Retail Originations Credit Cards –US LZN User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.2.0.0

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Retail Originations Credit Cards User Manual

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Table of Contents

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

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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 14.7.2.0.0	Third Party System
1	Credit Cards Application Submission	✖	✔	✔

Home

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3. Credit Cards Application

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

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

The application form is OCR (Optical Character Recognition) enabled so as to save the prospect applicant's time and effort in filling out the application form. The personal information section gets prefilled with information fetched through OCR based on the document uploaded in the Upload Documents section.

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 US region application form has been designed in a manner that ensures that the information being captured adheres to all the regulations imposed by the US government. Additionally, all required disclosures and notices are also displayed as part of the application form.

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) When integrated with OFLO as the host, the Credit Card Preferences step will only contain the feature enabling the applicant to apply for add-on cards.
2) 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:

• **Zip Code Specification:** Once you select the **Savings Accounts** product category from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.

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

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

- **Kick Off**: This page serves as an introduction to the application form. 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.

- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.

  This step will be part of the application form if it has been configured for the product in OBO. If the step is optional, you will be provided with the option to skip this step and can submit the application without defining your employment information.

- **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 if it has been configured for the product in OBO. If the step is optional, you will be provided with the option to skip this step and can submit the application without defining your employment information.

- **Card Preferences**: In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.

- **Review and Submit**: Once you have filled out all the information required in the credit card application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.

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- **Terms of Service**: On having reviewed the application, you can then proceed to view the terms and conditions of the credit card you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.

- **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 > Credit Cards
OR
Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Personal > Credit Cards

To apply for a credit card:

1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.

2. Click on **Credit Cards**.

   A screen containing the credit card products available for online application will be displayed.

Home

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3.1 <u>Credit Cards – Product Listing</u>

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

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

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

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

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

Product Categories

Futura Bank

What would you like to do today?

Browse Categories   Help me Choose

Rewards (3)   All Cards (3)

MASTER
MASTER

- 4,000 Bonus Skywards Miles on activation in Year 1. 1500 Renewal Skyward miles 2nd year onwards

Learn more
☐ Add to Compare
Apply

MaxRewards
Max Rewards

- 4,000 Bonus Skywards Miles on activation in Year 1. 1500 Renewal Skyward miles 2nd year onwards

Learn more
☐ Add to Compare
Apply

VISACB
VISACB

- 4,000 Bonus Skywards Miles on activation in Year 1. 1500 Renewal Skyward miles 2nd year onwards

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.

- Savings Accounts
- Checking Accounts
- Certificates of Deposit
- Auto Loans
- Personal Loans
- Futura Wallet
- Home Loans
- Education Loans

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Field Description

Field Name	Description
Hero Banner	Displays the featured credit cards that the bank wishes to promote.
	The name of the credit card along with an image and highlighted feature/s are displayed along with the options to apply or view details of the card.
	Click **Apply Now** provided on the specific card to apply for the card.
	Click **Learn More** provided on the specific card to view additional details of that credit card.
Browse Categories	This tab displays cards grouped into categories so as to enable applicants to easily browse through all the credit card offerings of the bank.
	Click on an individual category to view the cards offered under that category.
Help me choose	This tab displays filter criteria i.e. the option to filter credit cards based on specific features.
	Select one or more filter criteria checkboxes and click on **Search** to view the list of credit cards filtered on the basis of the criteria selected.
	Click **Reset** if you wish to reset your filter options.
Modify Filter Criteria	Click on the link to modify the filter criteria. This option appears under the **Help me Choose** tab once you have defined filter criteria and clicked on **Search**.

The following information is displayed on each product card under both tabs.

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.

3. You can apply for a credit card through any of the following methods:

   a. Click the **Apply Now** provided on any of the featured cards displayed on the hero banner.

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Note:

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

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

OR

b. Click on any category under the **Browse Categories** tab to view the cards belonging to that category.

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

OR

c. Click on the **Help me choose** tab. The filter criteria, by way of which, you can filter credit cards based on features is displayed.

    i. Select one or more feature by selecting the checkbox against the desired feature.

    ii. Click **Search**.

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

> **Note**: Click on the **Modify Filter Criteria** link to modify the filter criteria. An overlay layer with the list of filter criteria will be displayed.
>
> Make changes by selecting/deselecting feature checkboxes and click **Apply**. All the credit cards that match the new filter criteria selections will be listed down as cards.
> OR
> Click **Reset** to clear the selected filter criteria.

