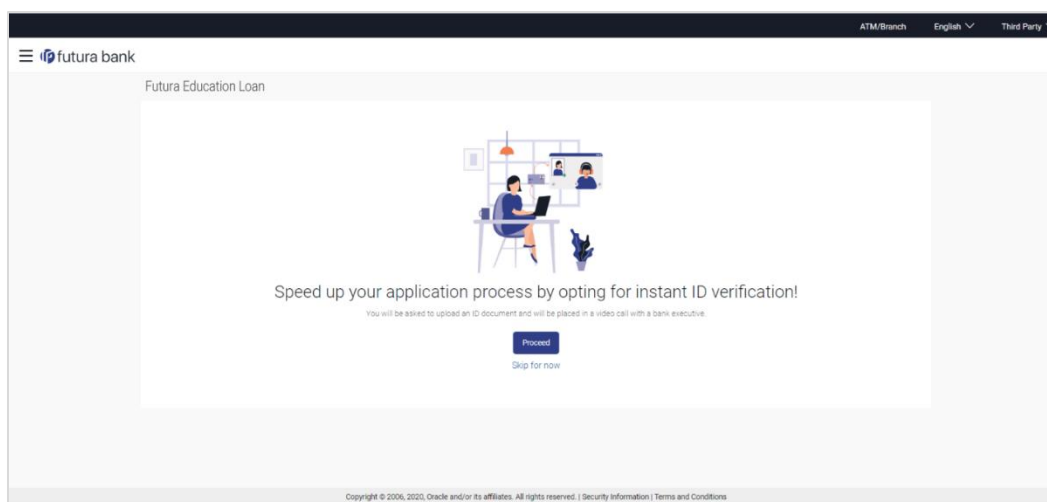
14. Click **Continue** to proceed to the next step in the application. The next step appears.

[Home](#)

3.7 Liveliness Check

If liveliness check is enabled for the product application, you will be provided with the option to have your KYC verified through liveliness check. If you opt to go through with liveliness check, you will be required to first upload images of an ID proof document. Once you have uploaded these images, you will be placed in a video call with a bank executive who will verify whether the identity proof you have provided is valid or not. The bank executive will also conduct other checks that comprise of liveliness check and will proceed to provide either positive or negative feedback. If the bank executive has approved the liveliness check, you will be able to proceed with the application form and your personal information section will be prefilled with data as fetched from the ID proof that you have provided as part of this step. However, if the feedback is negative, you will be informed of the same and the bank will conduct your KYC check manually. You will still be allowed to proceed with the application form. However, your personal information section will not be prefilled with information and you will be required to enter all information manually.

Liveliness Check – Introductory Page



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

OR

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

Liveliness Check – Start Verification

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

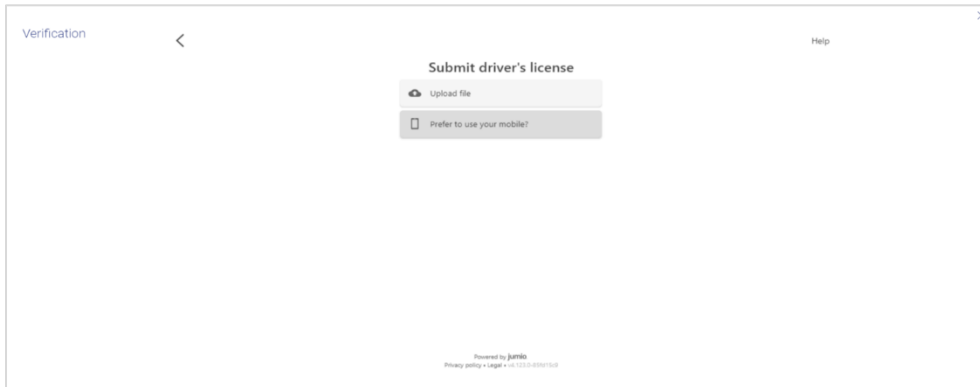
Liveliness Check – Identity Proof Selection

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

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

Liveliness Check – Option for document upload

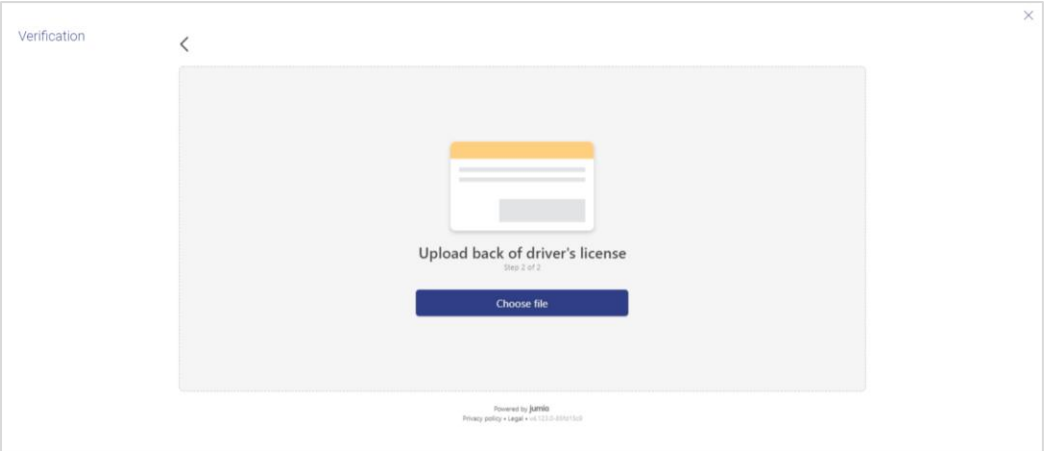
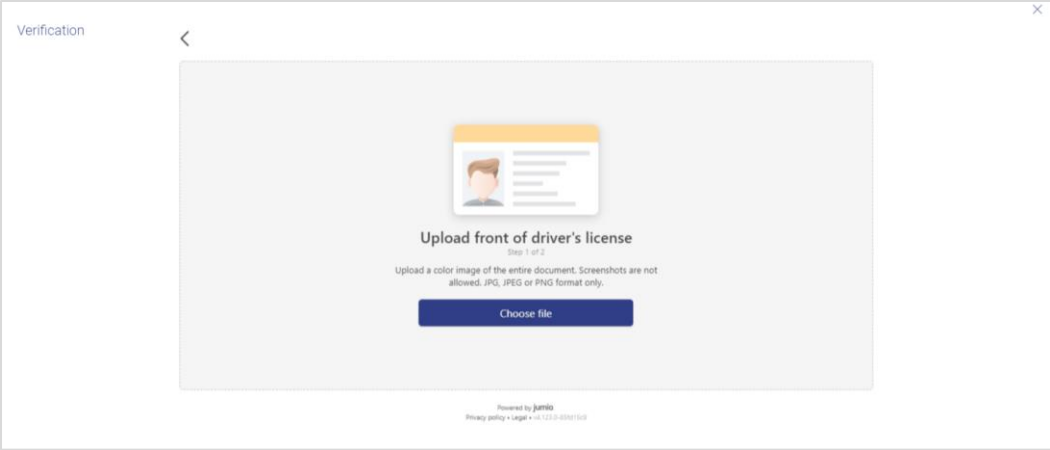
In this step, you can select the method through which you would like to upload images of the identity proof you have selected.

