

Retail Originations Bundled Application - User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.2.0.0

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**ORACLE®**

Retail Originations Bundled Application User Manual

December 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 22.2.2.0.0, 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 14.7.2.0.0	Third Party System
1	Bundled Application Submission	×	✓	✓

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## 3. Bundled Application

Product bundling is becoming increasingly popular in retail banking. OBDX provides applicants with the opportunity to create a bundle of multiple products and enables them to apply for all these products through a single application. This enables applicants to save time and effort in filling out and submitting multiple application forms. Applicants can also easily track the bundled application and view the status of each individual product application within the bundled application from the application tracker.

In a manner that is similar to individual product applications, both existing online banking customers of the bank as well as prospects can apply for bundled products by simply selecting the option provided on the bank portal. The applicant must then proceed to select a product from within each product category to be added to the bundle.

On having made a selection, the applicant can proceed to the application form which will be an amalgamation of all the application forms required for each different product type. The applicant will be required to enter information that is common for each product application, only once. E.g. section Personal Information is common across all product applications as are Employment and Financial Profile for certain applications. These sections will not be repeated in a bundled application. The applicant will be required to specify information pertaining to each account or loan specifically i.e. if applying for a bundle that comprises of products savings and checking accounts, the applicant will be required to specify Account Preferences specifically for each account type.

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 various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

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:**

1. Only one product per product category can be added in a bundle. The maximum number of products that can be added in a bundle is configurable. In this release, only upto 3 products can be added in a bundled application.
2. A bundled application cannot contain an Education Loan product.

3. 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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Once you have selected the option to apply for a bundled application, you will be required to go through the following steps before you can start filling out the application form:

- **Personalize your Bundle (Products Selection):** On selecting the bundled application option on the bank portal, you will be navigated to the **Personalize your Bundle** screen. This screen will list down all the products as cards, under each product category. As is the case with individual product applications, only those products that are enabled for application through online banking will be listed on this screen. You can select multiple products across category and proceed to apply for the bundled application.
- **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.

The steps that you will have to go through to submit your application will depend on whether you are applying for the bundled application as a guest user or as an existing online banking customer of the bank. These steps are documented under the **Steps in the Bundled Application** section of this user manual.

#### How to reach here:

*Bank Portal Page > Product Offerings > Personal > **Create your own bundle!***

OR

*Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Personal > **Create your own bundle!***

#### To create and apply for a bundled application:

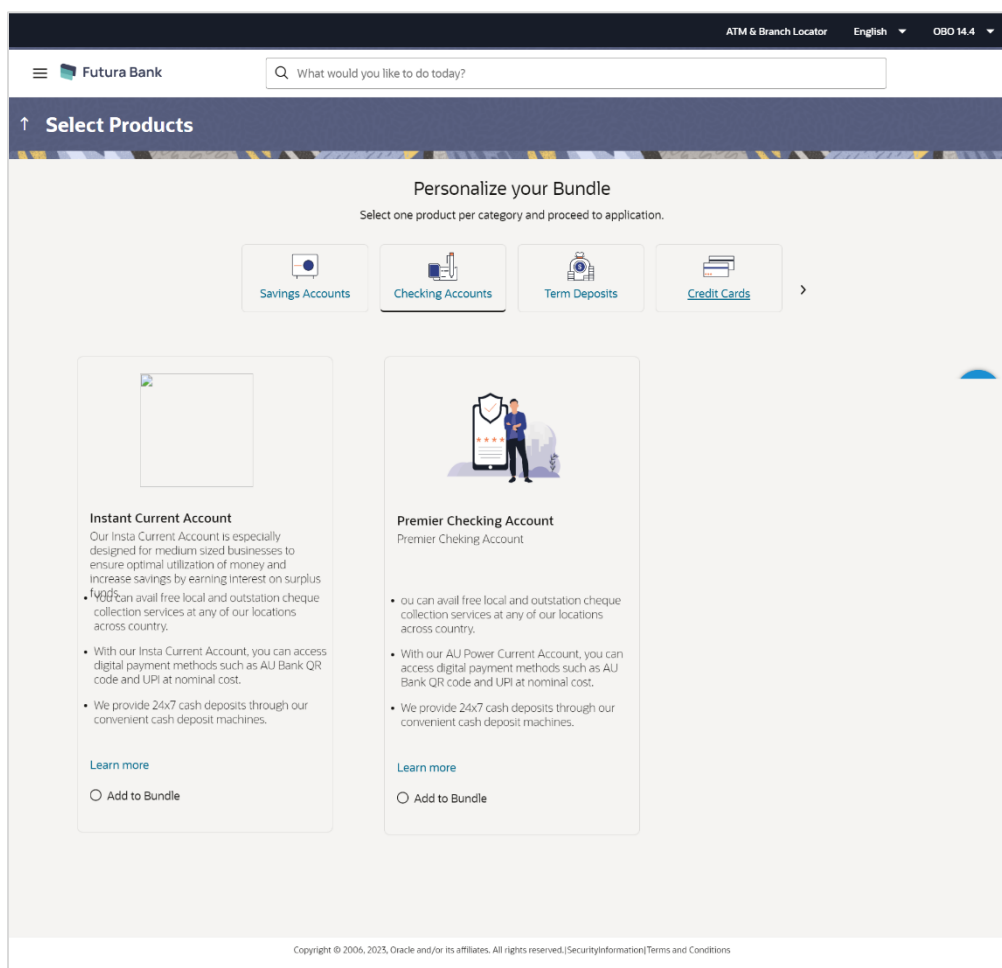
1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
2. Select the bundle card under the **Product Offerings** section on the Bank Portal page.