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

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](#)

ORACLE

3.2 Credit Cards - Product Details

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

Field Description

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

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

4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.
    OR
    Click on the **<u>Download Brochure</u>** 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](#)

ORACLE

3.3   Credit Cards – Product Comparison

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

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

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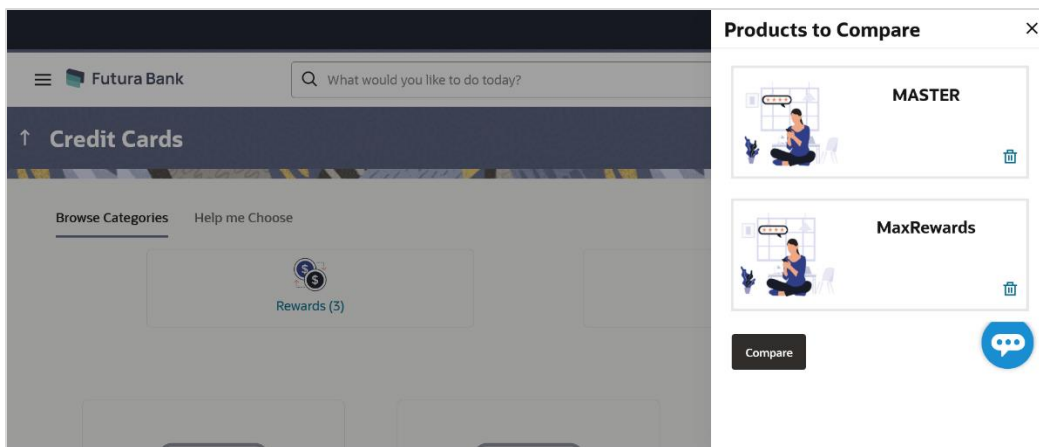
5.   Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
OR

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.

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Compare Products

Field Description

Field Name	Description
The following fields appear as parameters for comparison under each product.	
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.

ORACLE®

Field Name	Description
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.

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

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

[Home](#)

ORACLE®

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 Credit Card. 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 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

7.   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.

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

9.   Select the **I am a Futura Bank online banking customer** option if the 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..

Home

ORACLE®

3.5 Mobile Verification

This step is applicable only for prospect/guest customers and appears. 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 of 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	The country code of the United States of America will be displayed here as +1

Field Name	Description
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

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

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

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

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

Home

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3.6 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 – Basic Details

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.
Basic 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.
Suffix	Your suffix, if applicable. Examples are Jr, Sr, I, II, etc.
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.
Citizenship Status	In case you are not a citizen of the United States of America, you are required to identify whether you are a resident alien or non-resident alien. The options are: • Resident Alien • Non-Resident Alien This field is displayed only if any country other than United States is selected in the "**Citizenship**" field. In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.

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Field Name	Description
Are you a public figure or associated with a public figure?	Specify whether you are a public figure (aka politically exposed person) or related to a public figure. The options are: • Yes • No
Are you associated with Futura Bank?	Specify whether you are an employee of the bank or related to an employee of the bank. The options are: • No • I am an Employee • I am related to an Employee
Employee's Customer ID	Specify the customer ID/party ID of the Futura Bank employee. This field will be displayed if the option **'I am related to an Employee'** selected in the **Are you associated with Futura Bank?** list.
Role	Specify the role at which you or your relation is employed with the bank. This field will be displayed if the options **'I am an Employee'** or **'I am related to an Employee'** is selected in the '**Are you associated with Futura Bank?'** list.
Are you associated with the Defense?	Specify whether you are a serving defense officer or a dependent of a serving defense officer. The options are: • No • I am a defense officer I am a defense officer dependent
Relationship with Defense Officer	Specify your relationship to the serving defense officer. This field will be displayed if the option '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.
Customer ID of Defense Officer	Specify the customer ID (as registered with the bank) of the related serving defense officer. This field will be displayed if the option '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.

