

Retail Originations Savings Accounts User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.1.0.0

Part No. F72987-01

May 2023

Retail Originations Savings Accounts User Manual
May 2023

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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

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

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

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3. Savings Account Application

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

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The inline document upload feature that is provided on various sections of the form, enables the applicant to upload supporting documents to have the specific section prefilled with information.

Online KYC of the prospect can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Once the applicant's identity is verified successfully through online KYC, 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.

The application form also has the feature of QR code scan enablement which can be used to continue applications on mobile devices.

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: 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.

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. 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.

- **Online KYC:** Online KYC of the applicant 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
 2. Liveness Check – Unassisted
 3. (National) ID Verification

For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**

- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Savings Account Preferences:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
- **Nominee Information:** If you wish to do so, you can specify details of your nominee in this section. Nominee details will include basic information such as name, date of birth, address etc. In case the nominee is a minor, you will have to mandatorily also specify information of the nominee's guardian.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. 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.
- **Review and Submit:** Once you have filled out all the information required in the account application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the account application you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your account:** This step will be part of the application form if it has been configured for Savings Account applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. If you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds.

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

- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Product Offerings > Personal > Savings Accounts

OR

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

To apply for a savings account:

1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
2. Click on **Savings Accounts**.

A screen containing the Savings Account products available for online application 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 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

Futura Bank | What would you like to do today ?

↑ Savings Accounts

Savings Accounts
Secure your savings for a strong future by opening interest-bearing deposit account. Compare 2

Regular Savings Account

- Average Monthly Balance across Savings Account
- Higher interest rate on your Savings account
- Hassle free documentation

[Learn more](#)

Add to Compare

[Apply](#)

Multi Savings Account

- Highest Loan Disbursement Amount based on the eligibility.
- Maximum tenure for which Home Loan can be availed is 20 years.
- Easy, minimal documentation

[Learn more](#)

Add to Compare

[Apply](#)

Max Savings Account

- Average Monthly Balance across Savings Account
- Higher interest rate on your Savings account
- Hassle free documentation

[Learn more](#)

Add to Compare

[Apply](#)

Savings Account US

- Everyone knows what a good habit saving money can be. After all, your savings are what you will rely on during the lean days. That is why everyone needs a dedicated savings account, to square away some much-needed money for a rainy day. The Futura Bank Savings Value Account – A complete value for money offering. Enjoy a host of banking benefits with a minimal balance requirement.

[Learn more](#)

Add to Compare

[Apply](#)

Apply for multiple business products at once!

Choose from our wide variety of business products to create a bundle that suits your business needs best.

Explore our Products
View other product categories on offer.

- Checking Accounts
- Term Deposit
- Credit Cards
- Auto Loans
- Personal Loans
- Futura Wallet
- Home Loans
- Education Loans

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Field Description

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

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

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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

Futura Bank | What would you like to do today?

Product Details

Max Savings Account

Key Highlights

- 1 Average Monthly Balance**
Average Monthly Balance across Savings Account
- 2 Interest Rate**
Higher interest rate on your Savings account
- 3 Documentation**
Hassle free documentation

Product Details

Features

- Average Monthly Balance
Average Monthly Balance across Savings Account
- Interest Rate
Higher interest rate on your Savings account
- Documentation
Hassle free documentation
- Doorstep Banking
Digitalized banking

Eligibility

All individuals/Central/State Govt Departments/

Fees & Charges

- Nil Charges
- No processing fee
- No Pre-Closure Charge after one year of service

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

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

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

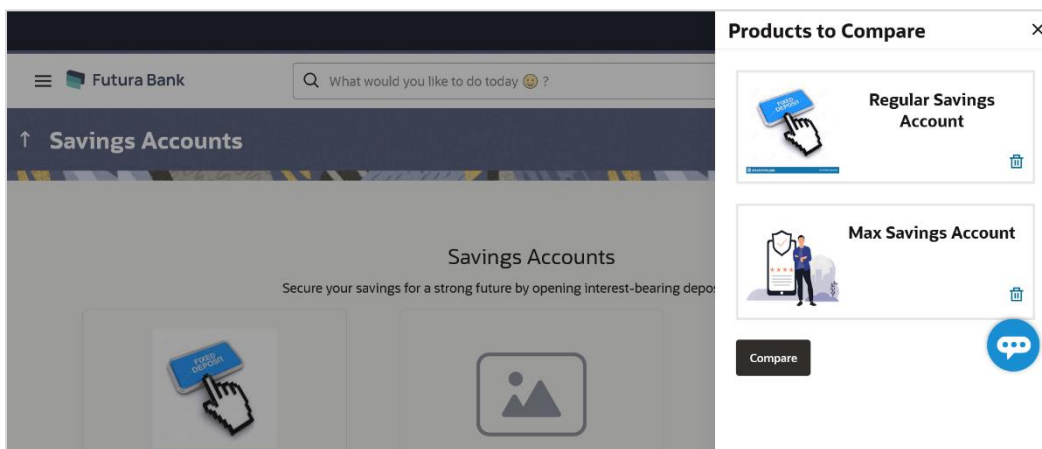
[Home](#)

