

Small & Medium Business Originations
Term Loans User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.3.0.0

Part No. F72987-01

February 2024

ORACLE®

Small & Medium Business Originations - Term Loans User Manual

February 2024

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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 22.2.3.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

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

Sr No.	Transaction Name / Function Name	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.7.2.0.0	Third Party
1	Business Term Loans Application Submission	×	✓	×

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3. Business Term Loans Application

A term loan is a loan that a business takes from a bank or financial institution to finance long-term investments such as to purchase new machinery or tools or to expand the business. These loans are different from working capital loans, in the sense that they typically involve higher amounts of money that is paid back over a longer period of time. As compared to working capital loans, the interest rates on term loans, increase over time which makes them costlier.

The business term loans application of OBDX has been created to enable customers to apply for term loans easily by providing minimal details including business and stakeholder information and loan requirements including collateral information. Applicants can quickly apply for term loans by simply specifying their business details, stakeholder details, loan requirements and other information.

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 documents uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

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

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be able to define stakeholder information as required and can add multiple stakeholders. Additional information related to the loan being applied for (including collateral and disbursement & repayment information) will also have to be furnished.

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. In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of SMB application forms. Third party integration is not supported.
 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:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.
- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to have certain sections such as Business Details and Business Finances pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details. If the stakeholder is new to the bank, you will have the option to complete the Online KYC of the stakeholder.

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

1. **Liveness Check - Assisted:** If the mode of liveness check is assisted, the option to initiate a video call with a bank executive will be provided. The bank executive will verify the identity of the stakeholder and will also undertake liveness checks. In order to enable the bank executive to verify the stakeholder's identity, you will be required to first upload images of an ID document that contains the most recent photograph of the stakeholder. On completion of this step, if the bank executive has successfully verified the stakeholder's identity and conducted other checks, you will be able to proceed with the application form.

The stakeholder's personal information will be prepopulated on the basis of the information defined in the ID document.

2. **Liveness Check – Unassisted:** In the case of unassisted liveness check, you will be required to first upload images of the stakeholder's ID proof document, following which the system will guide you to centre your face (the stakeholder's face) so as to be able to click a selfie using the device's camera. The third party identity verifying system will verify, through the use of certain algorithms, whether the photograph on the ID document matches that of the selfie. A success/failure message will then be displayed depending on the outcome.
 3. **(National) ID Verification:** In this mode of KYC, you can select an ID that you would like to provide for verification and can enter the ID number in the provided input field. You will be sent an OTP to the mobile number defined against the ID. Your (the stakeholder's) ID will be verified once you have entered the correct OTP in the provided field. Subsequently, the stakeholder's information, as fetched from the third party service providers on the basis of Identification provided, will be pre-populated in the stakeholder's information section.
- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload documents is provided are – Business Details, Business Financials, Stakeholder Information (only in the case of prospect stakeholders).
 - **Loan Requirements:** The loan information section in the SMB Loan application forms will capture information pertaining to the purpose of the loan, the estimated cost, customer contribution, etc.
 - **Collateral:** In the section you can specify information related to any collateral of the business that can be mentioned to support the loan application. You can add multiple collateral records as required.
 - **Disbursement and Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
 - **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
 - **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the term loan that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
 - **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Product Offerings > Business > Term Loans

OR

Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Business > Term Loans

To apply for a Term Loans:

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

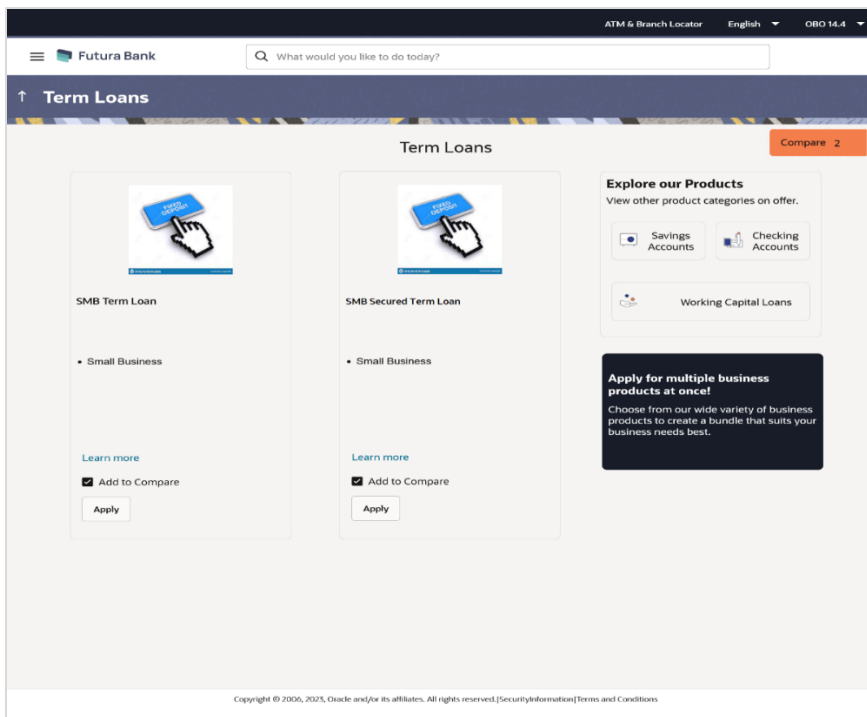
A screen containing the Term Loan products available for online application to Small & Medium Businesses, will be displayed.