ORACLE®

Field Name	Description
Service Branch	Select your branch of service (in case you are a defense officer) or the branch of service of the defence officer of whom you are a dependent. This field will be displayed if you have selected either the option **'I am a defense officer'** or '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.
Order Number	Enter your defense enrollment order number (in case you are a defense officer) or the defense enrolment order number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option **'I am a defense officer'** or '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.
Military ID	Enter your military ID number (in case you are a defense officer) or the military ID number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option **'I am a defense officer'** or '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.
Eligible for Military Lending Act?	Specify whether you or the defense officer, of whom you are a dependent, is serving active military duty currently. The options are: • Yes • No This field will be displayed if you have selected either the option **'I am a defense officer'** or '**I am a defense officer dependent'** is selected in the **'Are you associated with the Defense?'** list.
Active Duty Start Date	The date on which you or your related serving officer starts active duty. This field will be displayed if option **'I am a serving officer of defence'** or **'I am a serving officer of defence dependent'** is selected in the **'Are you a serving defence officer or a serving defence officer dependent?'** list.
Active Duty End Date	The date on which you or your related serving officer's active duty ends. This field will be displayed if option **'I am a serving officer of defence'** or **'I am a serving officer of defence dependent'** is selected in the **'Are you a serving defence officer or a serving defence officer dependent?'** list.

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Personal Information – Identity

Field Description

Field Name	Description
Proof of Identity	
Social Security Number	Your Social Security Number (SSN) for tax identification purposes. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes. The format of the SSN number should be xxx-xx-xxxx.

Field Name	Description
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: • Passport • Driving License
Issuing State	The state/territory in which the specified ID was issued.
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid.

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Personal Information – Contact

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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.

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: • 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.

ORACLE®

Field Name	Description
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.

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.
Disclaimer related to CANSPAM and TCPA	Displays disclaimer text, as defined by the bank, related to the CANSPAM and TCPA acts.

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14. Click ![up arrow icon] icon, click and browse the supporting documents to prefill the section.

15. In the **Basic 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 **Suffix** list, select the suffix, if applicable.

    f. From the **Date of Birth** date picker, select your date of birth of yours.

    g. From the **Citizenship** list, select the country of which the applicant is a citizen

    h. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.

    i. 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.

    j. From the **Are you associated with Futura Bank?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.

        i. If you select the option 'I am related to an Employee';

            1. In the **Employee's Customer ID** field specify the customer ID/party ID of the Futura Bank employee.

            2. From the **Role** list, specify the role at which you or your relation is employed with the bank.

    k. From the **Are you associated with the Defense?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.

        i. If you select the option '**I am a defense officer dependent'**

            1. From the **Relationship with Defense Officer** list, select your relationship to the serving defense officer.

            2. If you select the option 'I am a defense officer' ' or 'I am a defense officer dependent'

            3. In the **Customer ID/Party ID of Serving Officer** field, enter the customer ID of the related serving officer considering that he/she (SO) is an existing customer of the bank.

            4. From the **Service Branch** list, select the branch of service of you or your related serving officer.

            5. In the **Order Number** field, enter your defense enrollment order number.

            6. In the **Military ID** field, enter the military/defence ID of the you or your related serving officer.

            7. In the **Eligible for MLA?** field, select the desired option to specify whether you or the related serving officer is serving active duty currently.

            8. From the **Active Duty Start Date** date picker list, select the date on which you or your related serving officer starts active duty.

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9. From the **Active Duty End Date** date picker list, select the date on which you or your related serving officer's active duty ends.

16. Click **Continue** to move to next sub section, the **Identity** sub section appears.

17. 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.

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

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

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

   OR

   b. 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.

20. From the **Housing Status** list, select the current housing status.

21. In the **Monthly Payment** field, enter the amount you pays towards rent or mortgage.

22. 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.

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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.

23. In the **Email ID** field, enter your email ID.

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

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.

ORACLE®

3.7 <u>Employment Information</u>

You can provide your employment details in this step.

Employment Information

Field Description

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

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

Field Description

Field Name	Description
Current Main Employment	
Occupation	The occupation of the applicant. The options are: • Salaried • Self Employed/Professional

The following fields will be applicable if you have selected the option **'Salaried'** in the **Occupation** drop-down list.

Employment Status	The status of your employment. The options are: • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others

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Field Name	Description
Company/Employer Name	The name of the company of employer at which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • 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.

The following fields will be applicable if you have selected the option **'Self Employed/Professional'** in the **Occupation** drop-down list.

Profession	Select your profession from the list provided.
Company/Firm Name	The name of the Company/Firm where you are working.
Business Start Date	The date on which you started your business.
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.