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## 3.1 Personalize your Bundle

This page is displayed once you select the bundled application option on the bank portal. All the product categories are displayed as tabs on this page. Each tab will list down the products of that category that are available for online application, as cards. Each product 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 under each category and select one product per category that best suits your needs. You can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. In order to add a product to your bundle, you can select the **Add to Bundle** option provided on each card.

## Personalize your Bundle



## Field Description

Field Name	Description
<b>Product Category</b>	<p>Each product category is displayed as a tab with all the products, available for application through online banking channel, displayed as cards under each respective tab.</p> <p>Once you select a product under a specific product category, a tick mark will be displayed against the product category tab to signify product selection under the specific tab.</p> <p>The following information is displayed on each product card.</p>
<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.



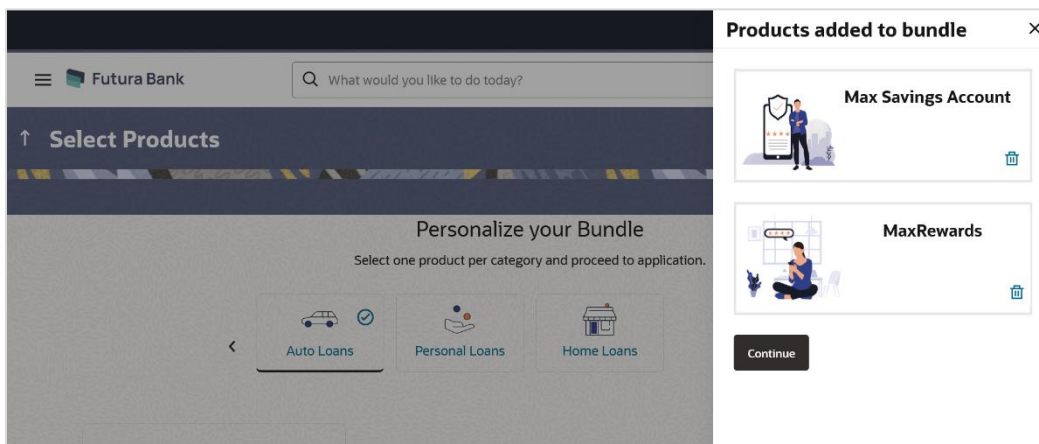
Field Name	Description
<b>Features</b>	Features of the product are listed down on each card.
3.	<p>Click the product category tab of which products you wish to view to add to your bundled application.</p> <p>All the products under the specific product category tab are displayed as cards. Select the <b>Add to Bundle</b> option against any card. The selected product gets added to your bundle and the Bundle button gets updated with the count of products selected. Click <b>Apply</b>. The <b>Products added to bundle</b> overlay layer gets displayed.</p> <p>OR</p> <p>Click on any other product category tab to view the products available under that category.</p> <p>OR</p> <p>Click the <b>Learn more</b> link displayed on any product card to view additional details of that product.</p> <p>Under the kebab menu –</p> <ul style="list-style-type: none"><li>Click the <b>View Other Products</b> option to navigate to the Product Offerings page.</li></ul> <p>OR</p> <ul style="list-style-type: none"><li>Click the <b>Track/Complete an Application</b> option to navigate to the Application Tracker.</li></ul>