3.1 Term Loans - Product Listing

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

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

Product Listing



Field Description

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

- Identify the product for which you want to make an application and, click **Apply** provided on the specific card.
OR
Click **Add to Compare** against any (up to three) products to compare them with each other.
OR
Click the **Learn more** link displayed on any product card to view additional details of that product.
OR

Under the kebab menu –

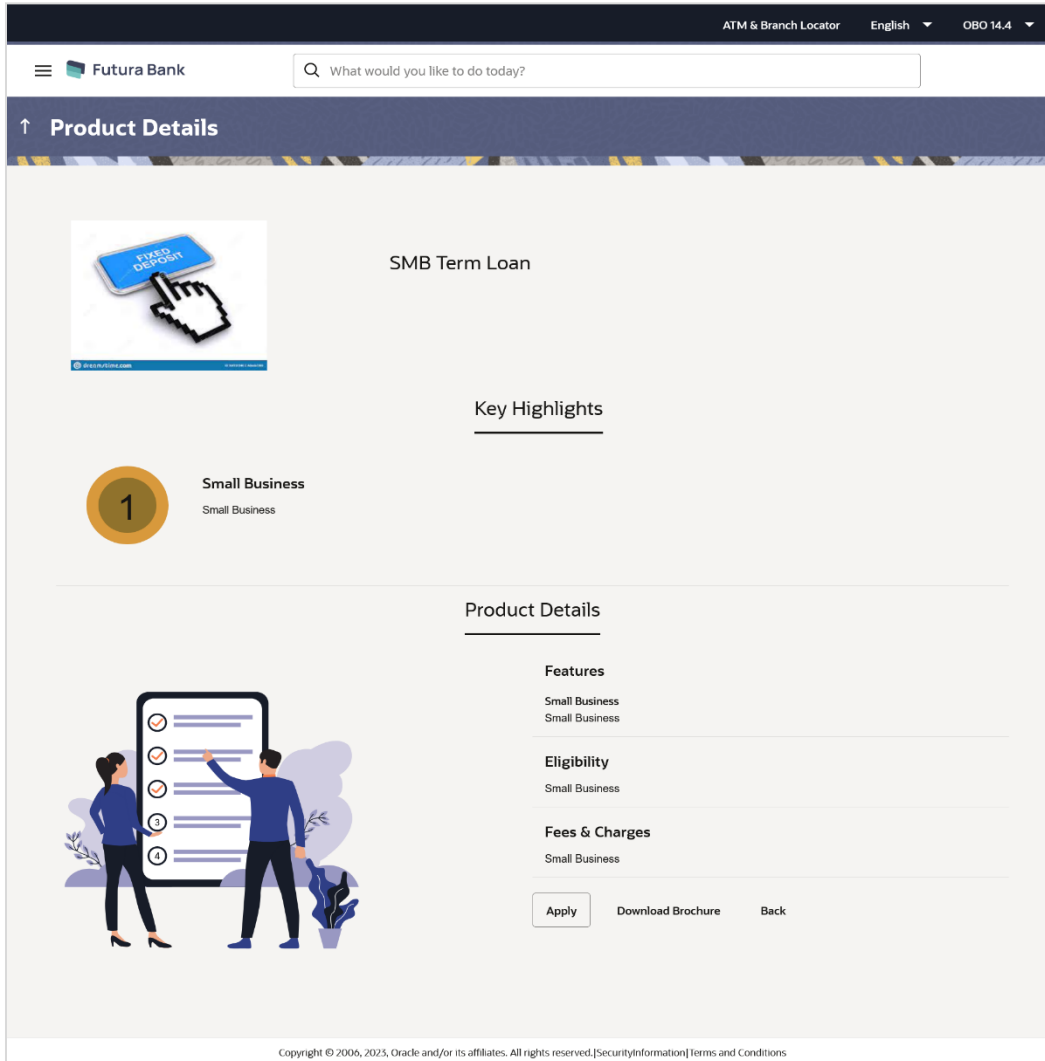
- Click the **View Other Products** option to navigate to the **Product Offerings** page.
OR
Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

