

Small & Medium Business Originations  
Savings Accounts User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.1.0.0

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Small & Medium Business Originations - Savings Accounts User Manual  
May 2023

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## Table of Contents

<b>1. Preface .....</b>	<b>1-1</b>
1.1 Intended Audience.....	1-1
1.2 Documentation Accessibility.....	1-1
1.3 Access to Oracle Support.....	1-1
1.4 Structure .....	1-1
1.5 Related Information Sources.....	1-1
<b>2. Transaction Host Integration Matrix .....</b>	<b>2-1</b>
<b>3. Business Savings Account Application .....</b>	<b>3-1</b>
3.1 Savings Accounts - Product Listing.....	3-4
3.2 Savings Accounts - Product Details .....	3-6
3.3 Savings Accounts - Product Comparison.....	3-8
3.4 Kick Off page .....	3-11
3.5 Mobile Verification .....	3-13
3.9 Business Details .....	3-16
3.10 Stakeholder Information .....	3-23
3.11 Savings Account Specifications.....	3-33
3.12 Review and Submit.....	3-36
3.13 Terms of Service.....	3-38
3.14 Fund your account.....	3-40
3.15 Submitted Application - Confirmation .....	3-45
3.16 Existing User.....	3-46

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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 Patchset Release 22.2.1.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.7.1.0.0	Third Party
1	Business Savings Account Application Submission	×	✓	×

[Home](#)

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## 3. Business Savings Account Application

A savings account is an interest-bearing deposit account held at a bank or in a financial institution that yields a modest interest. Business savings accounts are a great means by way of which businesses can save money that can be made available for short-term business needs.

The business savings account application of OBDX has been created to enable customers to apply for savings accounts easily by providing minimal details of the business and stakeholders. Applicants can quickly apply for savings accounts by simply specifying their business details, stakeholder details and account preferences.

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents section provided against each section for which OCR is supported. If the Nominee Information section is enabled for the Savings Account product category, this feature is also enabled to prefill nominee information by fetching information from the nominee's ID proof document.

Online KYC of stakeholders that are prospects can also be conducted by means of liveness check (assisted or unassisted) or through integration with third party identity verification service providers. Online KYC is provided as an inline step that is enabled only in case the specific stakeholder does not have a relationship with the bank.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details section of the form prefilled with information as maintained with the bank. The applicant will be able to define stakeholder information as required and can add multiple stakeholders.

The application tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can view documents that have been uploaded as part of the application form and can also view details as defined in the application form in PDF format.

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Note: OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

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Following are the steps involved in the application submission:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.
- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with

others within the same category will also be provided on each card. You can select a maximum of three products for comparison.

- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to have certain sections such as Business Details pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the 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.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details. If the stakeholder is new to the bank, you will have the option to complete the Online KYC of the stakeholder.

Online KYC of prospect stakeholders can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.

1. **Liveness Check - Assisted:** If the mode of liveness check is assisted, the option to initiate a video call with a bank executive will be provided. The bank executive will verify the identity of the stakeholder and will also undertake liveness checks. In order to enable the bank executive to verify the stakeholder's identity, you will be required to first upload images of an ID document that contains the most recent photograph of the stakeholder. On completion of this step, if the bank executive has successfully verified the stakeholder's identity and conducted other checks, you will be able to proceed with the application form. The stakeholder's personal information will be prepopulated on the basis of the information defined in the ID document.
2. **Liveness Check – Unassisted:** In the case of unassisted liveness check, you will be required to first upload images of the stakeholder's ID proof document, following which the system will guide you to centre your face (the stakeholder's face) so as to be able to click a selfie using the device's camera. The third party identity verifying system will verify, through the use of certain algorithms, whether the photograph on the ID document matches that of the selfie. A success/failure message will then be displayed depending on the outcome.
3. **(National) ID Verification:** In this mode of KYC, 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 the ID. Your (the stakeholder's) ID will be verified once you have entered the correct OTP in the provided field. Subsequently, the stakeholder's information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the stakeholder's information section.

- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload documents is provided are – Business Details, Stakeholder Information (only in the case of prospect stakeholders).
- **Savings Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. Additionally, any other information pertaining to the activities to be performed on the account might also be required to be specified.
- **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the savings account that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your Account:** This step will be part of the application form if it has been configured for Savings Account applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. If the business is a prospect, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If the business is an existing customer you will be provided with the additional feature of being able to select any of the existing savings or checking accounts that the business holds with the bank, from which to transfer funds.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

#### **How to reach here:**

*Bank Portal page > Product Offerings > Business > Savings Accounts*  
OR

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

#### **To apply for a savings account:**

1. Click on **Savings Accounts** under the **Business** section of the Product Offerings widget in the Bank Portal page.

A screen containing the Savings Account products available for online application to Small & Medium Businesses, will be displayed.