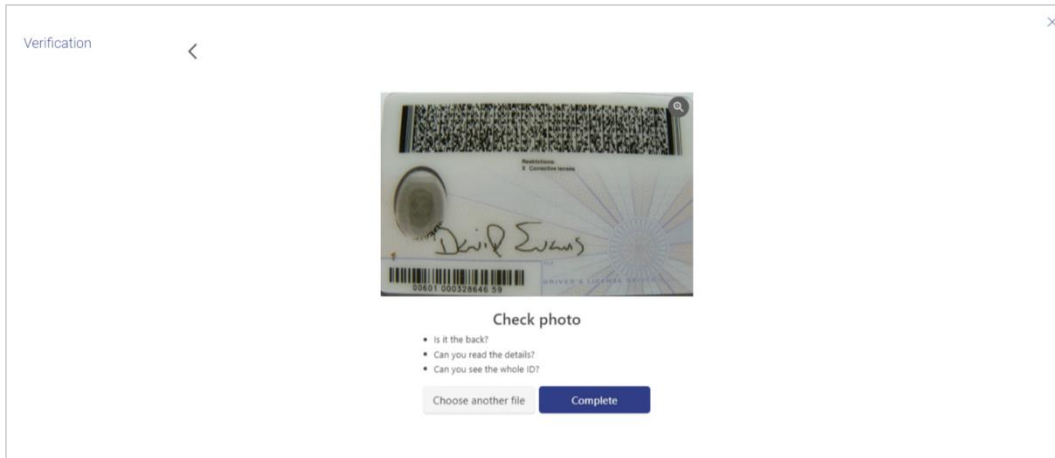


5. Select the option of choice.
 - a. If you have selected the option **Upload file**, your device's browse file feature will get enabled and you will be able to select images of the front and back of the document you wish to provide.
 - b. If you selected the option **Prefer to use your mobile?** you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

Liveliness Check – Upload Identity Proof Images

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





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

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

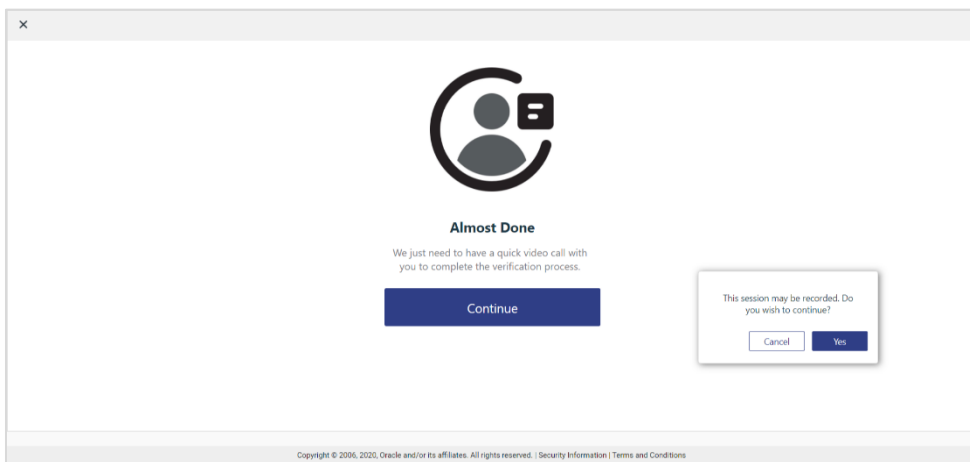
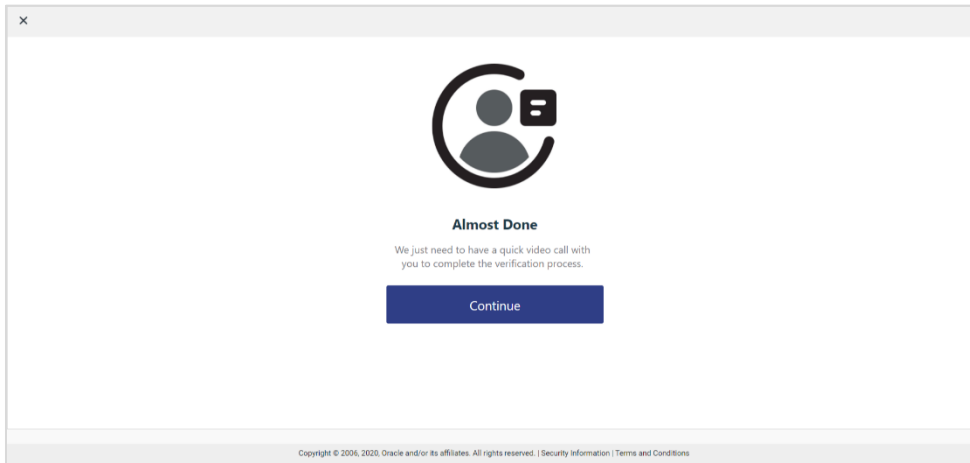
- a. If you select **Choose another file**, the file browser window is opened and you can selected a different image to replace the one you had selected previously.
 - b. If you select **Complete**, the image gets uploaded and the page on which you can upload the back image of the identity proof document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