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## 3.2 Products added to bundle

This overlay window gets displayed once you select Apply button that displays the count of products selected in the bundle.

### Products added to bundle




### Field Description


Field Name	Description
<b>Product Names &amp; Images</b>	All the selected products will be listed down with their names and images.

- Click **Continue** to apply for the bundled application. The Bundled Application Kickoff page is displayed.

OR

Click the  icon displayed against any product name and image to delete that product from the bundle.

OR

Click the  icon to close the overlay layer.

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### 3.3 Kick Off page

This page provides information that you are required to fill out in order to apply for the bundled application. The information will cover the eligibility criteria you are required to meet 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.

On the other hand, if you are new to the bank, . 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

#### Field Description

Field Name	Description
<b>I am a Futura Bank online banking customer</b>	Select this checkbox if you are an existing online customer of the bank.

- 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.
- Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

7. Select the **I am a Futura Bank online banking customer** option if you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.

For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

OR

If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank, simply select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option. The **Mobile Verification** page will be loaded.

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## 3.4 Steps in the Bundled Application

The steps in a bundled application will be a combination of all the steps required for all the products you have chosen. Sections that are common across product applications will not be repeated. Sections that are specific to a product will be identified as such e.g. Loan Requirements will be titled as Personal Loan Requirements for Personal Loans. Disbursement & Repayment section will be present for Unsecured Personal Loan application.

Following are the steps that will be involved in the bundled application submission regardless of the types of products selected. You can refer the individual product application user manuals for in-depth information of each step.

- **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.
- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable. If you are an existing online banking customer, the information in this section will be prepopulated on the basis of your details as registered with the bank. Modification of personal information is not allowed for existing online banking customers.
- **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. This step is documented as part of this user manual.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of all the products that 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. This step is documented as part of this user manual.

**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 bundled application reference number. You can track your application on the basis of this reference number. In case the bundle contains insta products, the confirmation page will display the account number/s generated by the host system in case of successful processing of the application in the mid-office system. Additionally, this page will also contain a button/s to navigate to the application tracker and to register for online banking (in case of insta-accounts).

This step is documented as part of this user manual.

The following steps will be part of the application form if a personal loan product has been selected to be part of the bundled application:

- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** – In this section you are required to specify information related to the loan such as loan amount and tenure of the loan. The Loan Requirements sections will be titled as Personal Loan Requirements for Personal Loans.

- **Disbursement & Repayment** – In this section, you can specify the account details for automatic disbursement of the sanctioned amount after creation of the loan account and also for repayment of the loan. This step is optional in application.
- **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. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated.

The following steps will be part of the bundled application form if you have selected a checking or savings account product to be part of the application. The employment information and financial profile sections will be applicable for the savings or checking application forms if in OBO the capture of this information is mandatory for the products selected. Additionally, these steps will be displayed only if it is enabled for the product selected:

- **Account Specifications** – In this section you can select services (e.g. Cheque Book, Debit Card, etc.) that you would like on your checking or savings account. You can also identify account statement preferences and if enabled, select the currency in which you wish to operate your account. If you are applying for a checking account as well as a savings account as part of your bundled application, you will be required to provide your preferences for each product. The Activity Profile & Specifications section will be titled as Checking Account Preferences for the Checking Account and for the Savings Account.
- **Nominee Information** – This section will appear in the bundled application form, if you have added a savings account, checking account or term deposit application product in the bundle, and if nominee information is to be captured for any or all of these products. If added, the nominee will be applicable for all the products for which nominee information is required to be captured.
- **Preferences** - In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.
- **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. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.