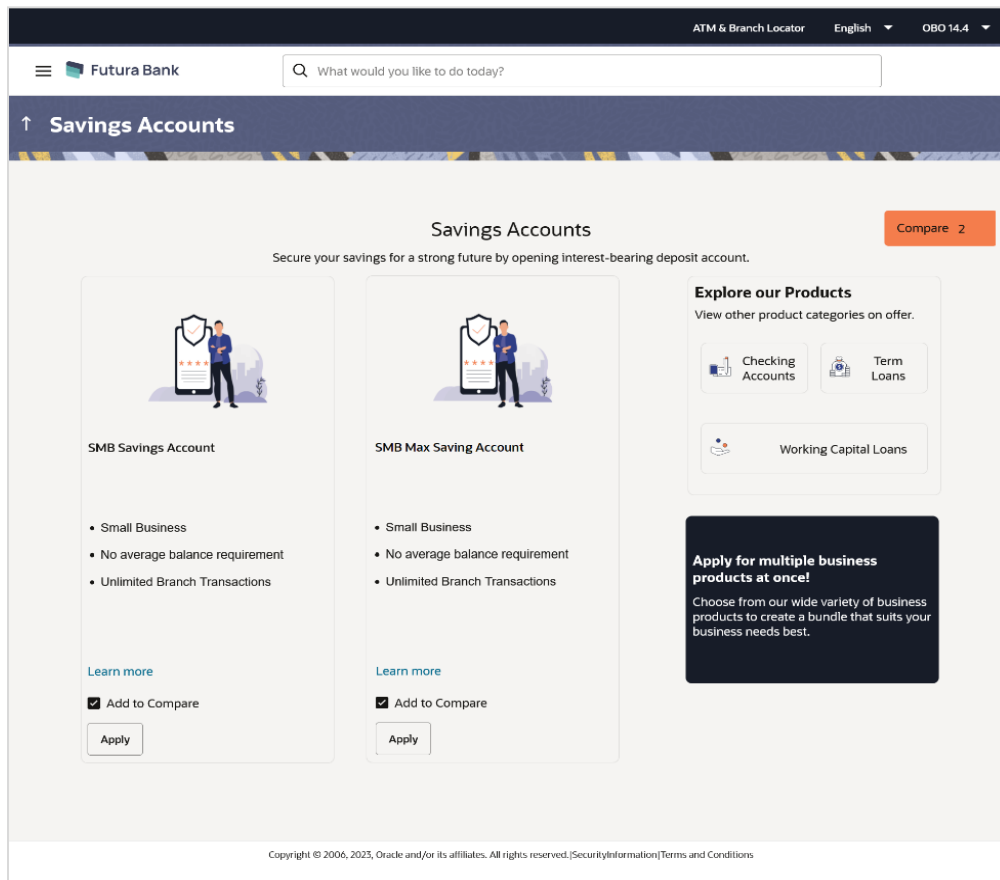


### 3.1 Savings Accounts - Product Listing

This page is displayed once you select the **savings accounts** category on the bank portal. All the **savings account** products of the bank that are available to SMBs 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 business' 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 Listing



#### Field Description

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

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

2. Identify the product for which you want to make an application and, click **Apply** provided on the specific card.

OR

Click **Add to Compare** against any (up to three) products to compare them with each other.

OR

Click the **Learn more** link displayed on any product card to view additional details of that product.

OR

Under the kebab menu –

- Click the **View Other Products** option to navigate to the **Product Offerings** page.

OR

Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

[Home](#)

## 3.2 Savings Accounts - Product Details

This page is displayed if you click on the [Learn more](#) link provided on the product cards on the product listing page.

### Product Details

The screenshot shows the 'Product Details' page for the 'SMB Savings Account' on the Futura Bank website. The page layout includes a top navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. A search bar is present with the placeholder text 'What would you like to do today?'. The main heading is 'Product Details' with an upward arrow. The product title is 'SMB Savings Account' accompanied by an illustration of a person with a smartphone. The 'Key Highlights' section features three numbered items: 1. Small Business (Small Business), 2. Suitable for all your business needs (No average balance requirement), and 3. Unlimited Branch Transactions (Unlimited Branch Transactions). The 'Product Details' section is divided into three sub-sections: 'Features' (Small Business, Suitable for all your business needs, Unlimited Branch Transactions), 'Eligibility' (Small Business, Registered active business users or prospective customers, Should have one entity related document and stake holder related information and supporting documents), and 'Fees & Charges' (Small Business, No Average balance required, Only card rates applicable for remittance transaction, No Trade finance charges other than card rate). At the bottom, there are buttons for 'Apply', 'Download Brochure', and 'Back'. A copyright notice is visible at the very bottom: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.

Field Name	Description
<b>Key Highlights</b>	Displays the top three features of the selected product.
<b>Product Details</b>	Displays all the details of the product including features, eligibility and fees and charges.

Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.

OR

Click on the **Download Brochure** link to view and download the product brochure.

OR

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

OR

Under the kebab menu –

- Click the **View Other Products** option to navigate to the **Product Offerings** page.

OR

Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

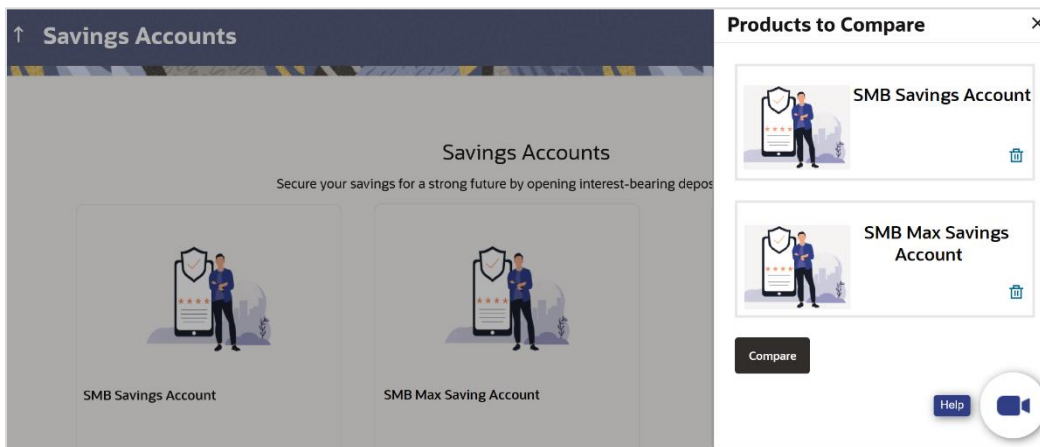
[Home](#)

### 3.3 Savings Accounts - 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.


#### Products to Compare



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

Click the  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

**Compare Products**  
Compare and choose a product which suits you best.

**SMB Power Current Account**

**SMB Max Current Account**

**Eligibility Criteria**

Resident Individual, Sole Proprietorship Firms and other eligible entities can open current account.	20 Resident Indian who is doing active business or Plan to start a New business
--	--

**Special Features**

Cheque Collection	
Free cheque collection and payment anywhere across the country	-
Online Transactions	
Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)	-
Cheque Leaves	
Free 100 cheque leaves per month.	-
Best in class account which offers all suitable for your business	
-	Easy to Open Account. Exclusive relationship manager . No transaction charges

**Fees and Bank Charges**

Cheque Return Charges	
Minimum Cheque Return Charges	-
DD / PO Issuance	
Free unlimited DD and PO issuances	-
No Account operation Charges	
-	No Average balance required . Only card rates applicable for remittance transaction . No Trade finance charges other than card rate

Apply Apply



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## Field Description

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

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

<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
---------------------------------	--

Field Name	Description
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	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.
<b>Option to replace a product for comparison</b>	Click the  icon to replace the product with another product for comparison.