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

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

Liveliness Check – Video KYC Initiation

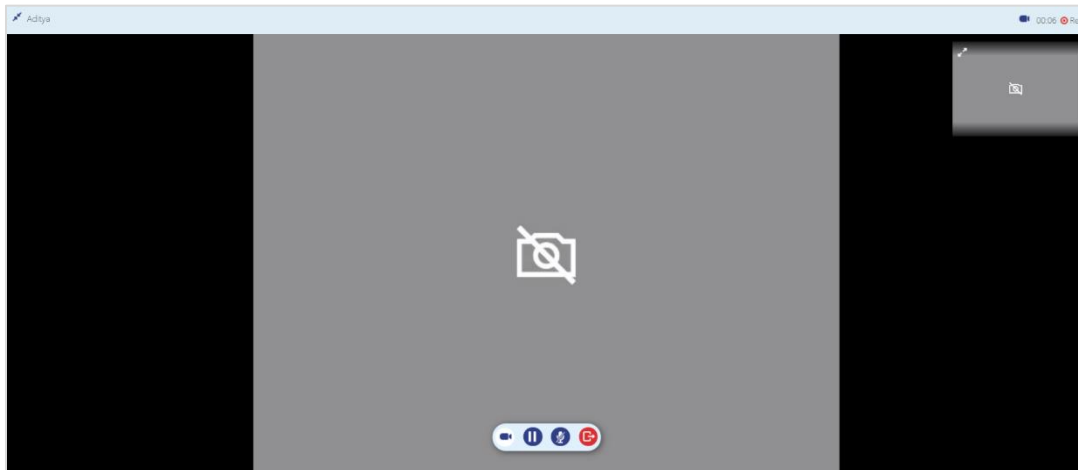
Once you have uploaded the images of your identity proof document, you will be requested to proceed onto a video call with a bank executive.



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

Liveliness Check – Video KYC

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



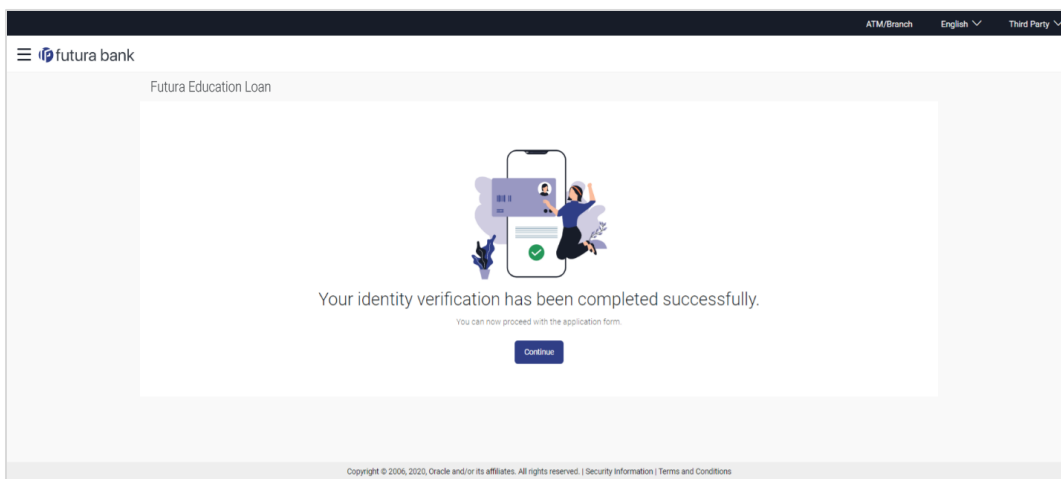
10. If the bank executive has approved the liveliness check, you will be displayed a success message.

OR

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

Liveliness Check Outcome – Success

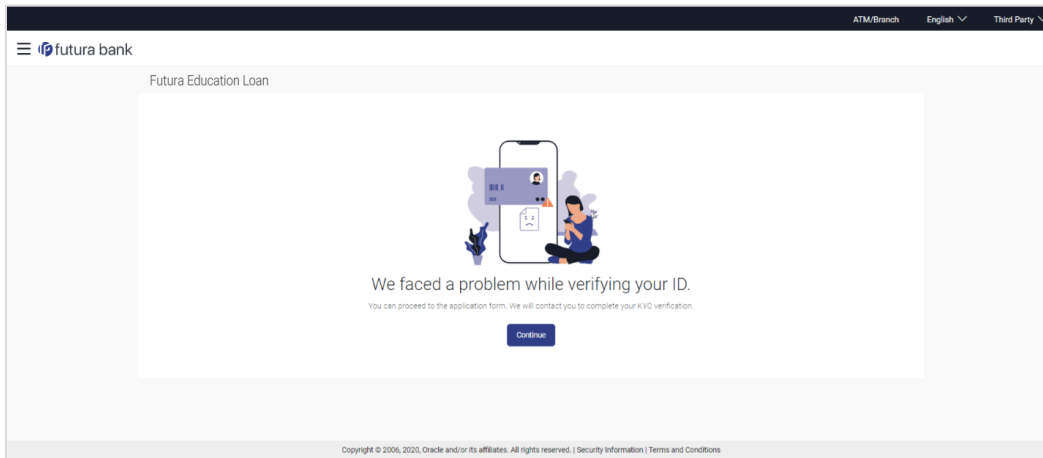
If the bank executive has approved the liveliness check, you will be displayed the following success message.