[Home](#)

3.2 Term Loans - Product Details

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

Product Details



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.

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

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

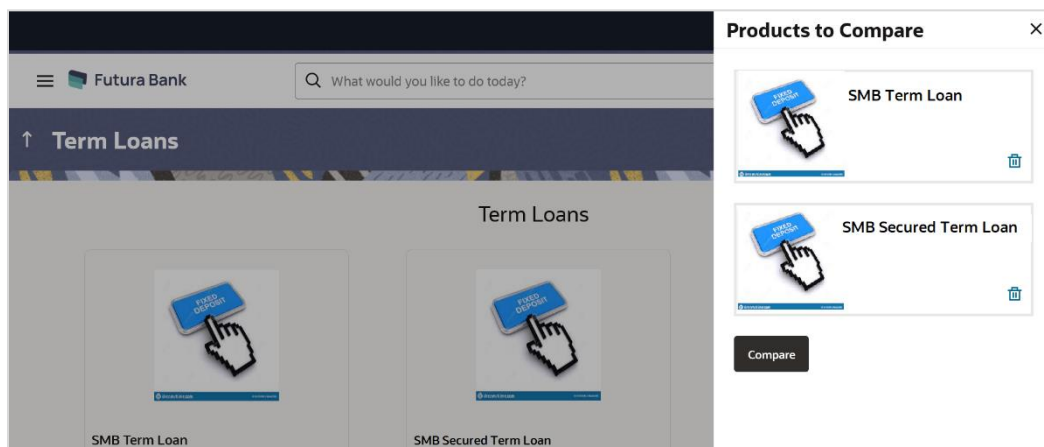
[Home](#)

3.3 Term Loans - Product Comparison


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

The **Compare Products** page will list down the product features, fees and charges for easy comparison.


Products to Compare



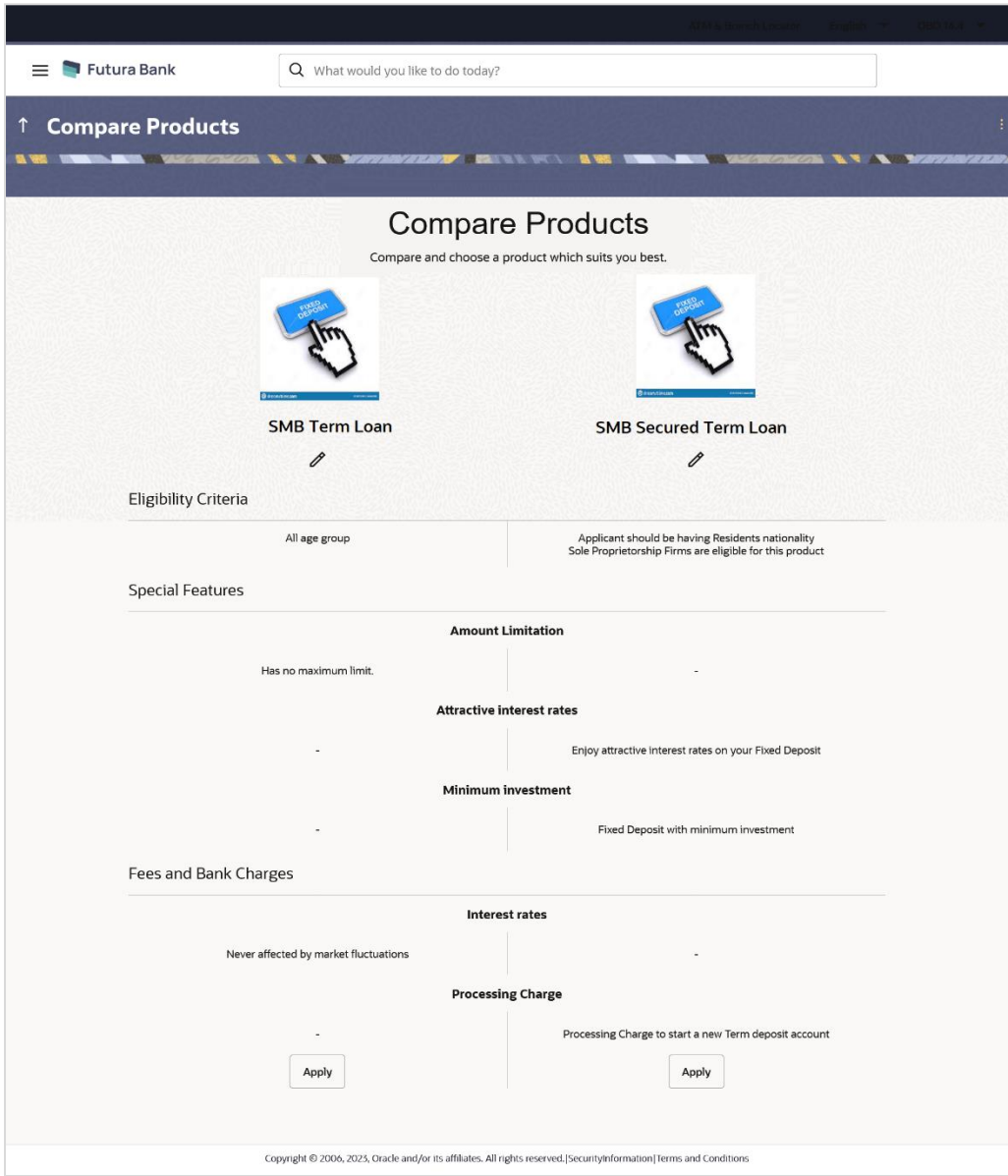
3. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
OR