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

Note:

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

[Home](#)

### 3.4 Kick Off page

This page displays the various steps involved in the savings account application and provides the means by which you can proceed with the application. If your business has an existing relationship with the bank, you can select the provided option to Login with the business' login credentials. This will yield an application form that is much shorter than that of the form you would be required to fill, if your business was new to the bank. In this scenario, since the information of your business is already available with the bank, you would not be required to specify Business Details. If your business is new to the bank, you can select the option as provided, and proceed to provide information related to your business details, add stakeholders, etc.

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be uploaded as part of a business savings account application.
- Register your business for online banking access if the business is an existing customer of the bank but does not have online banking access.
- Information pertaining to the application being saved and how you can retrieve it.
- Terms and conditions that need to be met in order to apply for the product.

#### Kick Off page

The screenshot shows the 'Kick Off page' for applying for an SMB Savings Account on the Futura Bank website. The page layout includes a dark header with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below the header is a search bar with the placeholder text 'What would you like to do today?'. The main content area is titled 'SMB Savings Account' and contains the following text:

Apply for SMB Savings Account

Before proceeding with the application, please keep your business documents and personal ID proof documents handy.

Valid documents accepted for this application - [View List](#)

**Terms**

- You (the applicant) and all stakeholders have attained the age of legal majority.
- You are the owner or are authorized to apply on behalf of the business.
- The business operates within the country and has a local address.
- The business has never been declared bankrupt.

The business is

New to the bank

An existing customer of the bank

By clicking on Continue, you are agreeing to the terms and conditions stated above.

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5. Select the **New to the bank** option if your business does not have an existing relationship with the bank. The **Mobile Verification** page will be displayed.  
OR  
Select the **An existing customer of the bank** option if the business is an existing online banking customer of the bank. The **Login** page appears.  
OR  
Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product will be listed.  
For more information on the application of a registered user, view the Existing Online Banking Customer section.  
OR  
Under the kebab menu –
- Click the **View Other Products** option to navigate to the **Product Offerings** page.  
OR  
Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

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

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[Home](#)

### 3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears if you have selected the **Continue** 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 Business Mobile Number

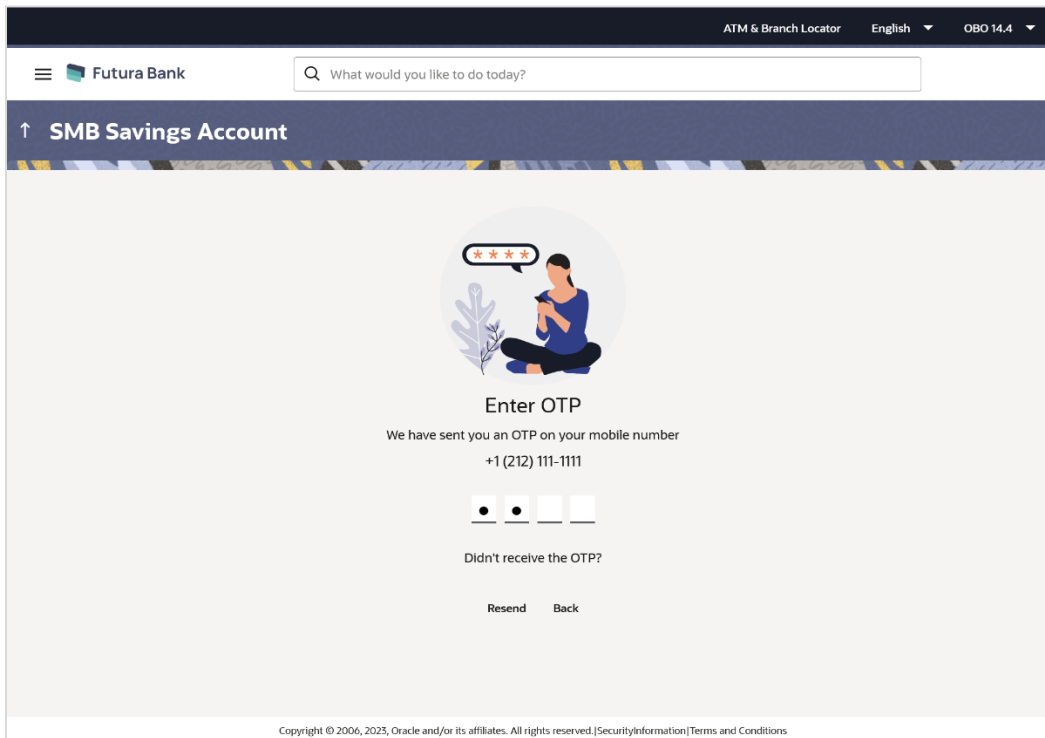
The screenshot shows the Futura Bank website interface for the SMB Savings Account. At the top, there is a search bar with the text 'What would you like to do today?'. Below the search bar, the page title is 'SMB Savings Account'. The main content area features an illustration of a person standing next to a smartphone displaying a checkmark and three stars. Below the illustration, the text reads 'Verify your business mobile number' and 'We will send you a one time password (OTP)'. There is a form for 'Business Mobile Number' with a country code dropdown set to '+1' and a text input field containing '2121111111'. At the bottom, there are 'Send OTP' and 'Back' buttons.

#### Field Description

Field Name	Description
<b>Business Mobile Number: Country Code</b>	Select the country code applicable to your mobile number.
<b>Business Mobile Number: Mobile Number</b>	Enter the business' registered mobile number. The OTP will be sent to this mobile number. You can proceed with the application only after verifying your mobile number.

6. In the **Business Mobile Number** field, select the country code and enter the mobile number.
7. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.  
OR  
Click **Back** to navigate back to the previous page.  
OR  
Under the kebab menu –
  - Click the **View Other Products** option to navigate to the **Product Offerings** page.  
OR  
Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

### Mobile Verification – Enter OTP



### Field Description

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

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

9. The success message of mobile number verified appears as a toast message on the next page of the application form.

[Home](#)


### 3.9 Business Details


This section of the application form captures your business information. You can opt to upload documents in support of business information. These documents if supported through OCR, will be utilized by the system to prefill details in the Business Details section.