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

Liveliness Check Outcome - Failure

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



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

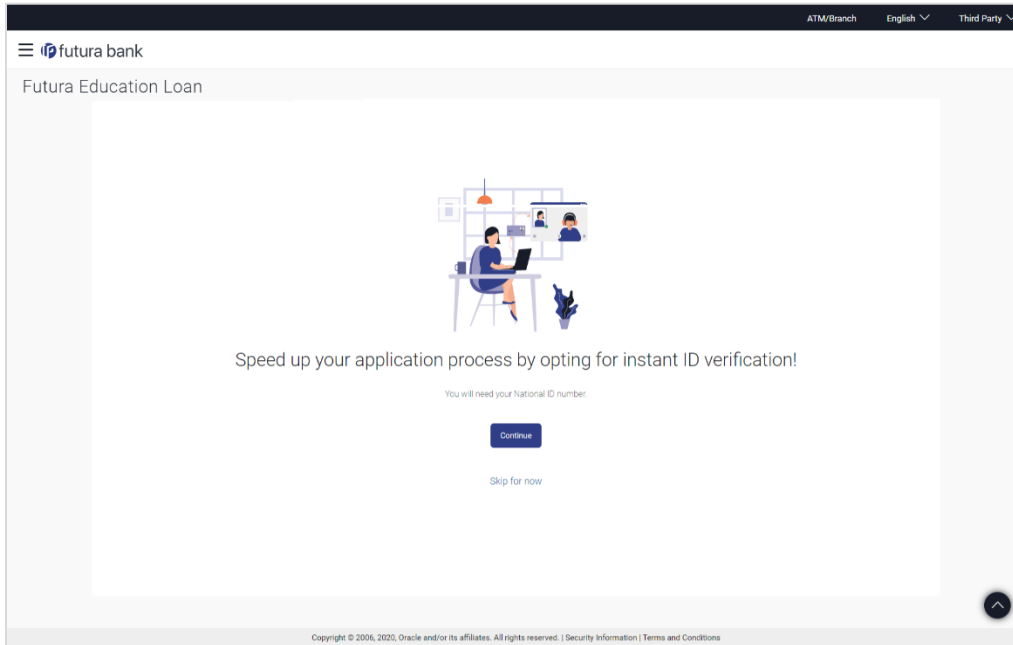
[Home](#)

3.8 ID Verification

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

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

ID Verification – Introductory Page



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

OR

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

ID Verification

ATM/Branch English RPM

futura bank

Futura Education Loan

Enter your Aadhaar details

An OTP will be sent to the mobile number registered with your selected ID.

Title: Mr. Last Name: Smith

First Name: John Middle Name: M

Date of Birth: 13 Feb 1990

Aadhaar: 292929291912

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> <hr/>
ID Number	Enter the ID number of the ID that you have selected in the drop-down list.
Consent	The option to grant consent to the bank to fetch applicant information from the respective agency to auto complete the application form.

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

Complete ID Verification

ATM/Branch English RPM

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Futura Education Loan

Enter OTP

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

Verify

Didn't receive the OTP?

[Resend](#)

[Back](#)

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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.

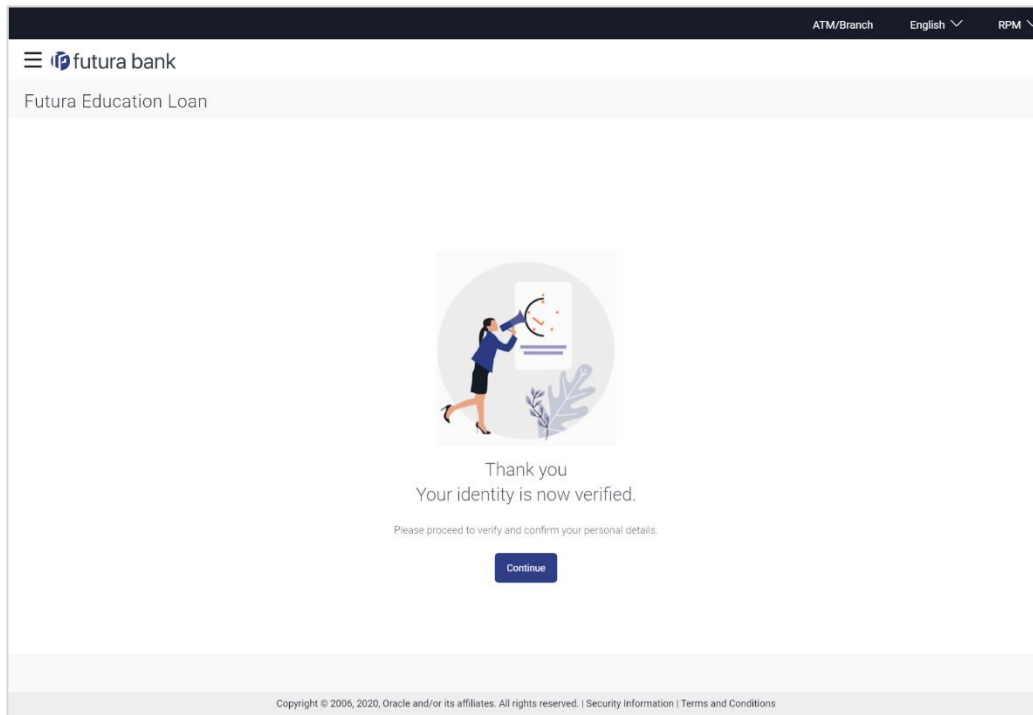
OR

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](#)