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



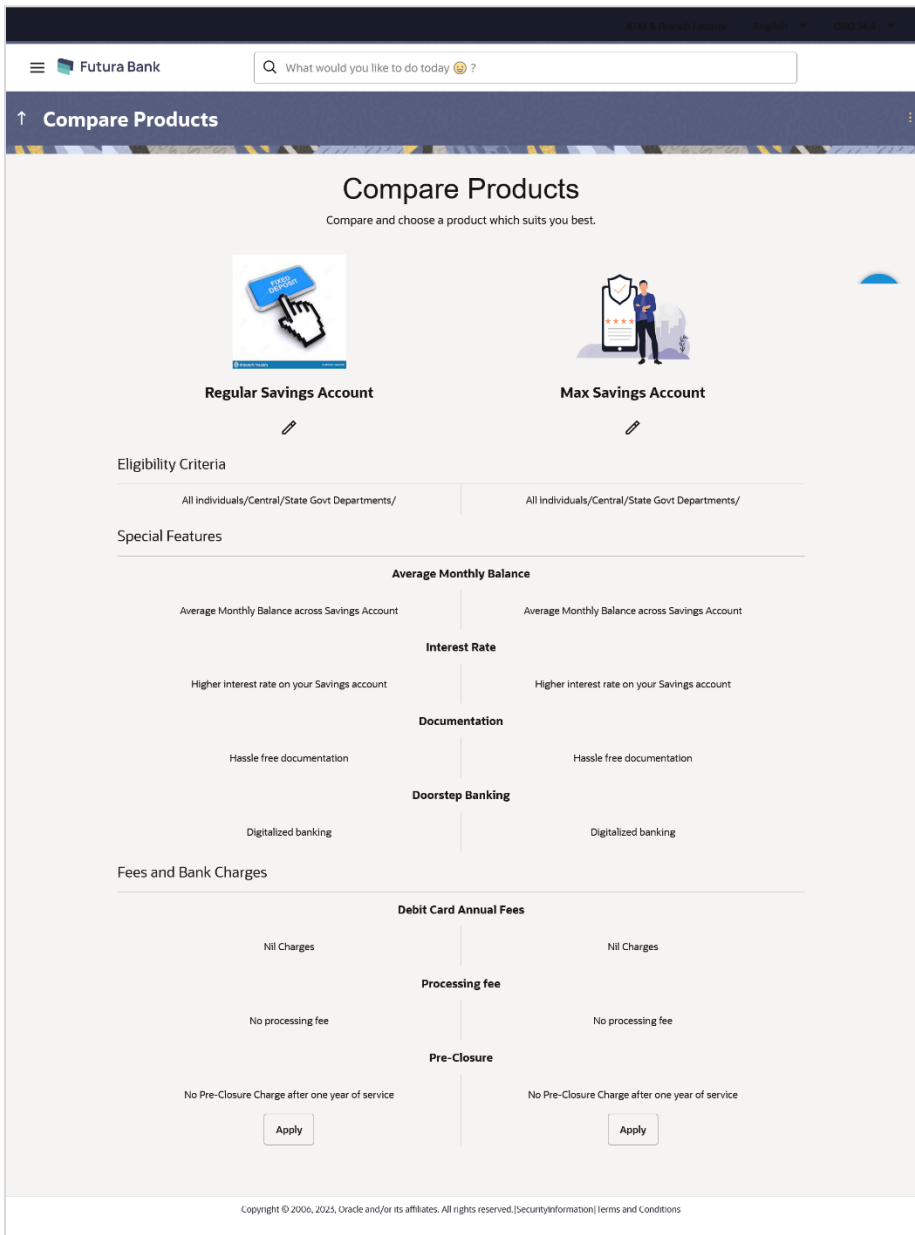
4. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
OR

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



Field Description

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

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

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

Note:

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

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3.4 Kick Off page

This page provides information pertaining to the application that you are required to fill out in order to apply for the product. The information will cover the eligibility criteria you are required to meet in order to apply for the product and the documents that can serve as various proofs including ID proof, address proof etc. This page also provides the means by way of which you can proceed with the application form – as an existing customer of the bank or as a guest who has no current relationship with the bank.

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be required to only specify information pertaining to the loan. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

On the other hand, if you are new to the bank, you can select the provided option and continue with the application form as a guest. In this case you will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

Kick Off page

Futura Bank

↑ Max Savings Account

Apply for Max Savings Account

Before moving forward with the application, Please keep your photo identity proof documents ready.

Valid documents for identity proof - [View List](#)

Terms

- You are 18 years and above.
- You are not politically Exposed Person nor you are associated with a politically Exposed Person.
- You are a tax resident of the country in which you are applying for the product and am not a tax resident of any other country.
- Futura bank will save the information you furnish in this application. Please refer the Privacy Policy of the bank for further information.

You are

 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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- 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.

7. Select the **New to the bank** option if you do 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 you are an existing online banking customer of the bank. The **Login** page appears.
For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

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3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears if you have selected the **New to the bank** 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.

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

9. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.
OR
Click **Back** to navigate back to the previous page.

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.

10. 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.