#### Business Details – Business Structure

The screenshot shows the Futura Bank website interface for an SMB Savings Account application. At the top, there is a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a breadcrumb trail: '↑ SMB Savings Account'. A progress indicator shows three steps: 1. Business Details (active), 2. Stakeholder Information, and 3. Savings Account Specifications. A message prompts the user to 'Upload supporting documents to prefill this section' with a link to 'View list of supporting documents'. The 'Business Details' section has two tabs: 'Business Structure' (selected) and 'Contact'. A prompt asks the user to 'Please take a moment to verify your business details'. The form contains the following fields: 'Business Legal Structure' (dropdown menu with 'Sole Proprietorship' selected), 'Business Legal Name' (text input with 'Samtech Corp'), 'Registration Number' (text input with '34335'), 'Date of Registration' (calendar picker with '5/27/15'), 'Country of Registration' (dropdown menu with 'United States' selected), 'Business Tax ID Number' (text input with '34645474'), and 'Preferred Currency' (dropdown menu with 'US DOLLAR' selected). A 'Continue' button is located at the bottom of the form. Below the button, it says 'Scan QR-code anytime to continue on mobile.' At the very bottom, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security information] Terms and Conditions'.

## Field Description

Field Name	Description
	The applicant can select this option to upload documents that contain information of the business.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.
<b>Business Structure</b>	
<b>Business Legal Structure</b>	<p>The type/structure of the business for which the application is being made.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Sole Proprietorship</li> <li>• Corporation</li> <li>• Limited Liability Company (LLC)</li> <li>• Partnership</li> <li>• Trust</li> <li>• Other</li> </ul>
<b>Business Legal Name</b>	The business' registered name.
<b>Registration Number</b>	The registration number of the business.
<b>Date of Registration</b>	The date on which the business was registered.
<b>Country of Registration</b>	The country in which the business was registered.
<b>Business Tax ID Number</b>	The tax ID number of the business.
<b>Preferred Currency</b>	The preferred currency i.e. the currency in which the account will be held.

11. Click on the  icon to upload documents that contain information of the business.  
OR

Enter information in this section manually as follows:

- From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.
- In the **Business Legal Name** field, enter the business' registered name.

14. In the **Registration Number** field, enter the registration number of the business.
15. From the **Date of Registration** date picker list, select the date on which the business was registered.
16. From the **Country of Registration** list, select the country in which the business was registered.
17. In the **Business Tax ID Number** field, enter the tax ID number of the business.
18. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
19. Click **Continue** to proceed to next tab. The **Business Details – Contact** sub section appears.

## Business Details – Contact

The screenshot shows the Futura Bank website interface for an SMB Savings Account application. The top navigation bar includes 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The main header displays 'Futura Bank' and a search bar. Below the header, the page title is 'SMB Savings Account'. A progress indicator shows three steps: 1. Business Details (active), 2. Stakeholder Information, and 3. Savings Account Specifications. A prompt asks the user to 'Upload supporting documents to prefill this section.' with a link to 'View list of supporting documents'. The 'Business Details' section is active, with sub-sections for 'Business Structure' and 'Contact'. A message asks the user to 'Please take a moment to verify your business details'. The form includes a 'Business Registered Address' field with the example '1205, Crystal Avenue, M G RD, South Block, Los Angeles, CA'. Below this is a checkbox for 'Prefer to enter the address line by line?' with a 'Click Here' link. A 'Location' dropdown menu is set to 'United States Of America'. A question asks 'Is the business mailing address the same as above?' with radio buttons for 'Yes' (selected) and 'No'. The 'Business Email ID' field contains 'samtech@example.com'. The 'Business Mobile Number' field shows '+1 (212) 111-1111'. An 'Alternate Business Phone Number' section has a dropdown for '+1' and a field for '(xxx) xxx-xxxx'. A 'Continue' button is at the bottom, followed by a QR code prompt: 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Contact</b>	
<b>Business Registered Address</b>	The registered physical address of the business.
<b>Click Here</b>	Click on the link to enter address field by field in an overlay window. On this overlay, you can enter business address line by line.
<b>Business Registered Address Overlay</b>	
The following fields will be displayed in the overlay.	
<b>House/Unit Number</b>	The house or unit number of the building in which the business' registered address is located.
<b>Building Name</b>	Enter the name of the building in which your business' registered address is located
<b>Street</b>	Specify street in which the in which your business' registered address is located.
<b>Locality</b>	Specify locality in which your business' registered address is located.
<b>Zip Code</b>	Enter the zip code in which your business' registered address is located.
<b>City</b>	The city in which your business' registered address is located.
<b>State</b>	The state in which your business' registered address is located.
<b>Country</b>	The country in which your business' registered address is located.
<b>Location</b>	The location of the business.
<b>Is the business mailing address the same as above?</b>	Identify if your business mailing address is the same as the business registered address entered. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Business Mailing Address</b>	Enter your mailing business address in this field.



<b>Field Name</b>	<b>Description</b>
<b>Click Here</b>	Click on the link to enter the business' address field by field in an overlay window.  On this overlay, you can enter the business' mailing address line by line.
<b>Business Mailing Address Overlay</b>	
The following fields will be displayed in the overlay.	
<b>House/Unit Number</b>	The house or unit number of the building in which the business' mailing address is located.
<b>Building Name</b>	Enter the name of the building in which your business' mailing address is located.
<b>Street</b>	Specify the street in which the in which your business' mailing address is located.
<b>Locality</b>	Specify the locality in which your business' mailing address is located.
<b>Zip Code</b>	Enter the zip code in which your business' mailing address is located.
<b>City</b>	The city in which your business' mailing address is located.
<b>State</b>	The state in which your business' mailing address is located.
<b>Country</b>	The country in which your business' mailing address is located.
<b>Location</b>	The location of the business' mailing address.
<b>Business Email ID</b>	Enter your business' email ID.
<b>Business Mobile Number</b>	The business' mobile number as entered on the Mobile Verification page will be displayed here and cannot be edited.
<b>Alternate Business Phone Number</b>	Enter an alternate phone number in addition to the business' mobile number.

20. In the **Business Registered Address** field, enter your registered physical address of the business.

OR

Click on the **Click Here** link provided under the **Business Registered Address** field to invoke the overlay on which you can enter your business address line by line or select it on a map.