Occupation	The occupation of the applicant. The options are: • Salaried • Self Employed/Professional

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Field Name	Description

The following fields will be applicable if you have selected the option **'Salaried'** in the **Occupation** drop-down list.

Employment Status	The status of your employment.

The options are:

- Full Time
- Part Time
- Contract
- Professional
- Lawyer
- Proprietor
- Self Employed
- Business
- Agriculturist
- Govt. Employee
- Professional
- Others

Company/Employer Name	The name of the company of employer at which you are employed.

I currently work in this role	Specify whether you are currently working in this role with this organization.

The options are:

- Yes
- No

Employment Start Date	The date on which you started working with the specific company/employer.

Employment End Date	The date on which your employment ended with the specific company/employer.

Organization Category	The category under which your organization falls.

The options are:

- Private Ltd.
- Government
- NGO

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Field Name	Description
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • 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.

The following fields will be applicable if you have selected the option **'Self Employed/Professional'** in the **Occupation** drop-down list.

Field Name	Description
Profession	Specify your profession.
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: • Yes • No
Business Start Date	The date on which you started the business.
Business End Date	The date on which you ended the 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.

26. 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/Employer Name** list, select name of the company / employer at which you are employed.

      iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.

      iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.

ORACLE®

      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 **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.

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

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27. 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](#)

ORACLE®

3.8 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.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.

28. 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.

29. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.

30. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.

31. Click on the **Add another Income Source** link to add another income record.

ORACLE®

32. From the **Expense Type l**ist, select the expense type mode to specify the amount spend on a monthly basis.

33. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.

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

Field Description

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

35. 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.

ORACLE®

36. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.

37. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.

38. Click on the **Add another Income Source** link to add another income record.

39. From the **Expense Type l**ist, select the expense type mode to specify the amount spend on a monthly basis.

40. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.

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

Financial Profile – Assets & Liabilities

ORACLE®

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: - 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: - Yes - No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
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.

42. 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.

43. 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.

ORACLE®

44. 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.

Home

ORACLE®

3.9 **Card Preferences**

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

Note: If the host is OFLO, you will only be provided with the option to apply for add-on cards.

Card Preferences

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Field Description

Field Name	Description
Features available on your card	

Will you be using this card internationally?	The facility to specify if the credit card should be enabled for international usage or not.
	
	The options are:
	
	   • Yes
	
	   • No

Transfer balances to new card?	The facility to specify whether the balances of other credit cards are to be transferred to this card or not.
	
	The options are:
	
	   • Yes
	
	   • No

Balance Transfers

Below following fields will be displayed if you select **Yes** option in the **Transfer balances to new card?** field.

Field Name	Description
Issued By	The issuer of the card from which balance is to be transferred.
Balance to be transferred	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
Transfer another balance	Click on the link to transfer another balance. The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.
Apply for Add-On Cards?	The facility to apply for add-on cards. The options are: • Yes • No

Authorized User Information

The following fields will be displayed if you select the option **Yes** in the **Apply for Add-On Cards?** field.

ORACLE®

Field Name	Description
Upload	The option to upload the add-on card holder's ID proof so as to have his/her information pre-populated based on the ID document. Note: 1) The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG. 2) The maximum size allowed per document can be configured by the bank.
Title	The salutation/title applicable to the add-on card holder. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	The Add-On card holder's first name.
Middle Name	The Add-On card holder's middle name, if applicable.
Last Name	The Add-On card holder's last name.
Suffix	The Add-On card holder's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Relationship with primary card holder	The Add-On card holder's relationship with you. The options are: • Spouse • Mother • Father • Brother • Sister • Son • Daughter
Date of Birth	The date of birth of the add-on card holder. The format of the date should be MM/DD/YYYY.

Field Name	Description
Identification Type	The type of identification that can serve as the add-on card holder's proof of identity. The options are: • Passport • Driving License • SSN • PAN Card • Aadhar Card
ID Number	The Add-On card holder's identity number specific to the identification type selected under the **Identification Type** field.
Mobile Number	The Add-On card holder's mobile number. The format of the mobile number should be (xxx)xx-xxxx.
Email ID	The Add-On card holder's email ID.
Address same as primary applicant's Home Address?	Identify if Add-On card holder's home address is the same as your address. The options are: • Yes • No
Add-On card holder's Address	Enter Add-On card holder'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.