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

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3.9 Personal Information

This section of the application form captures your personal information. You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Personal Information – Primary Details

The screenshot shows the Futura Bank interface for a 'Max Savings Account' application. At the top, there is a search bar and a progress indicator with five steps: 1. Personal Information, 2. Savings Account Specifications, 3. Nominee Information, 4. Employment Information, and 5. Financial Profile. The 'Personal Information' step is active. Below the progress bar, there is a prompt to 'Upload supporting documents to prefill this section' with a link to 'View list of supporting documents'. The main heading is 'Personal Information' with a sub-instruction: 'Please take a moment to verify your personal information.' Below this, there are three tabs: 'Primary Details' (selected), 'Identity', and 'Contact'. The 'Primary Details' section contains the following fields: 'Title' (dropdown menu with 'Mr.' selected), 'First Name' (text input with 'Smith'), 'Middle Name (Optional)' (text input), 'Last Name' (text input with 'John'), 'Date of Birth' (calendar icon and text input with '6/13/95'), 'Citizenship' (dropdown menu with 'United States'), 'Gender' (dropdown menu with 'Male'), 'Marital Status' (dropdown menu with 'Married'), and 'Country of Birth' (dropdown menu with 'United States'). At the bottom of the form is a 'Continue' button and a QR code prompt: '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. [SecurityInformation]Terms and Conditions.'

Field Description

Field Name	Description
	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Date of Birth	Your date of birth. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
Citizenship	The country of your citizenship.
Country of Birth	The country in which you were born.

Personal Information – Identity

The screenshot shows the 'Personal Information' section of a savings account application. At the top, there's a search bar and a navigation menu. Below that, a progress bar indicates five steps: 1. Personal Information, 2. Savings Account Specifications, 3. Nominee Information, 4. Employment Information, and 5. Financial Profile. The 'Personal Information' step is active. Below the progress bar, there's a prompt to 'Upload supporting documents to prefill this section.' with a link to 'View list of supporting documents'. The main section is titled 'Personal Information' and includes the instruction 'Please take a moment to verify your personal information.' There are three tabs: 'Primary Details', 'Identity' (selected), and 'Contact'. Under the 'Identity' tab, there are three input fields: 'Identification Type' (a dropdown menu with 'Driving License' selected), 'ID Number' (text input with 'x4353'), and 'Valid Till (Optional)' (date input with '6/24/26'). A 'Continue' button is located below these fields. At the bottom, there's a QR code instruction: 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Identity	
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
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Personal Information – Contact

The screenshot shows the 'Personal Information' section of a 'Max Savings Account' application. At the top, there's a progress bar with five steps: 1. Personal Information (active), 2. Savings Account Specifications, 3. Nominee Information, 4. Employment Information, and 5. Financial Profile. Below the progress bar, there's a prompt to 'Upload supporting documents to prefill this section.' The main heading is 'Personal Information' with a sub-heading 'Please take a moment to verify your personal information.' Underneath, there are three tabs: 'Primary Details', 'Identity', and 'Contact' (selected). The 'Contact' section contains the following fields:

- Home Address:** A text input field with a search icon, containing '1207,Park Avenue,M G rd,South Block,Los Angeles,Calif'.
- Prefer to enter your address line by line?:** A checkbox labeled 'Click Here'.
- Current Location:** A dropdown menu showing 'United Kingdom'.
- Is your mailing address the same as above?:** Radio buttons for 'Yes' (selected) and 'No'.
- Email Id:** A text input field containing 'smith.john@example.com'.
- Mobile Number:** A text input field containing '+1212111111'.
- Alternate Number (Optional):** A dropdown menu with '+1' and an adjacent empty text input field.


 At the bottom of the form is a 'Continue' button and a note: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2008, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Contact Details	
Home Address	Enter your home/residential address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Current Location	Your current location.

Field Name	Description
Home Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter your address line by.	
House/Unit Number	Your house or unit number.
Building Name	Enter the building name of your home address.
Street	Specify the street address of your home address.
Locality	Specify the locality in which your home address is located.
Zip Code	The zip code as entered in the modal window at the time of product category selection, will be displayed here. You can edit the zip code as required.
City	The city in which your home 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 home address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	Value as United States will be displayed and cannot be modified.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home 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 the mailing address the same as above? field.
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Current Location	The current location of your mailing address.
Mailing Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Mailing Address field. On this overlay, you can enter your mailing address line by line.	

Field Name	Description
House/Unit Number	The house or unit number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.
Locality	Specify the locality in which your mailing address is located.
Zip Code	The zip code as entered in the modal window at the time of product category selection, will be displayed here. You can edit the zip code as required.
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	Value as United States will be displayed and cannot be modified.
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.

13. Click  icon, click and browse the supporting documents to prefill the section.
14. In the **Primary Details** tab;
 - a. From the **Title** list, select the title that applies to you.
 - b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Date of Birth** date picker, select your date of birth of yours.
 - f. From the **Citizenship** list, select the country of which the applicant is a citizen.
 - g. From the **Country of Birth** field, select the country in which you were born.
 - h. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.
15. Click **Continue** to move to next sub section, the **Identity** sub section appears.
16. In the **Identity** sub section;

- a. In the **Social Security Number** field, enter your Social Security Number (SSN) for tax identification purposes.
- b. From the **Identification Type** list, select the type of identification that you wish to provide as proof of identity.
- c. From the **Issuing State** list, select state/territory in which the specified ID was issued.
- d. In the **ID Number** field, enter the identity number of the proof of identity selected.
- e. From the **Valid till** date picker, select the date till which the identification document is valid.

17. Click **Continue** to move to next sub section, the **Contact** sub section appears.

18. In the **Contact** sub section;

- a. In the **Home Address** field, enter your home address.

OR

Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.