3.9 Upload Documents

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

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

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

Note:

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

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

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

The screenshot shows the Futura Bank Education Loan application interface. At the top, there is a navigation bar with 'ATM/Branch', 'English', and 'RPM'. Below this is the Futura Bank logo and the title 'Futura Education Loan'. A progress bar at the top indicates six steps: 1. Upload Documents (highlighted), 2. Personal Information, 3. Course & Loan Information, 4. Employment Information, 5. Financial Profile, and 6. Parent/Guardian Information.

The main content area is titled 'Upload your documents' with the subtext 'We will extract text from your documents and fill the form for you!'. Below this is a box titled 'Uploading documents is easy. Simply follow these 3 steps:':

1. Refer the Proofs for which documents are required.
 - a. Address_Proof
 - b. Education_Proof
 For complete list of documents - [Click Here](#)
2. Upload single or multiple documents at once.
3. Map document type against each uploaded document.

Below the instructions is a file upload area with the text 'Select or Drop Files Here' and a plus sign icon. A note below the upload area states: 'We support PDF, PNG, JPG and JPEG formats in sizes up to 10MB per file.' An example of an uploaded file is shown: 'adharcad.png' with the category 'Address_Proof - Passport'. There are 'Continue' and 'Back' buttons at the bottom of the upload area. A QR code is mentioned: 'Scan QR-code anytime to continue on mobile.'

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'

Field Description

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

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



Click the icon against any uploaded document to delete it.
OR

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

OR

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

OR

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

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3.10 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

Futura Education Loan

Personal Information

Please take a moment to verify your personal information.

Primary Details

Title Last Name

Ms. Smith

First Name Middle Name

John M

Date of Birth

11 May 1992 📅

Gender

Male ▼

Marital Status (Optional)

Unmarried ▼

Citizenship

By Permanent Residency ▼

Identification Type

Driving License ▼

ID Number

1634352623099827

Valid Till

31 Dec 2050 📅

Contact Details

Permanent Address ✎

Shop,Ratna Building,Shankar Rao Lohane Marg,Pune,Maharashtra,India,
411037

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 type of yours.
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](#)

3.11 Course & Loan Information

In this step, you are required to specify information pertaining to your course and loan requirements. Course details will include details such as course location, collage/university name, proposed course of study, course duration, the costs involved, etc.

Course & Loan Information

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ATM/Branch English RPM

Futura Education Loan

1 Upload Documents
2 Personal Information
3 Course & Loan Information
4 Employment Information
5 Financial Profile
6 Parent/Guardian Information

Course & Loan Information

Provide information pertaining to your course and loan requirements.

Course Details

Course Location

Country
UNITED STATES

University/School
St Andrew

Institution
Inst of Engg

Proposed Course of Study
Masters in IT

Specialization
Data Science

Course Type
Full Time

Course Duration
Years: 4 Months: 0

Course Commencement Date
10 Feb 2021

Admission Status
Confirmed

Cost of Course

Tuition Fees	Living Expenses
£12,000.00	£3,000.00
Travel Expenses	Examination fees
£4,000.00	£1,000.00
Total Amount	
£20,000.00	

Eligible for financial assistance?
 Yes No

Finance Assistance Amount
 GBP £8,000.00

Loan Details

Loan Term
 Years: 5 Months: 0 Days: 0
Term Range - 1 years to 10 years.

Loan Amount
 GBP £100,000.00
Amount Range - £100,000.00 to £1,000,000.00

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Field Description

Field Name	Description
Course Details	
Course Location	Specify whether the course you have applied for is within the country or is in a foreign country. The options are: <ul style="list-style-type: none"> • Overseas • Domestic
Country	The country in which the course is held. This field is enabled only if you select the Overseas option in the Course Location field.
University/School	The name of the university or school in which you intend to study.
Institution	The name of the parent institution of the university or school in which you intend to study.
Proposed Course of Study	The course which you intend to study.
Specialization	The specialization that you intend on taking.
Course Type	Specify the type of course. The options are: <ul style="list-style-type: none"> • Part Time • Full Time
Course Duration	The duration of the course you intend on studying. You can enter the duration in years and months.
Course Commencement Date	The date on which the course will start.
Admission Status	The status of admission i.e. whether you have already attained admission to the course or not. The options are: <ul style="list-style-type: none"> • Confirmed • Awaited
Cost of Course	Click on the icon to add information pertaining to course expenses.