The following steps, in addition to Nominee Information, Employment Information and Financial Profile (applicable also for Savings and Checking Account products), will be part of the application form if a term deposit product has been selected to be part of the bundled application and if this information has been defined as mandatory for the selected product, in OBO:

- **Deposit Details** - In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Fund your Deposit** - In this section, you can specify information pertaining to the account from which funds are to be transferred in order to fund your deposit.

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## 3.5 Review and Submit

This step provides a summary of your application. Each step of the application is displayed under 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

↑ Bundled Products

You are applying for 2 products  
Your Application Summary

**Personal Information**

**Primary Details**

**Name**  
Miss. Hello World Jr

**Citizenship**  
United States

**Date Of Birth**  
1/1/90

**Country Of Birth**  
United States

**Public Figure**  
No

**Identity**

**Social Security Number**  
xxx-xx-5435

**Identification Type**  
Passport

**Issuing State**  
Illinois

**ID Number**  
xxxxx3543

**Valid Till**  
5/31/23

**Contact**

**Home Address**  
AA,AA,AA,AA,AA,California,United States,90011

**Current Location**  
United Kingdom

**Mailing Address**  
AA,AA,AA,AA,AA,California,United States,90011

**Mailing Address Current Location**  
United Kingdom

**Email ID**  
ajay.v.athavale@oracle.com


**Mobile Number**  
+1 (435) 567-7567

**Additional Number**  
--

The screenshot displays a web application interface for 'Bundled Products'. The main content area is divided into three sections:

- Savings Account Specifications:** This section includes a sub-section 'Activity Profile & Specifications' with the following details:
  - Preferred Currency: INR
  - Account Statement Mode: Email
  - Statement Frequency: Monthly
 Below this is an 'Optional Services' section with 'Cheque Book' and 'Debit Card' options.
- Nominee Information:** This section indicates that the user has chosen to skip this step.
- Checking Account Specifications:** This section also indicates that the user has chosen to skip this step.

At the bottom of the form, there are two buttons: 'Confirm' and 'Back'.

8. 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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### 3.6 Terms of Service

In this step you will be able to view the terms and conditions of all the products that you are applying for as part of the bundled application. You will be required to read the terms and conditions of each product and then click on the checkbox to provide your acknowledgement to having agreed to the terms and conditions.

You will be required to read these terms and conditions, disclosures and notices and then click on the respective checkboxes to provide your acknowledgment to having agreed to the terms and conditions.

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

#### Terms of Service

The screenshot displays the 'Terms of Service' page 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?'. A 'Bundled Products' header is visible. The main content area is titled 'Terms of Service' and includes the instruction 'Please read the following information carefully.' Under 'Terms and Conditions', there are three sections: 'Max Savings Account Agreement' with a checkbox for 'I have read and agree to the Deposit Account Agreement' (marked 'Required'), 'Premier Checking Account Agreement' with checkboxes for 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card' (marked 'Required'), and 'General Disclosures' with checkboxes for 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card' (marked 'Required'). The 'Signature (Optional)' section has radio buttons for 'Draw Signature' (selected) and 'Upload Signature'. Below this is a note: '(Please ensure that the signature matches the signature on your submitted Identify Proof.)' and a prompt: 'Please enter your signature in the box below.' A signature box contains a sample signature 'Smith' and a 'Clear Signature' link. At the bottom, there are 'Confirm' and 'Back' buttons. A footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

#### Field Description

Field Name	Description
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### Specific Product Agreements

Specific product agreements will be grouped under each product and labelled with the product name.

<b>Specific product terms and consents</b>	The terms and consents required to be accepted for each specific product will be listed under each product. You are required to select each checkbox in order to convey acceptance/consent to the same.
--	---

### General Disclosures


Disclosures and consents that are general in nature i.e. not specific to any one product in the bundled being applied for, will be listed under the **General Disclosures** box.

<b>General terms and consents</b>	The terms or consents that are common across all products in the bundled application, will be listed under the General Disclosures sub box. You are required to select each checkbox in order to convey acceptance/consent to the same.
-----------------------------------	---

<b>Option to upload signature document/sign digitally</b>	The option to either upload a document containing your signature or to sign digital is provided.
---	--

1. Select each checkbox to accept the specific term and condition.
2. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.
  - a. In **Drag and Drop** 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.