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

OR



Click the  icon to close the overlay layer.

Compare Products



Field Description

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

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

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

Note:

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

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3.4 Kick Off page

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

Additionally, this page also provides links and information to:

- View the list of supporting documents required to be uploaded as part of a Term Loan application.
- Information pertaining to the application being saved and how you can retrieve it.
- Terms and conditions that need to be met in order to apply for the product.

Kick Off page

ATM & Branch Locator English RPM 14.4 OBDXBUI8

Futura Bank What would you like to do today?

↑ SMB Term Loan

Ready to Apply?

Please check the following eligibility criteria before you begin.

Check Your Eligibility

- You (the applicant) and all stakeholders have attained the age of legal majority.
- You are the owner or are authorized to apply on behalf of the business.

[Read more](#)

The business is an Online Banking Customer of Futura Bank
Login for a faster application experience

Apply Now

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5. 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.
6. 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.

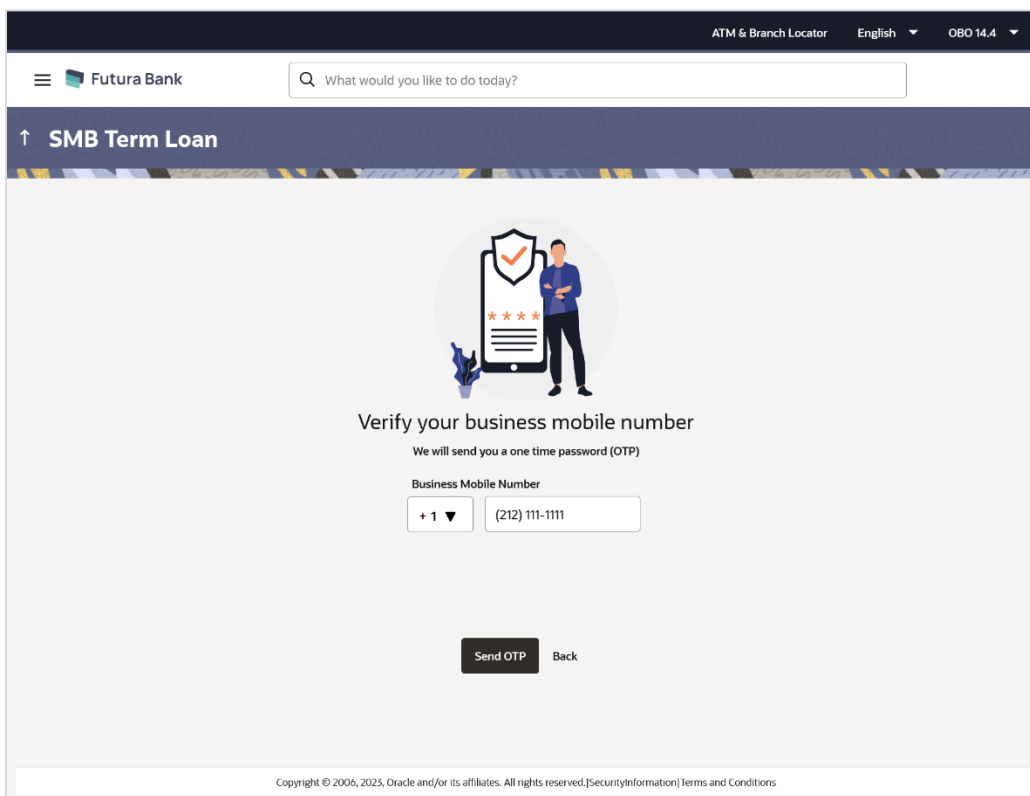
[Home](#)