Field Name	Description
Cost of Course	
The following fields will be displayed in the Cost of Course overlay layer once you click on the Cost of Course option.	
Tuition Fees	The cost of tuition.
Living Expenses	The cost of living that is estimated to be incurred during the course of education.
Travel Expenses	The cost of travel that is estimated to be incurred during the course of education.
Examination Fees	The cost of travel that is estimated to be incurred during the course of education.
Others	Any other expenditure that is estimated to be incurred during the course of education.
Cost of Course	
This section will be displayed on the Course & Loan Information page once you have entered values in the Cost of Course overlay layer.	
Individual Costs	The amount values as entered against each field in the Cost of Course overlay layer will be displayed in this section.
Total Amount	The total cost of course i.e. the sum of all the amount values entered against applicable individual costs will be calculated and displayed.
Eligible for Financial Assistance?	Specify if you are eligible for any scholarship or other financial assistance programs. The options are: <ul style="list-style-type: none"> • Yes • No
Financial Assistance Amount	The amount of financial assistance that you are eligible for. This field will be displayed if you have selected option Yes under the Eligible for Financial Assistance? field.
Loan Details	
Loan Term	The tenure of the loan in terms of years, months, and days. <hr/> Note: The loan term must be within the minimum and maximum allowed range defined at the product level. <hr/>

Field Name	Description
Loan Amount	The amount of the loan. <hr/> <u>Note: The loan amount must be within the minimum and maximum allowed range defined at the product level.</u> <hr/>
<p>41. From the Course Location field, specify whether the course you have applied for is within the country or is in a foreign country.</p> <p>a. If you have selected the option Overseas under the field Course Location, from the Country list, select the country in which the course will be held.</p> <p>42. In the University/School field, enter the name of the university/school in which you intend to study.</p> <p>43. In the Institution field, enter the name of the parent institution of the university or school in which you intend to study.</p> <p>44. In the Proposed Course of Study field, enter the name of the course which you intend to study.</p> <p>45. In the Specialization field, enter the specialization that you intend on taking.</p> <p>46. From the Course Type list, select the type of course.</p> <p>47. In the Course Duration lists, define the duration of the course in years and/or months.</p> <p>48. From the Course Commencement Date date picker list, select the date on which the course will commence.</p> <p>49. From the Admission Status list, select status of admission.</p> <p>50. Click on the Cost of Course link to add information pertaining to course expenses. The application displays the overlay layer in which you can specify information about the course expenses.</p> <p>a. In the Tuition Fees field, enter the cost of tuition.</p> <p>b. In the Living Expenses field, enter the estimated cost of living.</p> <p>c. In the Travel Expenses field, enter the estimated cost of travel that will be incurred during the course of education.</p> <p>d. In the Examination Fees field, enter the examination fees amount that will be incurred during the course of education.</p> <p>e. In the Other field, enter the amount of any other expenditure that might be incurred during the course of education, if any.</p> <p>51. From the Eligible for Financial Assistance? field, select the option to identify if you are eligible for any scholarship or other financial assistance programs.</p> <p>a. If you select the Yes option;</p> <p>i. In the Financial Assistance Amount field, enter the amount of financial assistance that you are eligible for.</p> <p>52. In the Loan Term lists and field, define the term of the loan in years, months and/or days.</p> <p>53. In the Loan Amount field, enter the loan amount that is to be borrowed.</p>	

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

[Home](#)

3.12 Employment Information

You can provide your employment details in this step. This step will be part of the application form only if you had selected the **Yes** option under the field **Are you currently employed?** on the disclaimer modal window.

Employment Information

The screenshot shows the 'Employment Information' step of the Futura Education Loan application. At the top, there is a progress bar with six steps: Upload Documents, Personal Information, Course & Loan Information, Employment Information (current step), Financial Profile, and Parent/Guardian Information. The 'Employment Information' step is highlighted with a blue circle and the number 4. Below the progress bar, the title 'Employment Information' is displayed, followed by the instruction 'Please specify your current employment status.' The form contains a section for 'Primary Employment' with the following fields: 'Employment Type' (a dropdown menu currently showing 'Full Time'), 'Company/Employer Name' (text input with 'Samtech Corp'), and 'Employee ID' (text input with 'SR3353'). There is a link 'Add Another Employment' below these fields. At the bottom of the form, there are 'Continue' and 'Back' buttons, and a QR code prompt: 'Scan QR-code anytime to continue on mobile.' The footer of the page contains the copyright notice: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.


Field Description

Field Name	Description
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.

-
55. From the **Employment Type** list, select the type of employment that is applicable to you.
56. In the **Company or Employer Name** field, enter the name of the company or employer for whom you are employed.
57. 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.

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

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3.13 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.

This step will be part of the application form only if you had selected the **Yes** option under the field **Are you currently employed?** on the disclaimer modal window.

Financial Profile

ATM/Branch English RPM

futura bank

Financial Profile

Upload Documents Personal Information Course & Loan Information Employment Information **Financial Profile** Parent/Guardian Information

Financial Profile

Provide your financial details to proceed.

Income Information

Income earned per month

Salary	Interest Income
£12,000.00	£3,000.00

Expense Information

Expenditure incurred per month

Household	Medical
£200.00	£300.00
Education	
£1,200.00	

Asset Information

Savings Deposits	Stocks/Funds
£1,200.00	£2,000.00
Properties	
£3,000.00	

Liability Information

Outstanding Liabilities

Vehicle Loans	Personal Loans
£1,200.00	£3,000.00

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

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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 header with the Futura Bank logo and a menu icon. Below the header, there is a section titled "Financial Profile" with the instruction "Provide your financial details to proceed." There are three buttons: "Add Income Information", "Add Expense Information", and "Add Asset Information". The "Add Income Information" button is highlighted. An overlay titled "Income Information" is displayed on the right side of the page. The overlay contains a warning message: "Please enter income earned per month in GBP. Please note - Input of value in At least one field is mandatory." Below the warning, there are several input fields for different income types: Salary (with a value of £12,000.00), Business, Interest Income (with a value of £3,000.00), Pension, Bonus, Rentals, Cash Gifts, and Others. Each field has an "Enter amount" label. At the bottom of the overlay, there 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.

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

60. 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 Financial Profile page. The main page is titled "Financial Profile" and includes an "Income Information" section with fields for Salary (£12,000.00) and Interest Income (£3,000.00). An "Add Expense Information" button is visible. An overlay layer titled "Expense Information" is open, displaying a list of expense categories with input fields for amounts:

- Household: £200.00
- Medical: £300.00
- Education: £1,200.00
- Travel: Enter amount
- Vehicle Maintenance: Enter amount
- Rentals: Enter amount
- Others: Enter amount

An "Add" button is located at the bottom of the overlay layer.