If you have clicked the **Add Manually** link, the **Business Registered Address overlay** is displayed. You can specify your permanent address as follows:

- a. In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
  - a. In the **Building Name** field, enter the name of the building in which your business' registered address is located..
  - b. In the **Street** field, enter the name of the street on which your business registered address is located.
  - c. In the **Locality** field, enter the locality in which your business registered address is located.
  - d. In the **Zip Code** field, enter the zip code of your business's registered address.
  - e. In the **City** field, enter the name of the city in which your business registered address is located.
  - f. In the **State** field, enter the name of the state in which your business registered address is located.
  - g. In the **Country** field, enter the name of the country in which your business registered address is located.
  - h. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the Business Registered Address field under the Contact tab on the Business Details page.
21. From the **Location** list, select the location of the business.
22. In the **Is business mailing address the same as above?** field, select the option of choice;
- a. If you select **No**;
    - i. In the **Business Mailing Address** field, enter your business mailing address.

OR

Click on the **Click Here** link provided under the **Business Mailing Address** field to invoke the overlay on which you can enter your business mailing address line by line or select it on a map.

If you have clicked the **Add Manually link**, the **Business Mailing Address** overlay is displayed. You can specify your business mailing address as follows:

    - ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
    - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
    - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
    - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
    - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
    - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
    - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
    - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.

- x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
  - b. If you select **Yes**, your registered business address will be considered as your business mailing address.
23. From the **Location** list, select the location of the business' mailing address.
24. In the **Business Email ID** field, enter your business' email ID.
25. In the **Alternate Business Phone Number** field, enter an alternate business phone number by which the bank will be able to contact your business.
26. Click **Continue** to proceed to the next step in the application.
- OR
- Click **Back** to navigate back to the previous page.
- OR
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
- OR
- Under the kebab menu –
- Click the **Save and Continue Later** option to save the application.
- OR
- Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

## 3.10 Stakeholder Information

In this section you can specify information pertaining to the stakeholders of the business. By default, capture of atleast one stakeholder is mandatory. You will be required to first specify information related to the type of stakeholder i.e. whether the stakeholder is an owner or an authorized signatory and specify additional information if the stakeholder is an owner. Additionally, you will also be required to specify whether the stakeholder is new to the bank or has an existing relationship with the bank. Based on this information, you will either be required to specify extensive information including personal, contact and identify, if the stakeholder is new to the bank; or simply specify basic information such as customer ID, name and date of birth, if the stakeholder is an existing customer of the bank.

The following sub sections document the information captured under the stakeholder information section.

### Stakeholder Information – Step1 – Stakeholder 1

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

SMB Savings Account

Business Details Stakeholder Information Savings Account Specifications

Stakeholder 1

Add details of the stakeholder

Relationship to the Business  
Owner

Associated Since  
3/9/10

Ownership Percentage  
100 %

Is the stakeholder an existing customer of the bank?

Yes  No

Continue Back

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## Field Description

Field Name	Description
<b>Relationship to the Business</b>	Specify the stakeholder type. The options are: <ul style="list-style-type: none"> <li>• Owner</li> <li>• Authorized Signatory</li> </ul>
<b>Associated Since</b>	The date since when the stakeholder has been associated with the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> .
<b>Ownership Percentage</b>	The percentage by which the owner owns the business. This field will be enabled and displayed only if <b>Owner</b> has been selected in the field <b>Relationship to the Business</b> .
<b>Is the stakeholder an existing customer of the bank?</b>	Specify whether the stakeholder is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

27. From the **Relationship to the Business** drop-down list, select the stakeholder type.
28. From the **Associated Since** date picker list, select the date since when the applicant has been associated with the business. This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.
29. In the **Ownership Percentage** field, enter the percentage by which the owner owns the business. This field will be enabled and displayed only if **Owner** has been selected in the field **Relationship to the Business**.
30. In the **Is the stakeholder an existing customer of the bank?** field, specify whether the stakeholder is an existing customer of the bank or not.
  - a. If you select the option **Yes**, and click **Continue** to proceed to the next step in the application. The Stakeholder Information- Stakeholder 1 Details screen appears on which you can specify basic information of the stakeholder which will include Customer ID, First Name, Last Name and Date of Birth.
  - b. If you select the option **No** and click **Continue** to proceed to the next step in the application. The steps by way of which you can specify personal information of the stakeholder including the option to perform KYC of the stakeholder, will be displayed.

### Stakeholder Information – Step 2 – Stakeholder 1 (Existing Customer)

The following screen will be displayed if the option **Yes** has been selected under the field **Is the stakeholder and Existing Customer of the Bank?**.

## Stakeholder Information – Stakeholder 1 (Stakeholder is an existing customer of the bank)

ATM & Branch Locator English OBO 14.4

Futura Bank What would you like to do today?

↑ Stakeholder Information

Business Details Stakeholder Information Savings Account Specifications

Stakeholder 1  
Add details of the stakeholder

Customer ID  
233134

First Name  
Smith

Middle Name (Optional)

Last Name  
John

Date of Birth  
4/15/94

Continue Back

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### Field Description

Field Name	Description
<b>Customer ID</b>	Specify stakeholder's Customer ID.
<b>First Name</b>	The first name of the stakeholder.
<b>Middle Name</b>	The middle name of the stakeholder. This field is optional.
<b>Last Name</b>	The last name of the stakeholder
<b>Date of Birth</b>	The date of birth of the stakeholder

- i. In the **Customer ID** field, enter the stakeholder's Customer ID.
- ii. In the **First Name** field, enter the first name of the stakeholder.
- iii. In the **Middle Name** field, enter the middle name of the stakeholder.
- iv. In the **Last Name** field, enter the last name of the stakeholder.
- v. In the **Date of Birth** field, enter the date of birth of the stakeholder.

**Stakeholder Information- Step 2 - Stakeholder 1** (Stakeholder is new to the bank)

The following screen along with sub sections defined, will be displayed after the Online KYC step, if the option **No** has been selected under the field **Is the stakeholder and Existing Customer of the Bank?**.