If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:

- i. In the **House/Unit Number** field, enter your house or unit number.
- ii. In the **Building Name** field, enter the building/house name of your home address, if applicable.
- iii. In the **Street** field, enter the name of the street on which your home address is located.
- iv. In the **Locality** field, enter the locality in which your home address is located.
- v. In the **Zip Code** field, edit the zip code of your home address, if required.
- vi. In the **City** field, edit the city in which your home address is located, if required.
- vii. In the **State** field, enter the name of the state in which your home address is located.
- viii. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

19. From the **Current Location** list, select your current location.

20. In the **Is your mailing address the same as above?** field, select the option of choice;

- a. If you select **No**;

- i. In the **Mailing Address** field, enter your mailing address.

OR

Click on the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line.

If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:

- ii. In the **House/Unit Number** field, enter your house or unit number.
- iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.

- iv. In the **Street** field, enter the name of the street on which your mailing address is located.
 - v. In the **Locality** field, enter the locality in which your mailing address is located.
 - vi. In the **Zip Code** field, enter the zip code of your mailing address.
 - vii. In the **City** field, enter the name of the city in which your mailing address is located.
 - viii. In the **State** field, enter the name of the state in which your mailing address is located.
 - ix. Click **Add** to add the address details. The **Personal Information** page displays the newly added mailing address.
- b. If you select **Yes**, your home address will be considered as your mailing address.
 - c. From the **Current Location** list, select the current location of your mailing address.
21. In the **Email ID** field, enter your email ID.
22. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.
23. 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.

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3.10 Savings Account Preferences

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

Savings Account Preferences

ATM & Branch Locator English CBO 14.4

Futura Bank SMBTESTRETAIL

↑ Max Savings Account

Personal Information Savings Account Preferences Nominee Information Employment Information Financial Profile

Savings Account Preferences

Choose from our range of features to create an account that suits your needs best.

Specifications

Preferred Currency
GBP

Apply for Overdraft
 Yes No

Account Statement Mode
 Email Physical

Statement Frequency
Monthly

Optional Services

Cheque Book

Pass Book

Debit Card

Direct Banking

Phone Banking

Kiosk Banking

Continue Back Skip this Step

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Field Description

Field Name	Description
Specifications	
Preferred Currency	The currency in which you wish to hold your savings account.
Apply for Overdraft	Specify whether you want to apply for overdraft facility or not. The options are: <ul style="list-style-type: none"> • Yes • No
Overdraft Limit Amount	The amount of overdraft limit to be requested. This field is enabled only if the Yes option is selected in the Apply for Overdraft field.
Account Statement Mode	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"> • Email • Physical
Statement Frequency	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Bi Annual • Annual
Optional Services	
Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

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

25. In the **Apply for Overdraft** field, select the desired option.

- a. If you select **Yes** option;
 - i. In the **Overdraft Limit Amount** field, enter the amount of overdraft limit to be requested.

26. In the **Account Statement Mode** field, select the desired option.
27. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
28. Select the checkbox against any service that you wish to have enabled on your account.
29. 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.

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3.11 Nominee Information

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

Nominee Information – Primary Details

Futura Bank

What would you like to do today ?

↑ Max Savings Account

1 Personal Information
 2 Savings Account Specifications
 3 **Nominee Information**
4 Employment Information
 5 Financial Profile

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Nominee

Please add nominee information

Nominee Details

Save time by uploading Nominee ID to prefill information.

Primary Details Contact

Title: Mr. First Name: Tim

Middle Name (Optional):

Last Name: John


Date of Birth: 5/18/00

Relationship with Applicant: Child

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Field Description

Field Name	Description
	The option to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	Specify the salutation/title applicable to the nominee. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the nominee.
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name or surname of the nominee.
Date Of Birth	<p>Specify the date of birth of the nominee.</p> <p>The system validates the date of birth to ascertain whether the nominee has attained the age of majority as per the definition of age of majority in the state in which the nominee is residing.</p> <p>The format of the date should be MM/DD/YYYY. If the nominee is a minor, the Guardian Information sub section will be displayed and you will be required to mandatorily specify information of the nominee's guardian.</p>
Relationship with applicant	<p>Specify the nominee's relationship with you. E.g. If the nominee is your mother, choose the value 'Mother' from the list of values.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Spouse • Mother • Father • Brother • Sister • Daughter • Son

Nominee Information – Contact

Futura Bank

↑ Max Savings Account

Progress: 1 Personal Information, 2 Savings Account Specifications, 3 **Nominee Information**, 4 Employment Information, 5 Financial Profile

[Upload supporting documents to prefill this section.](#)
[View list of supporting documents](#)

Nominee

Please add nominee information

Nominee Details

Save time by uploading Nominee ID to prefill information.

Primary Details **Contact**

Is nominee's home address same as that of applicant's home address?
 Yes No

Email ID

Mobile Number

Alternate Number (Optional)

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Field Description

Field Name	Description
Is nominee's address same as that of applicant's home address?	<p>Specify whether the nominee's address is the same as that of your home address.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If you have selected the option No, you will be required to specify the nominee's address.</p>
Nominee Address	Enter the nominee's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Current Location	The current location of the nominee. If the option Yes has been selected, the current location of the applicant, as defined under the Personal Information section, will be defaulted, and can be changed.
Nominee Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Nominee Address field. On this overlay, you can enter the nominee's address line by line.	
House/Unit Number	The house or unit number of the nominee.
Building Name	Enter the building name of the nominee.
Street	Specify the street in which the nominee's address is located.
Locality	Specify the locality in which the nominee's address is located.
Zip Code	Enter the zip code of the nominee's residence.
City	The city in which the nominee's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which the nominee's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	The country in which the nominee's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Email ID	Specify the email ID of the nominee.