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.

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

62. 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.

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

64. 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

Liability Information	
Please enter outstanding amounts of each liability in GBP	
Property Loans <i>Enter amount</i>	Vehicle Loans £1,200.00
Personal Loans £3,000.00	Card Outstanding <i>Enter amount</i>
Overdrafts <i>Enter amount</i>	Others <i>Enter amount</i>
Add	

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.

65. 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.
66. 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.
67. 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](#)

3.14 Parent/Guardian Information

In this section of the application form you can specify basic information of your parent or guardian.

Note: This section will not be applicable in the case where the host is OFLO.

Parent/Guardian Information

Field Description

Field Name	Description
Details	

Field Name	Description
Is your parent/guardian an existing customer of the bank?	<p>Specify whether your parent or guardian is an existing customer of the bank.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Customer ID	<p>The customer ID of your parent/guardian.</p> <p>This field will be displayed if you select the Yes option in the Is your parent/guardian an existing customer of the bank? field.</p>
Title	<p>The title/salutation of your parent/guardian. Examples are Mr., Mrs, Dr., etc.</p>
Last Name	<p>The last name or surname of your parent/guardian.</p>
First Name	<p>The first name of your parent/guardian.</p>
Middle Name	<p>The middle name of your parent/guardian.</p>
Relationship with Student	<p>The relationship that your parent/guardian has with you.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Father • Mother • Brother • Other
Date of Birth	<p>The date of birth of your parent/guardian.</p> <p>The system validates the parent/guardian's date of birth, whether the parent/guardian's age meets with the minimum age requirement set up for the specific product.</p> <p>The format of the date should be DD/MM/YYYY.</p> <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>

Field Name	Description
Gender	<p>The gender of your parent/guardian.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Male • Female • Others • Prefer not to disclose <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>
Marital Status	<p>The marital status of your parent/guardian.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Single • Married • Divorced • Remarried • Separated <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>
Identification Type	<p>The type of identification of your parent/guardian that can be provided as proof of identity.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Passport • Driving License • SSN • PAN Card <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>
ID Number	<p>Your parent/guardian's identity number specific to the proof of identity selected under the Identification Type field.</p> <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>
Email ID	<p>The email ID of your parent/guardian.</p> <p>This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.</p>

Field Name	Description
Mobile Number	The mobile number of your parent/guardian. This field will be displayed if you have selected the option No in the Is your parent/guardian an existing customer of the bank? field.

68. In the **Is your parent/guardian an existing customer of the bank?** field, select the option to define whether or not your parent or guardian is an existing customer of the bank.
- If you have selected the option **Yes** under the **Is your parent/guardian an existing customer of the bank?** field, enter your parent or guardian's customer ID.
69. From the **Title** list, select the title that applies to your parent/guardian.
70. In the **Last Name** field, enter the last name of your parent/guardian.
71. In the **First Name** field, enter the first name of your parent/guardian.
72. In the **Middle Name** field, enter the middle name of your parent/guardian, if applicable.
73. From the **Relationship with Student** list, select the relationship that your parent/guardian has with you.
74. The following fields will be enabled if you select the option **No** under the **Is your parent/guardian an existing customer of the bank?** Field.
- From the **Date of Birth** date picker, select the date of birth of your parent/guardian.
 - From the **Gender** list, select the gender of your parent/guardian.
 - From the **Marital Status** list, select the marital status of your parent/guardian.
 - From the **Identification Type** list, select an identification document type that you would like to serve as proof of identity of your parent/guardian.
 - In the **ID Number** field, enter your parent/guardian's identity number specific to the proof of identity selected.
 - In the **Email ID** field, enter the email ID of your parent/guardian.
 - In the **Mobile Number** field, enter the mobile number of your parent/guardian.
75. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime** to continue on mobile link to continue the application on mobile or tablet device.

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3.15 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

futura bank
ATM/Branch English RPM

Your Application Summary

Personal Information



MS John Smith
Born on 11 May 1992

Marital Status
Unmarried

Identification Type
Driving License

Valid Till
31 Dec 2050

Citizenship
By Permanent Residency

ID Number
1634352623099827

Permanent Address
1209,yogi,Gulvaikar Guruji Path,Parvati Paytha,Pune,Maharashtra,INDIA,411009

Mailing Address
1209,yogi,Colvaikar Guruji Path,Parvati Paytha,Pune,Maharashtra,INDIA,411009

Email ID
smith.john@company.com

Mobile Number
+1-1234567891

Additional Number
-

Course and Loan Details

Deposit Details	
Country	US
Course Location	Overseas
University/School	St Andrew
Proposed Course of Study	Masters in IT
Course Type	Full Time
Course Commencement Date	10 Feb 2021
Country	US
Institution	Inst of Engg
Specialization	Data Science
Course Duration	4 years 0 months
Admission Status	Confirmed

Coet of Course	
Tuition Fee	£12,000.00
Living Expense (Hostel, Stationary, Food etc.)	£3,000.00
Traveling Expense	£4,000.00
Examination Fees	£1,000.00
Total	£20,000.00

Finance Assistance Amount
£8,000.00

Loan Details	
Loan Term	5 years 0 months 0 days
Loan Amount	£100,000.00

Employment Information

Primary Employment

Income Type	Salary	Company/Employer Name	Santech Corp
Employee ID	SFG959		



Financial Profile

Income Information

Income earned per month	
Salary	£12,000.00
Interest Income	£3,000.00
Bonus	£0.00
Cash Gifts	£0.00
Business	£0.00
Pension	£0.00
Rentals	£0.00
Others	£0.00