3. 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 –

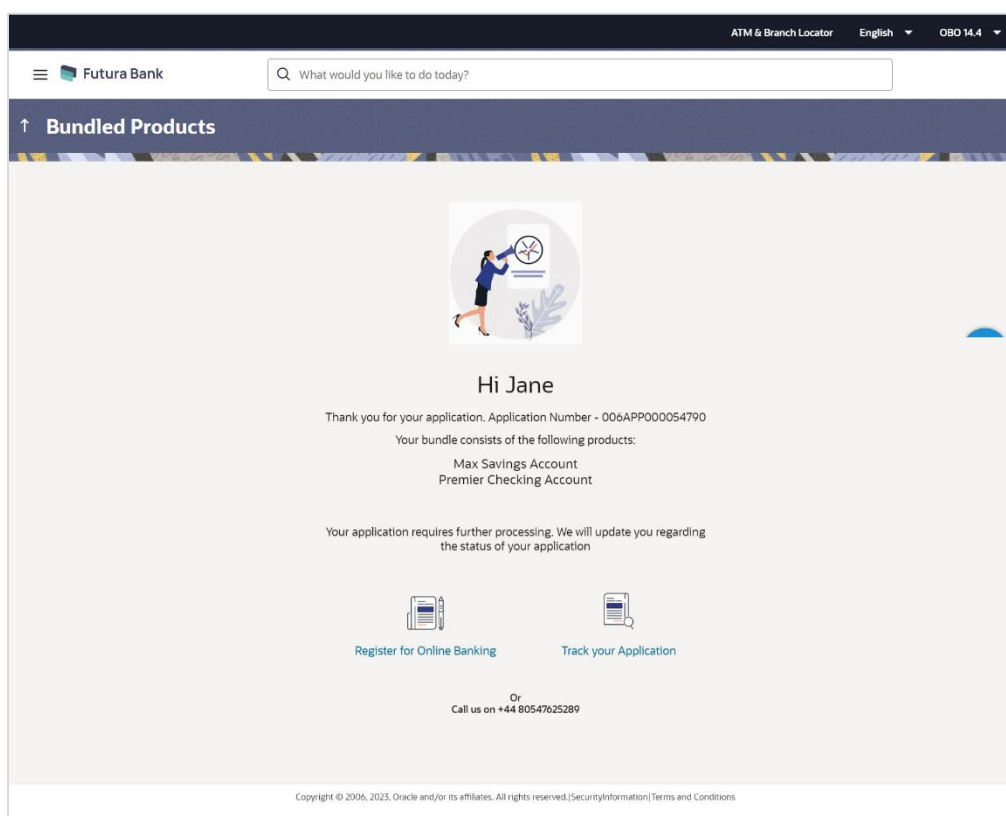
- Click the **Save and Continue Later** option to save the application.  
OR  
Click the **Continue on Mobile** option to continue the application on a mobile device.

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## 3.7 Submitted Application - Confirmation

The confirmation page appears once you have submitted your application. This page displays the names of the products that you have applied for as part of the bundled application. The application reference number, by which you can track the status of your bundled application, will also be displayed. In case the bundle also contains insta products (insta savings account, insta term deposit, insta checking account, insta personal loan) the account number/s generated by the host system will also be displayed on the confirmation page. Links by way of which you can access the application tracker and/or register for online banking (only in case of insta products) will also be provided on this page.

### Confirmation



4. In case the bundled application also contains insta products that have been processed successfully:

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

5. In case the bundle application does not contain any insta products or if the insta product applications 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 **Originations Application Tracker User Manual**.

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## 3.8 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 products and will be displayed a message informing you of the same.

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**Note:** You will not be able to apply for a term deposit as part of the bundled application in case you are applying as an existing customer of the bank. The Open New Term Deposit feature, available through Retail Servicing, can be used to apply for a term deposit separately.

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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?**

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.

**3. I am applying for the product/s 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. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

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

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

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

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

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

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

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

**9. 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.

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

Yes, Bank administrator can maintain the priority to be assigned to each product category that can be part of a bundled application using Origination Workflow Configuration.

**11. 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.

**12. 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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