Field Name	Description
Mobile Number	Specify the mobile number of the nominee. The format of the mobile number should be (xxx)xx-xxxx.
Alternate Number	You can specify an alternate phone number at which the nominee can be contacted, if available. This field is optional.
Guardian Details	
This section will be displayed only if the nominee is a minor as identified by the nominee's date of birth.	
Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name or surname of the guardian.
Date Of Birth	Specify the date of birth of the guardian. The format of the date should be MM/DD/YYYY.
Is guardian's address same as that of applicant's home address?	Specify whether the guardian's address is the same as that of your home address. The options are: <ul style="list-style-type: none"> • Yes • No If you have selected the option No , you will be required to specify the guardian's address.
Guardian Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Current Location	The current location of the guardian. If the option Yes has been selected, the current location of the applicant, as defined under the Personal Information section, will be defaulted, and can be changed.
Guardian Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Guardian Address field. On this overlay, you can enter guardian address line by line .	
House/Unit Number	The house or unit number of the guardian.

Field Name	Description
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Locality	Specify the locality in which the guardian's address is located.
Zip Code	Enter the zip code of the guardian's residence.
City	The city in which the guardian's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which the guardian's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	The country in which the guardian's residence is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian. The format of the mobile number should be (xxx)xx-xxxx.
Alternate Number	You can specify an alternate phone number at which the guardian can be contacted, if available. This field is optional.

30.  icon to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.
OR
31. In the **Primary Details** sub section;
- From the **Title** list, select the title that applies to the nominee.
 - In the **First Name** field, enter the first name of the nominee.
 - In the **Middle Name** field, enter middle name of the nominee, if applicable.
 - In the **Last Name** field, enter the last name of the nominee.
 - From the **Date of Birth** date picker, select date of birth of the nominee.
 - From the **Relationship with applicant** list, select the nominee's relationship with you.
32. Click **Continue** to move to next sub section, the **Contact** sub section appears.
33. In the **Contact** sub section;
- In the Is nominee's address same as applicant's home address? field, select the option of choice.

- i. If you have selected the option **No**;
 1. In the **Nominee Address** field, enter nominee's address.
OR
Click on the **Click Here** link provided under the **Nominee Address** field to invoke the overlay on which you can enter the nominee's address line by line.

If you have clicked the **Click Here** link, the **Nominee Address** overlay is displayed. You can specify nominee address as follows:

2. In the **House/ Unit Number** field, enter the house or unit number of the nominee, if applicable.
 3. In the **Building Name** field, enter the name of the building/house of the nominee, if applicable.
 4. In the **Street** field, enter the name of the street on which the nominee's address is located.
 5. In the **Locality** field, enter the locality in which the nominee's address is located.
 6. In the **Zip Code** field, enter the zip code of the nominee's address.
 7. In the **City** field, enter the name of the city in which the nominee's address is located.
 8. In the **State** field, enter the name of the state in which the nominee's address is located.
 9. In the **Country** field, enter the name of the country in which the nominee's address is located.
 10. Click **Add** to add the address details. The **Nominee Information** page displays the nominee address.
- ii. If you have selected option **Yes**, your home address will be considered as the nominee's address.
 - iii. From the **Current Location** list, select the current location of the nominee.
34. In the **Email ID** field, enter the email ID of the nominee.
 35. In the **Mobile Number** field, enter the mobile number of the nominee.
 36. In the **Alternate Number** field, enter an alternate phone number of the nominee by which the bank will be able to contact the nominee. This field is optional.
 37. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.
 - a. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
OR
 - b. From the **Title** list, select the title that applies to the guardian.
 - c. In the **First Name** field, enter the first name of the guardian.
 - d. In the **Middle Name** field, enter middle name of the guardian, if applicable.
 - e. In the **Last Name** field, enter the last name of the guardian.
 - f. From the **Date of Birth** date picker, select the date of birth of the guardian.

- g. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.
- i. If you have selected the option **No**;
 1. In the **Guardian Address** field, enter guardian's address.
OR
Click on the **Click Here** link provided under the **Guardian Address** field to invoke the overlay on which you can enter guardian address line by line.
If you have clicked the **Click Here** link, the **Guardian Address** overlay is displayed. You can specify your guardian address as follows:
 2. In the **House/Unit Number** field, enter the house or unit number of the guardian, if applicable.
 3. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
 4. In the **Street** field, enter the name of the street on which the guardian's address is located.
 5. In the **Locality** field, enter the locality in which the guardian's address is located.
 6. In the **Zip Code** field, enter the zip code of the guardian's address.
 7. In the **City** field, enter the name of the city in which the guardian's address is located.
 8. In the **State** field, enter the name of the state in which the guardian's address is located.
 9. In the **Country** field, enter the name of the country in which the guardian's address is located.
 10. Click **Add** to add the address details. The **Nominee Information** page displays the guardian's address.
 - ii. If you have selected option **Yes**, your permanent address will be considered as the guardian's address.
 - iii. From the **Current Location** list, select the current location of the guardian.
- h. In the **Email ID** field, enter the email ID of the guardian.
- i. In the **Mobile Number** field, enter the mobile number of the guardian.
- j. In the **Alternate Number** field, enter an alternate phone number of the guardian by which the bank will be able to contact guardian. This field is optional.
38. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made. The next step in the application will be displayed.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
OR
Under the kebab menu –

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


[Home](#)

3.12 Employment Information

You can provide your employment details in this step.