Expense Information

Expense incurred per month	
Household	£200.00
Location	£1,200.00
Vehicle Maintenance	£0.00
Medical	£300.00
Travel	£0.00
Rentals	£0.00
Others	£0.00

Asset Information	
Savings Deposits £1,200.00	Fixed Deposits £0.00
Stocks/Funds £2,000.00	Land £0.00
Properties £3,000.00	Others £0.00
Automobiles £0.00	
Liability Information	
Ⓞ Outstanding Liabilities	
Property Loans £0.00	Card Outstanding £0.00
Vehicle Loans £1,200.00	Overdrafts £0.00
Personal Loans £3,000.00	Others £0.00
Parent/Guardian Information 	
Details	
Customer Id 343566	Title MR
Last Name Smith	First Name TOM
Middle Name L	Relationship Father
Documents 	
Address_Proof - Passport adharcad.png	
Continue	Back
Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. Security Information Terms and Conditions	

76. 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](#)

3.16 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

The screenshot displays the 'Terms of Service' page for a Futura Education Loan. The page header includes 'futura bank' and 'Futura Education Loan'. The main heading is 'Terms of Service' with a sub-heading 'Please read the following information carefully'. Under 'Terms and Conditions', there is a document icon labeled 'Futura Education Loan Terms & Condition'. A checkbox labeled 'I agree to the Terms and Conditions' is checked. The 'Signature (Optional)' section contains two buttons: 'Draw Signature' and 'Upload Signature'. Below these buttons, a note states: 'Please ensure that the uploaded signature matches the signature on your submitted Identify Proof.' A dashed box contains a handwritten signature 'Smith' with a horizontal line extending to the right. A 'Clear Signature' link is located at the bottom right of the signature box. At the bottom of the page are 'Confirm' and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

77. Select the **Terms & Conditions** link to be displayed the terms and conditions of the product on a separate tab.
78. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
79. 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.
-

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

OR

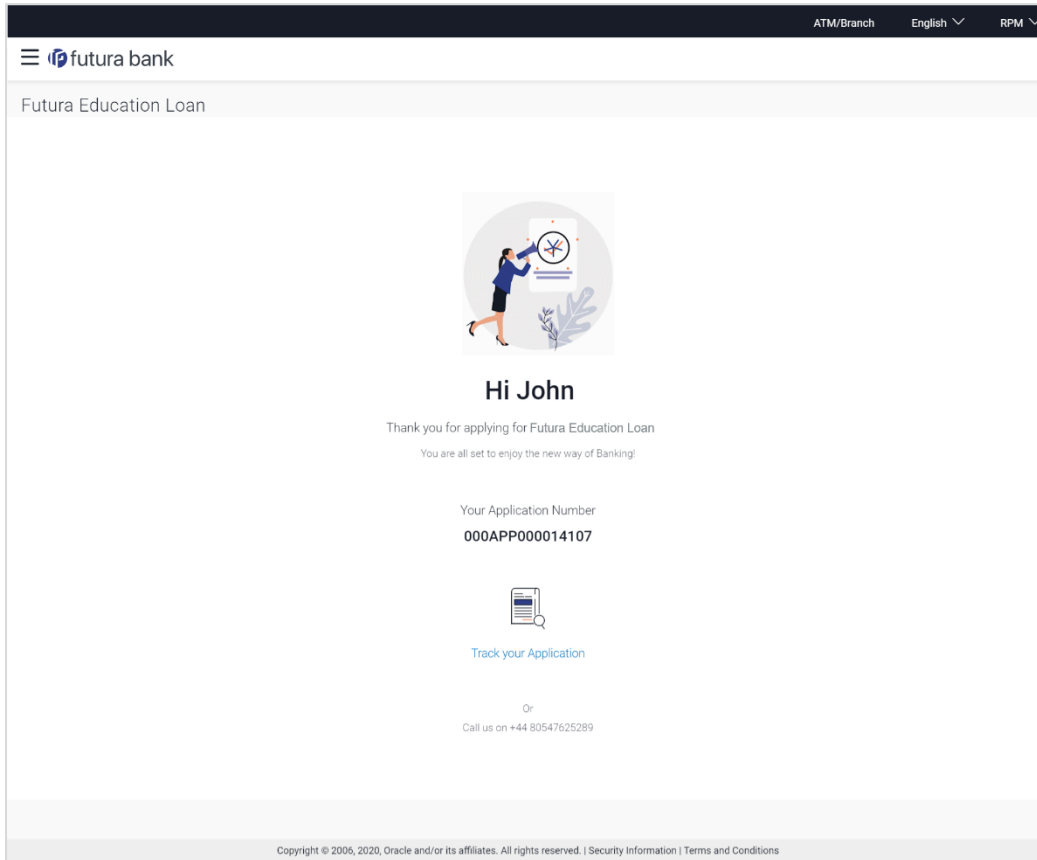
Click **Back** to navigate back to the previous step in the application.

[Home](#)

3.17 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



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

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3.18 Existing User

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

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

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

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

1. **Upload Documents** – This section will be part of the application form only if mandatory documents are not already available against your records in the bank's database.
2. **Employment Information** – This section will only be part of the application form if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only 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 Profile** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile 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. **Course & Loan Information** – This section will be part of the application form and you will be required to specify details pertaining to the course you are applying for along with details about the loan for which you wish to apply in order to finance your education.
5. **Parent/Guardian Information** - In this section of the application form you can specify basic information of your parent or guardian. This section will not appear in the case the host is OFLO.
6. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
7. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

FAQ

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

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

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

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

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

13. How does National ID verification work?

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

14. How does OCR work?

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

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

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