For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

**Stakeholder Information- Stakeholder 1 – Primary Information**

The screenshot shows the 'SMB Savings Account' application interface. At the top, there's a navigation bar with 'Futura Bank' and a search bar. Below that, a breadcrumb trail shows 'SMB Savings Account'. A progress indicator shows three steps: 'Business Details' (checked), 'Stakeholder Information' (active), and 'Savings Account Specifications'. A message prompts the user to 'Upload supporting documents to prefill this section.' The main heading is 'Stakeholder 1' with the sub-heading 'Add details of the stakeholder'. The form is organized into three tabs: 'Primary Information', 'Identity', and 'Contact'. The 'Primary Information' tab is active and contains the following fields: Title (Mr.), First Name (Smith), Middle Name (Optional), Last Name (John), Date of Birth (3/14/94), Citizenship (United States), and Country of Birth (United States). At the bottom, there are 'Continue' and 'Back' buttons, and a QR code prompt: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

**Field Description**

Field Name	Description
<b>Primary Information</b>	

Field Name	Description
<b>Title</b>	The title of the stakeholder.
<b>First Name</b>	The first name of the stakeholder.
<b>Middle Name</b>	The middle name of the stakeholder.
<b>Last Name</b>	The last name of the stakeholder.
<b>Date of Birth</b>	The date of birth of the stakeholder.
<b>Citizenship</b>	The country in which the stakeholder holds citizenship.
<b>Country of Birth</b>	The country in which the stakeholder was born.

- i. Click on the link to upload documents in support of stakeholder information, browse and upload documents that contain information of the business. The system prefill details in the Stakeholder Information section.  
OR
  - ii. From the **Title** list, select the title that applies to the stakeholder.
  - iii. In the **First Name** field, enter the stakeholder's first name.
  - iv. In the **Middle Name** field, enter the stakeholder's middle name, if applicable.
  - v. In the **Last Name** field, enter the stakeholder's last name.
  - vi. From the **Date of Birth** date picker, select the stakeholder's date of birth.
  - vii. From the **Citizenship** list, select the means by which the stakeholder is a citizen of the country in which the application is being made.
  - viii. From the **Country of Birth** field, select the country in which stakeholder was born.
31. Click **Continue** to proceed to the next sub section within the Stakeholder 1 section in the application. The **Stakeholder Information- Stakeholder 1 Identity Details** tab appears.  
OR  
Click **Back** to navigate back to the previous page.



## Stakeholder Information- Step 2 - Stakeholder 1 – Identity

ATM & Branch Locator English OBO 14.4

Futura Bank What would you like to do today?

↑ SMB Savings Account

Business Details Stakeholder Information Savings Account Specifications

Upload supporting documents to prefill this section.  
View list of supporting documents

Stakeholder 1  
Add details of the stakeholder

Primary Information Identity Contact

Identification Type  
Driving License

ID Number  
x2535

Valid Till (Optional)  
5/20/26

Continue Back

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## Field Description

Field Name	Description
<b>Identity</b>	
<b>Identification Type</b>	The applicant can select an identification document, which will be provided as the stakeholder's proof of identity.
<b>ID Number</b>	The number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identity of the stakeholder is valid.

- i. From the **Identification Type** list, select an identification document which stakeholder would like to provide as proof of identity.
- ii. In the **ID Number** field, enter the identity number of the proof of identity selected.

- iii. From the **Valid till** date picker, select the date till which the identification document is valid.
32. Click **Continue** to proceed to the next sub section under the Stakeholder 1 section in the application. The **Stakeholder Information- Stakeholder 1 Contact Details** tab appears.  
 OR  
 Click **Back** to navigate back to the previous page.

**Stakeholder Information- Step 2 - Stakeholder 1 – Contact**

The screenshot shows the 'Stakeholder 1 Contact' form in the 'SMB Savings Account' application. The form is part of a three-step process: Business Details (1), Stakeholder Information (2), and Savings Account Specifications (3). The 'Stakeholder 1' section is active, and the 'Contact' tab is selected. The form contains the following fields:

- Home Address:** 1205, Park Avenue, M G Rd, South Block, Los Angeles, Ca
- Current Location:** United States Of America
- Email ID:** samtech@example.com
- Mobile Number:** +1 (212) 111-1111
- Alternate Phone Number (Optional):** +1 (xxx) xxx-xxxx

Buttons for 'Continue' and 'Back' are visible at the bottom of the form. A QR code prompt is also present: 'Scan QR-code anytime to continue on mobile.'

**Field Description**

Field Name	Description
<b>Contact Details</b>	
<b>Home Address</b>	Enter the current residential address of the stakeholder.
<b>Link to enter address field by field</b>	Click the provided link to enter the stakeholder’s address field by field in an overlay window.

Field Name	Description
<b>Home Address Overlay</b>	
This overlay window will open when the user clicks on the link to enter fields manually.	
<b>House/Unit Number</b>	The house number of the stakeholder.
<b>Building Name</b>	The building name of the stakeholder.
<b>Street</b>	Specify street in which the in which the stakeholder's address is located.
<b>Locality</b>	Specify locality in which the stakeholder's address is located.
<b>Zip Code</b>	Enter the zip code in which your the stakeholder's address is located.
<b>City</b>	The city in which the stakeholder's address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>State</b>	The state in which the stakeholder's address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Country</b>	The country in which the stakeholder's address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
<b>Current Location</b>	Select the current location of the stakeholder.
<b>Email ID</b>	The email ID of the stakeholder.
<b>Mobile Number</b>	The mobile number of the stakeholder.
<b>Alternate Phone Number</b>	The stakeholder's alternate phone number in addition to his/her mobile number.

- i. In the **Home Address** field, enter stakeholder's home address.

OR

Click on the **Add Manually** link provided under the **Home Address** field to invoke the overlay on which you can enter stakeholder's home address line by line.

You can specify the stakeholder's home address as follows:

- ii. In the **House/Unit Number** field, enter stakeholder's house or flat number.
- iii. In the **Building Name** field, enter the building/house name of stakeholder's home address, if applicable.

- iv. In the **Street** field, enter the name of the street on which stakeholder's home address is located.
  - v. In the **Locality** field, enter the locality in which stakeholder's home address is located.
  - vi. In the **Zip Code** field, enter the zip code of stakeholder's home address.
  - vii. In the **City** field, enter the name of the city in which stakeholder's home address is located.
  - viii. In the **State** field, enter the name of the state in which stakeholder's home address is located.
  - ix. In the **Country** field, enter the name of the country in which stakeholder's home address is located.
  - x. From the **Current Location** field, select the current location of the stakeholder.
  - xi. In the **Email ID** field, enter the stakeholder's email ID.
  - xii. In the **Mobile Number** field, enter the stakeholder's mobile number.
  - xiii. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact the stakeholder.
33. Click **Continue** to proceed to the next step in the application. The Additional Stakeholder screen will be displayed on which you can specify whether you wish to add an additional stakeholder or not.