Employment Information

Field Description

Field Name	Description
	Click and browse the supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the supporting documented required to prefill the section.

Field Name	Description
Primary Employment	
Occupation	<p>The occupation of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed/Professional <p>The following fields will be applicable if the applicant has selected the option 'Salaried' in the Occupation drop-down list.</p>
Employment Status	<p>The status of your employment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Employer/Business Name	The name of the company of employer at which you are employed.
Employment/Business Start Date	The date on which you started working with the specific company/employer.
Organization Category	<p>The category under which your organization falls.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Private Ltd. • Government • NGO


Field Name	Description
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
Add Another Employment Record	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.
Additional Employment <Number>	
The following fields will be displayed for each Additional Employment record that is added.	
The following fields will be applicable if you select the option ' Self Employed/Professional ' in the Occupation drop-down list.	
Profession	The profession of yours.
Company/Firm Name	The name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No
Employment/Business Start Date	The date on which you started working with the specific company/business.
Employment/Business End Date	The date on which your employment ended at the specific company/business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	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.

-
39. Click on  icon, click and browse the supporting documents to prefill the section.
40. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
- a. If you select the option '**Salaried**' in the **Occupation** drop-down list.
 - i. From the **Employment Status** list, select the employment status applicable to you.

- ii. From the **Company/Business Name** list, select name of the company / employer at which you are employed.
 - iii. From the **Employment/Business Start Date** date picker, select the date on which you started working with this business/employer.
 - iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
 - v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
- b. If you select the option '**Self Employed/Professional**' in the **Occupation** drop-down list.
- i. From the **Profession** list, select your profession.
 - ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
 - iii. From the **Employment/Business Start Date** date picker, select the date on which you started working with this business/employer.

Note:

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

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

41. 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](#)

3.13 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.

Financial Profile – Income & Expenses

Field Description

Field Name	Description
	Click this link to upload supporting documents to prefill the section.

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

42. Click on  icon to upload documents supporting this section.

Income & Expenses

Field Description

Field Name	Description
Income	
Income Mode	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
Income Amount	Specify the amount of income earned on a monthly basis against the selected income mode.
Add another Income Source	The option to add another income record. The applicant can select this option to add multiple income records.
Expenses	
Expense Type	The possible types of expenditure supported by the bank will all be listed in the drop-down. Select any expense type to specify the amount spent on a monthly basis against it.
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

43. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
44. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
45. Click on the **Add another Income Source** link to add another income record.
46. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
47. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.

48. Click on the **Add another Expense** link to add another expense record.

Financial Profile – Assets & Liabilities

Futura Bank

What would you like to do today ?

↑ Max Savings Account

Personal Information
 Savings Account Specifications
 Nominee Information
 Employment Information
 Financial Profile

Upload supporting documents to prefill this section.
[View list of supporting documents](#)

Financial Profile

Please update your financial information

Income & Expenses Assets & Liabilities

Please enter value of assets owned and outstanding amounts of each liability in your preferred currency.

Assets

Do you want to add your asset information?

Yes No

Add assets from the given options

Asset Type Deposit	Asset Value USD 120,000.00
-----------------------	-------------------------------

+ Add another Asset

Liabilities

Do you want to add your liability information?

Yes No

Add liability from the given options

Liability Type Home Loan	Liability Value USD 20,000.00
-----------------------------	----------------------------------

+ Add another Liability

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Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none"> • Yes • No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Liabilities	
Do you want to add your liability information?	Specify whether information about your liabilities is to be specified or not. The options are: <ul style="list-style-type: none"> • Yes • No <p>If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.</p>
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

49. In the **Do you want to add your asset information?** field:

- a. if you select option **Yes**:
 - I. From the **Asset Type** list, select the type of asset you wish to add.
 - II. In the **Asset Value** field, enter the value of the selected asset.
 - III. Click on the **Add another Asset** link to add another asset record.
- b. Select option **No** if you do not wish to add asset information.

50. In the **Do you want to add your liability information?** field:

- a. if you select option **Yes**:
 - I. From the **Liability Type** list, select the type of liability you wish to define.
 - II. In the **Liability Value** field, enter the value of the selected liability.
 - III. Click on the **Add another Liability** link to add another liability record.
- b. Select option **No** if you do not wish to add liability information.