Address Overlay

This overlay is displayed when you click on the **Click Here** link available under the **Add-On card holder's Home Address** field. On this overlay, you can enter Add-On card holder's home address line by line or even select it on the map that is provided.

House No.	The house number of the add-on card holder.
Building Name	The building name of the add-on card holder.
Street	The street in which the add-on card holder's address is located.
Locality	The locality in which the add-on card holder's address is located.
Zip Code	The zip code of the add-on card holder's address.
City	The city in which the add-on card holder's address is located.

ORACLE®

Field Name	Description
State	The state in which the add-on card holder's address is located.
Country	The country in which the add-on card holder's address is located.
You can alternatively use a map to mark the address - Click Here	Click on the link to mark the add-on card holder's address on a map.
	Note: You can zoom in and out of the map, and will be able to click on the map to place the marker on add-on card holder's address so as to mark address on the map.
Hide Map	Click on the link to hide the map.
Add another card	Click on the link to add more add-on cards.
	You can add maximum 3 add-on cards.

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

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

    a. If you select the option **Yes**;

        i. From the **Issued By** list, select the name of the institution that issued the card.

        ii. In the **Balance to be transferred** field, enter the amount to be transferred.

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

    a. If you select the option **Yes**;

        i. From the **Title** list, select the title that applies to add-on card holder.

        ii. In the **First Name** field, enter the add-on card holder's first name.

        iii. In the **Middle Name** field, enter the add-on card holder's middle name, if applicable.

        iv. In the **Last Name** field, enter the add-on card holder's last name.

        v. From the **Suffix** list, select the add-on card holder's suffix, if applicable.

        vi. From the **Relationship with primary card holder** list, select the relationship that the add-on card holder has with you.

        vii. From the **Date of Birth** date picker, select the add-on card holder's date of birth.

        viii. From the **Identification Type** list, select the document that will serve as identification proof of the add-on card holder.

        ix. In the **ID Number** field, enter the identity number specific to the identification document type selected under the **Identification Type** list.

        x. In the **Email ID** field, enter the add-on card holder's email ID.

        xi. In the **Mobile Number** field, enter the add-on card holder's mobile number.

        xii. In the **Address same as primary applicant's Home Address?** field, select the option of choice;

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1. If you select the option **No**;

    i. In the provided field, enter your add-on card holder's home address.

        OR

        Click on the **Click Here** link provided under the address field to invoke the overlay on which you can enter add-on card holder's home address line by line or select it on a map.

        If you have clicked the **Click Here** link, the **Add-On card holder's Home Address** overlay is displayed. You can specify add-on card holder's address as follows:

    ii. In the **House No.** field, enter the add-on card holder's house or flat number.

    iii. In the **Building Name** field, enter the building/house name of the add-on card holder's address, if applicable.

    iv. In the **Street** field, enter the name of the street on which the add-on card holder's address is located.

    v. In the **Locality** field, enter the locality in which the add-on card holder's address is located.

    vi. In the **Zip Code** field, enter the zip code of the add-on card holder's address.

    vii. In the **City** field, enter the name of the city in which the add-on card holder's address is located.

    viii. From the **State** list, select the name of the state in which the add-on card holder's address is located.

    ix. Click **Update** to add the address details. The **Card Preference** page displays the add-on card holder's address.

        OR

        Click on the **Click Here** link against the line **You can alternately use a map to mark the address**, to mark the address on a map.

    x. Mark the location of add-on card holder's address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

        Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Add-On card holder's Home Address** field under the **Authorized User Information** section on the **Card Preference** page.

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

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

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48. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Skip this Step** link. This option will only be provided, if card preferences is optional for the product for which the application is being made. The next step in the application will be displayed.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

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.

ORACLE

3.10 <u>Review and Submit</u>

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

ORACLE®

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

Click the ✎ icon against any section if you wish to update any information in the respective step.
OR
Click **Back** to navigate back to the previous step in the application.

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

Under the kebab menu –

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

[Home](#)

ORACLE®

3.11 <u>Terms of Service</u>

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. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

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

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

51. 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.