### Additional Stakeholder

This screen is displayed once the information of a stakeholder (existing customer or new to the bank) has been specified. Through this option, the applicant will be able to add an additional stakeholder, if he/she wishes to. This option will appear after each stakeholder is added (in case of additional stakeholders being added as well) till the maximum number of stakeholders allowed to be added to a business, has been reached.

### Additional Stakeholder

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ Stakeholder Information

Business Details Stakeholder Information Savings Account Specifications

**Additional Stakeholder**

Add an additional stakeholder by selecting the provided option

Do you want to add an additional Stakeholder?

Yes  No

**Continue** Back

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Do you want to add an additional stakeholder?</b>	Specify whether you want to add another stakeholder's details. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>

- a. Select option **Yes** under the **Do you want to add an additional stakeholder?** field, if you wish to add another stakeholder's details. The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on **Continue**.
  - b. Repeat steps 1 to 7 for the new stakeholder.
- OR
- Select option **No** under the **Do you want to add an additional stakeholder?** field, if you do not wish to add another stakeholder. The next step in the application form will be displayed once you click on **Continue**.
34. Click **Continue** to proceed to the next step in the application.
- OR
- Click **Back** to navigate back to the previous page.
- OR
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
- OR
- Under the kebab menu –
- Click the **Save and Continue Later** option to save the application.
- OR
- Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

## 3.11 Savings Account Specifications

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

### Savings Account Specifications

The screenshot displays the 'SMB Savings Account' application page on the Futura Bank website. At the top, there is a navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a search bar with the placeholder text 'What would you like to do today?'. The main heading is 'SMB Savings Account'. A progress indicator shows three steps: 'Business Details' (completed), 'Stakeholder Information' (completed), and 'Savings Account Specifications' (current step). The title of the current step is 'Savings Account Specifications', with the instruction: 'Choose from our range of features to create an account that suits your needs best.' The 'Activity Profile & Specifications' section includes a 'Preferred Currency' dropdown set to 'USD', an 'Account Statement Mode' section with radio buttons for 'Email' and 'Physical' (selected), and a 'Statement Frequency' dropdown set to 'Quarterly'. The 'Optional Services' section has four checked checkboxes: 'Cheque Book', 'Pass Book', 'Debit Card', and 'Direct Banking'. At the bottom of the form, there are three buttons: 'Continue', 'Back', and 'Skip this Step'. Below the buttons, it says 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Activity Profile and Specifications</b>	
<b>Preferred Currency</b>	The currency in which you wish to hold your business savings account.
<b>Account Statement Mode</b>	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"> <li>• Email</li> <li>• Physical</li> </ul>
<b>Statement Frequency</b>	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> <li>• Monthly</li> <li>• Quarterly</li> <li>• Bi Annual</li> <li>• Annual</li> </ul>
<b>Optional Services</b>	
<b>Service /Feature</b>	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

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

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

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

38. Select the checkbox against any service that you wish to have enabled on your account under the **Optional Services** sub section.

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

OR

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

OR

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

OR

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

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)



## 3.12 Review and Submit

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

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

### Review and Submit

**Your Application Summary**

**Business Details**

Business Structure  
Sole Proprietorship

Business Legal Name  
Samtech Corp

Registration Number  
34335

Date of Registration  
5/27/15

Business Tax ID Number  
34645474

Country of Registration  
United States

Preferred Currency  
US DOLLAR

**Contacts**

Business Email ID  
samtech@example.com

Business Registered Address  
1205, Crystal Avenue, M G RD, South Block, Los Angeles, California, United States, 90005

Business Mailing Address  
1205, Crystal Avenue, M G RD, South Block, Los Angeles, California, United States, 90005

Business Phone Number  
+1 (212) 111-1111

Alternate Business Phone Number  
-

**Stakeholder Information**

**Stakeholder 1**

Relationship to the Business  
Owner

Associated Since  
3/9/10

Ownership Percentage  
100.00%

Is the stakeholder an existing customer of the bank?  
No

**Primary Details**

Title  
Mr.

First Name  
Smith

Middle Name (Optional)  
-

Last Name  
John

Date of Birth  
3/14/94

Citizenship  
United States

Country of Birth  
United States

**Identity**

Identification Type  
Driving License


ID Number  
x2535

Valid Till (Optional)  
5/20/26

The screenshot displays a web form for a Business Savings Account Application. It is divided into two main sections: 'Contact' and 'Savings Account Specifications'. The 'Contact' section includes fields for Home Address (1205, Park Avenue, M G Rd, South Block, Los Angeles, California, United States, 90005), Current Location (United States Of America), Email ID (samtech@example.com), Mobile Number (+1 (212) 111-1111), and an Alternate Phone Number (Optional) field which is currently empty. The 'Savings Account Specifications' section has a title with a blue edit icon. It contains 'Activity Profile & Specifications' with fields for Preferred Currency (USD), Account Statement Mode (Physical), and Statement Frequency (Quarterly). Below this is an 'Optional Services' section with checkboxes for Cheque Book, Passbook, Debit Card, and Direct Banking. At the bottom of the form are two buttons: 'Confirm' and 'Back'. A small copyright notice is visible at the very bottom of the page.

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

OR

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

OR

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

OR

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

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

### 3.13 Terms of Service

In this step you will be able to view the terms and conditions of the product that is being applied for. The applicant will be required to read the terms and conditions and then click on the checkbox to provide acknowledgment to having agreed to the terms and conditions.

The applicant (in the role of an owner or authorized signatory) can also provide their digital signature at this step. If the application is being made from a touchscreen device, the stakeholder can also digitally sign the area identified. Alternately, the stakeholder can upload a document containing their signature.

#### Terms of Service

ATM & Branch Locator English OBO 14.4

Futura Bank

Q What would you like to do today?

↑ SMB Savings Account

### Terms of Service

Please read the following information carefully.

Terms and Conditions

SMB Savings Account Agreement

I have read and agree to the Deposit Account Agreement

I have read and agree to the Privacy Notice

I have read and agree to the Electronic Signature Card

#### Signature (Optional)

Draw Signature  Upload Signature

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

Please enter your signature in the box below.