51. 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 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

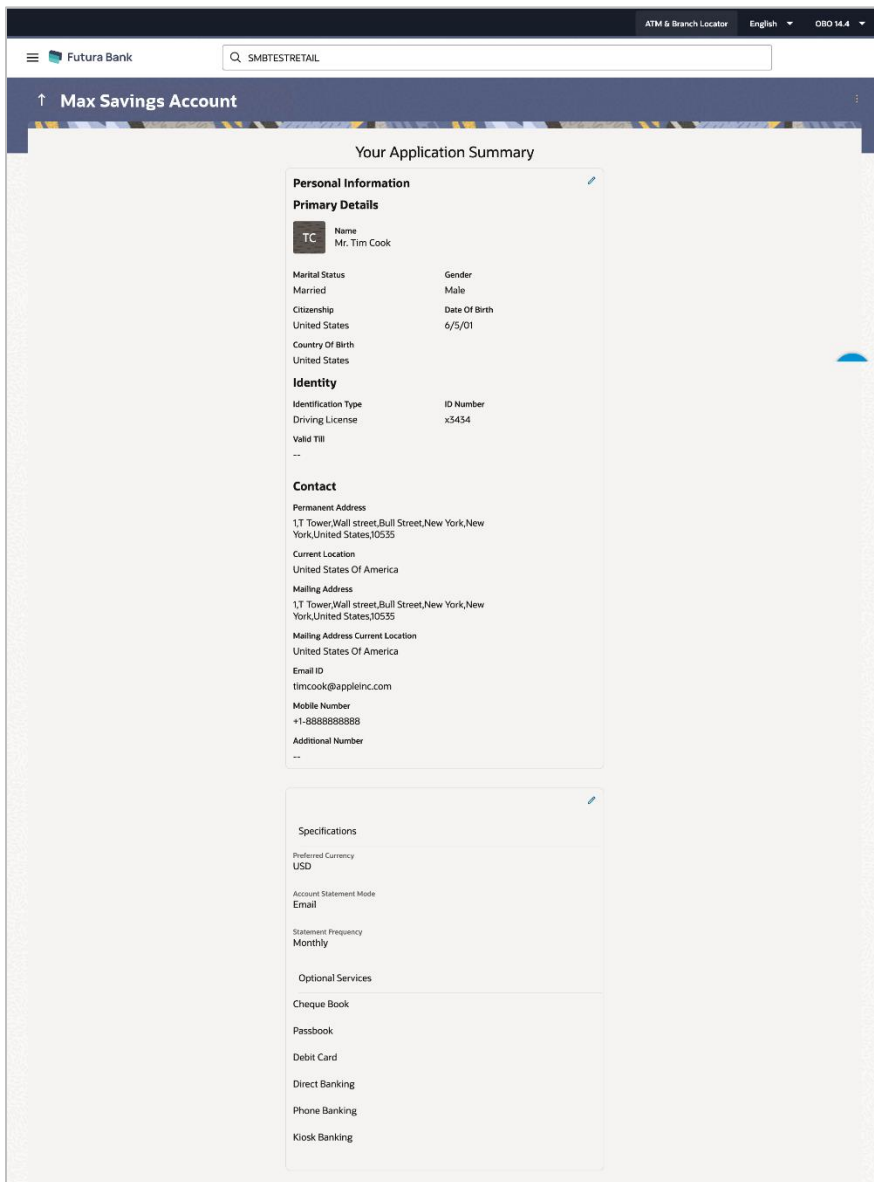
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.14 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



Nominee Information

Nominee Details

Full Name
Mr. Jim Cook

Date of Birth
6/9/21

Relationship with Applicant
Child

Nominee's Residential Address
1,1 Tower,Wall street,Bull Street,New York,New York,United States,10535

Email ID
simcook@gmail.com

Mobile Number
+1-6787367464

Guardian Details

Full Name
Mr. Him Cook

Date of Birth
6/5/00

Guardian's Residential Address
1,1 Tower,Wall street,Bull Street,New York,New York,United States,10535

Email ID
him@cook.com

Mobile Number
+1-6546554567

Employment Information

Primary Employment

Occupation
Salaried

Employment Status
Full Time

Company/Employer Name
OFSS

Organization Category
Private Limited

Organization Operations
Global

Employment/Business Start Date
6/15/22

Financial Profile

Income Information

Income earned per month.
Salary
GBP 100,000.00

Expense Information


Expenses incurred per month.
Education
GBP 20,000.00

Confirm
Back

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52. 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.

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3.15 Terms of Service

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

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

Terms of Service


The screenshot shows the 'Terms of Service' page for a 'Max Savings Account' on the Futura Bank website. 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 'Terms of Service' with a sub-header 'Please read the following information carefully.' The main content area contains three checked checkboxes: 'I have read and agree to the Deposit Account Agreement', 'I have read and agree to the Privacy Notice', and 'I have read and agree to the Electronic Signature Card'. Below these is a section titled 'Signature (Optional)' with two radio buttons: 'Draw Signature' (selected) and 'Upload Signature'. A note below the radio buttons says '(Please ensure that the signature matches the signature on your submitted Identify Proof.)'. There is a text prompt 'Please enter your signature in the box below.' followed by a dashed-line signature box containing a handwritten signature. A 'Clear Signature' link is located below the signature box. At the bottom of the form are 'Confirm' and 'Back' buttons. The footer contains the text 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

53. Select each checkbox to accept the specific term and condition.

54. 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.

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

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.

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3.16 Fund your account

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

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

Fund your account

Field Description

Field Name	Description
Initial Deposit Amount	Specify the amount to be deposited in the account once it is opened. This field will be enabled only if the applicant is a prospect. The Initial Deposit Amount should be greater than the Minimum amount specified below this field. <hr/> Note: For existing customer applications, the facility to specify the initial deposit amount will be provided on a separate screen applicable only for existing customer applications
Minimum amount	Displays the minimum amount that is to be funded if the user selects the Fund Now option.