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52. 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 –
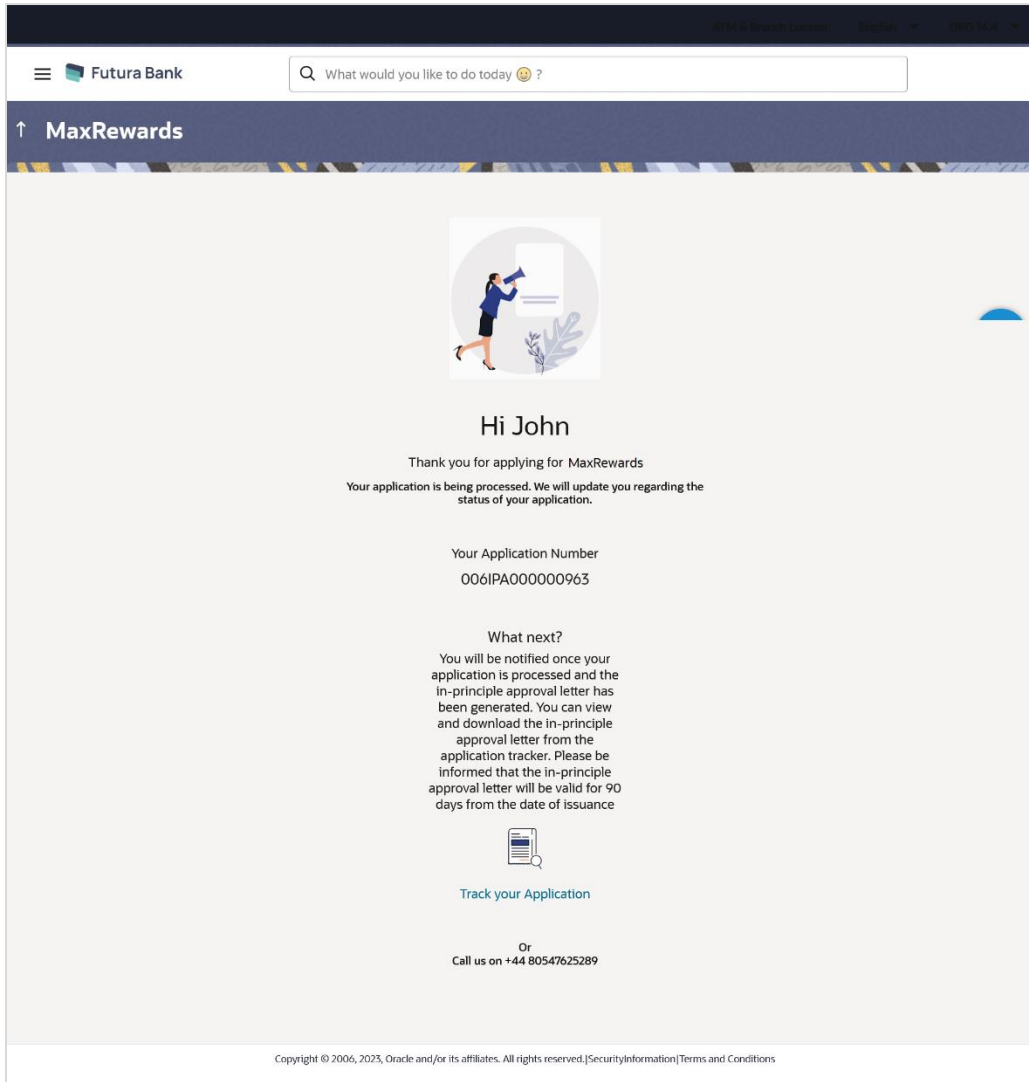
- Click the **Save and Continue Later** option to save the application.
  OR
  Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.12 <u>Submitted Application - Confirmation</u>

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

Success Message

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

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3.13 <u>Existing User</u>

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

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

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, depending on the configuration, you might either not be allowed to apply for the product or you will be allowed to proceed with the application which will also contain steps for ID verification (National ID and/or Liveliness Check based on what is configured).

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

1. **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 Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.

3. **Credit Card Preferences** – In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers. If the host is OFLO, the only preference enabled will be the option to apply for add-on cards.

4. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected. . Additional disclosures, as maintained by the bank, will also be displayed. You will be required to provide consent for all disclosures.

5. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

Home

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<u>FAQ</u>

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

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

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

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

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

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

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

    Only you can resume and complete a draft application.

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

    No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, can 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.

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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 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.

11. **How does National ID verification work?**

The bank can integrate with government or other third party systems (which store and mantain 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.

[Home](#)

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