Auth

Clear Signature

Confirm Back


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40. Click on the **View & Download** link to be displayed the terms and conditions of the product on a separate tab.
41. Select the **I agree to the Terms and conditions** check box to accept the terms and conditions.
42. Click on the **Upload Signature** tab to upload a document containing the stakeholder's digital signature. The **Upload your Signature** section appears.

- a. In **Upload Signature Here** card, drag and drop or upload the stakeholder 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.
- 

43. Click **Confirm** to proceed to the next step.

OR

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

OR

Under the kebab menu –

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

[Home](#)

## 3.14 Fund your account

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

### Fund your account

The screenshot shows the 'Fund your account' interface for an SMB Savings Account. At the top, there's a search bar and navigation links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The main heading is 'SMB Savings Account' with an upward arrow. Below that, the title 'Fund your account' is centered. The form includes a dropdown for 'Initial Deposit Amount' set to 'USD', a text input for 'Deposit Amount' with 'USD 12,000.00', and a note 'Minimum amount - USD 1.00'. A message says 'Fund your account easily by specifying details of card or account to be debited.' There are two buttons: 'Fund Now' (dark) and 'Fund Later' (light). A footer note states: 'Your application will still be processed and you can fund your account once it is open.' At the very bottom, a small copyright notice reads: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [Security|Information] Terms and Conditions'.

### Field Description

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened. This field will be enabled only if the applicant is a prospect. The <b>Initial Deposit Amount</b> should be greater than the <b>Minimum amount</b> specified below this field.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded if the user selects the <b>Fund Now</b> option.
<b>Fund Now</b>	Click this button if you wish to fund the account right away.

Field Name	Description
<b>Fund Later</b>	Click this button if you do not wish to fund the account right away. Your application will still be processed and you can fund your account once it is open.

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

- a. If you have selected the **Fund Now** option
  - i. If you are a **prospect**, the payment gateway page will be opened on which you can select the mode through which you can fund the account.
  - ii. If you are an **existing customer**, the screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.

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

OR

Under the kebab menu –

#### Fund your account screen (Applicable for Existing Business Customer applications only)

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

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Fund your account</b>	
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded.
<b>Funding Options</b>	
<b>Fund Through</b>	Specify the mode through which you wish to fund your account. The options will be: <ul style="list-style-type: none"> <li>• Futura Bank</li> <li>• Other Payment Mode</li> </ul>
<b>Account Number</b>	All the active checking and savings accounts that you hold with the bank will be available for selection.  Select an account from which you wish to transfer the initial deposit amount into the new savings account.  This field will be enabled if the option <b>Futura Bank</b> is selected in the <b>Fund Through</b> field.
<b>Current Balance</b>	Displays the current balance of the selected account.

1. In the **Initial Deposit Amount** field, enter the amount and currency to be deposited in the account once it is opened.
2. In the **Fund Through** field, select the appropriate mode through which funding is to be done.
  - i. If you select the **Futura Bank** option;
    3. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.
    4. Click **Pay** to initiate a funds transfer.
    5. The payment gateway page will be opened where you can select the option by which you wish to fund the account and proceed to make the transfer.
    6. Click **Submit** to authenticate the transaction. An application submitted successfully message appears along with the application number on the confirmation page.
  - ii. If you select the **Other Payment Mode** option;
    7. Click **Select Mode**. The payment gateway page will be opened on which you can select the mode through which you can fund the account.

OR

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

OR

Under the kebab menu –

- Click the **Save and Continue Later** option to save the application.

OR

Click the **Continue on Mobile** option to continue the application on a mobile device.

## Payment Gateway

This page will appear in the following scenarios:

1. You are applying on behalf of a business that is new to the bank and have opted to fund your account right away by selecting the **Fund Now** option on the **Fund your Account** modal window.
2. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the Fund your account screen applicable only to existing customers.

## Payment Gateway screen

## Field Description

Field Name	Description
<b>Payment Modes</b>	<p>All the payment modes through which you can fund your account will be available for selection</p> <p>The options can be, and are not limited to:</p> <ul style="list-style-type: none"> <li>• Debit Card</li> <li>• Internet Banking</li> <li>• QR</li> <li>• UPI</li> </ul>



Field Name	Description
<b>Additional Payment Information</b>	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

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

[Home](#)

### 3.15 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application number, generated by the bank.

#### Confirmation

The screenshot shows the Futura Bank website interface. At the top, there is a navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a search bar with the placeholder text 'What would you like to do today?'. The main content area features a blue header with '↑ SMB Savings Account'. Below the header is a large illustration of a person in a blue suit pointing at a screen displaying a checkmark. The text on the page reads: 'Hi Samtech Corp', 'Thank you for applying for SMB Savings Account.', 'Your application is being processed. We will update you regarding the status of your application.', 'Your Application Number 006APP000049766', and a blue link 'Track your Application' with a magnifying glass icon. Below the link, it says 'Or Call us on +44 80547625289'. At the bottom, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

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

[Home](#)

### 3.16 Existing User

An application form being initiated for a business that is an existing online banking customer of the bank (registered user) will differ from that of one being initiated for a business that has no existing relationship with the bank.

You will be able to apply as an existing business customer by selecting the provided option on the kickoff page and proceeding to specify the business' login credentials.

The business savings account application form for existing business customers will comprise of the following sections:

1. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
2. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.
3. **Savings Account Specifications** – This section will be part of the application form and you will be required to define the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
4. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
5. **Fund your Account** – This section will provide the option by way of which you can specify whether you would like to fund your new account right away or fund it later. If you select the Fund Now option, in addition to being provided with the means by way of which you can fund your account via payment gateway, you can also alternately select a current or savings account that you hold with the bank, to be debited in order to fund the new account.
6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

[Home](#)

## **FAQ**

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

No. In order to apply online, your business needs to have online banking access. Please contact the bank for information on how to gain access to online banking services for business customers.

- 2. 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.

- 3. 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.

- 4. 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.

- 5. 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.

- 6. 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.

- 7. 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.

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

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

- 9. How does OCR work?**

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

Similarly, an out of box integration is available with the internal 'Document verification framework'.

Extensibility hooks can be used to support OCR for most identity and financial documents.

[Home](#)