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

56. 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 –

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

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

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

Field Description

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

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

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

- i. If you select the **Futura Bank** option;
 1. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.
 2. Click **Pay** to initiate a funds transfer.
 3. The payment gateway page will be opened where you can select the option by which you wish to fund the account and proceed to make the transfer.
 4. Click **Submit** to authenticate the transaction. An application submitted successfully message appears along with the application number on the confirmation page.
- ii. If you select the **Other Payment Mode** option;
 1. Click **Select Mode**. The payment gateway page will be opened on which you can select the mode through which you can fund the account.

OR

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

OR

Under the kebab menu –

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

Payment Gateway

This page will appear in the following scenarios:

1. You are a prospect and have opted to fund your term deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.
2. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the Fund your account screen applicable only to existing customers.

Payment Gateway screen

Field Description

Field Name	Description
Payment Modes	<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"> • Debit Card • Internet Banking • QR • UPI
Additional Payment Information	<p>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.</p>

59. 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.

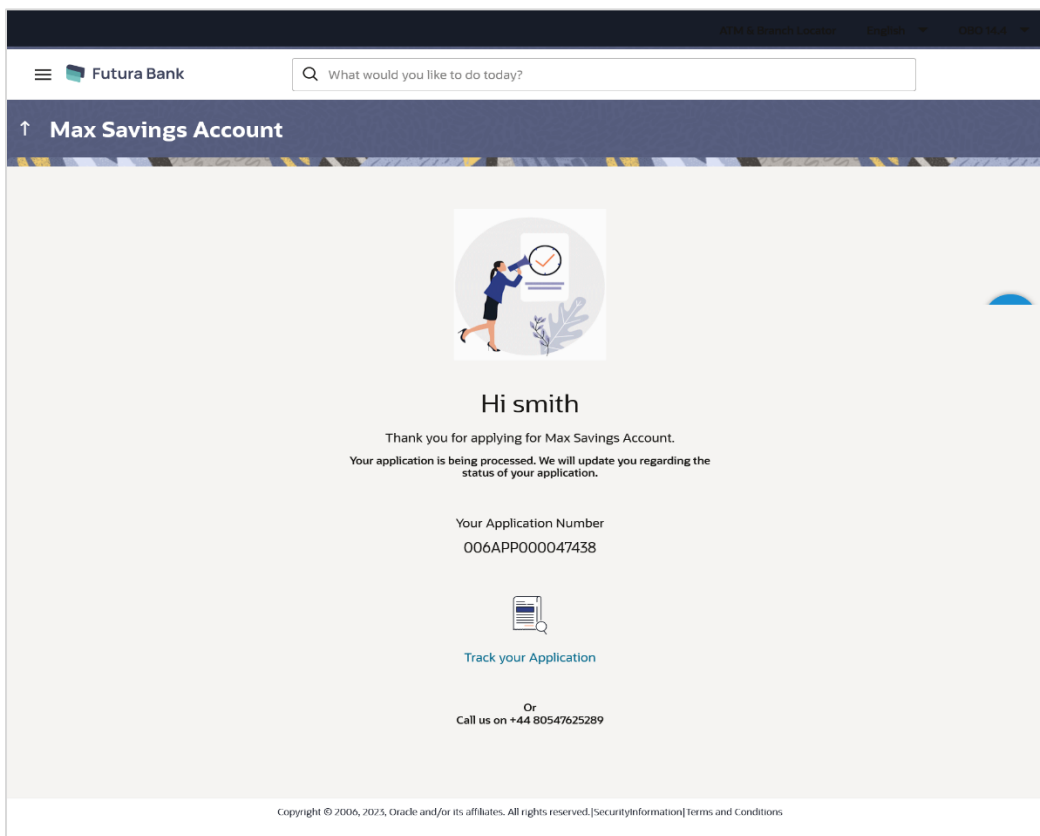
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3.17 Submitted Application - Confirmation

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 account number, generated by the bank. A link to register for online banking is also provided.

Note: In case of non-insta account application or, if for any reason (such as KYC verification failure), the account number could not be generated, the application reference number will be displayed along with the link to track the application.

Confirmation



60. In case of insta account application processed successfully:

Click on the **Register for Online Banking** link to navigate to the **Registration** page. For information on Registration, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.

61. In case of non-insta account application or if the insta account application could not be processed instantly:

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.

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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 kickoff page and proceeding to specify your login credentials (applicable if you have applied via the bank portal page) or by selecting the product of choice from the product showcase available to you post login via the hamburger menu. In either case, the application form will vary from that of a prospect applicant'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 savings account application form for existing customers will comprise of the following sections:

1. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
2. **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.
3. **Savings Account Preferences** – This section will be part of the application form and you will be required to define the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
4. **Nominee Information** – This section will be part of the application form if it is configured for the product that you are applying for. You can add information pertaining to the nominee that you wish to add to the account in this section.
5. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
6. **Fund your Account** – If this step is configured for savings account applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your account. If you opt to fund your account, you will be required to specify the amount that is to be deposited in your account and also select the mode through which you will be making the transfer.

7. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the account number as generated by the bank will be displayed along with the link to access the Current & Savings Accounts (summary) page. In case the application is being processed through the non-insta or manual processing mode, the application reference number along with the link to access the Application Tracker will be displayed.

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

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

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

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

12. How does National ID verification work?

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

13. How does OCR work?

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

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.

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