3.5 Mobile Verification

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

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

Mobile Verification - Enter Business Mobile Number

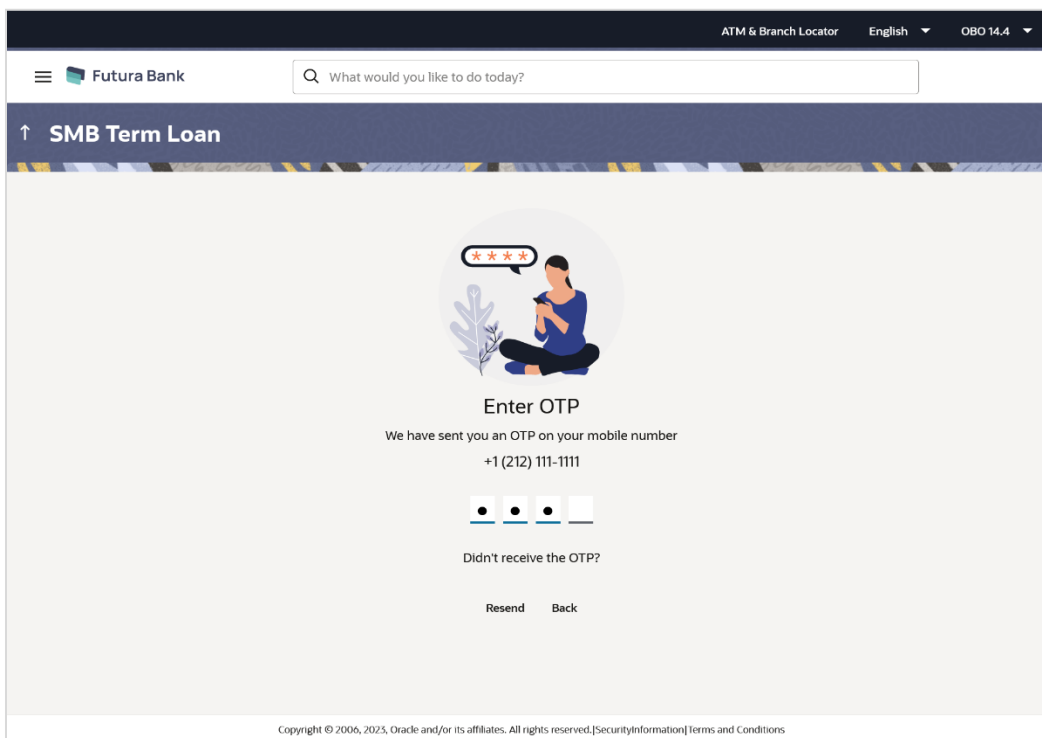


Field Description

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

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

Mobile Verification – Enter OTP



Field Description

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

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

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

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3.6 Business Details

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


Business Details – Business Structure

The screenshot shows the 'Business Details' section of the 'SMB Term Loan' application. At the top, there's a navigation bar with 'Futura Bank', a search bar, and utility links like 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a progress indicator with six steps: 1. Business Details (active), 2. Stakeholder Information, 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. A central instruction says 'Upload supporting documents to prefill this section. View list of supporting documents'. The 'Business Details' section has two tabs: 'Business Structure' (selected) and 'Contact'. A prompt asks the user to 'Please take a moment to verify your business details'. The form fields include: 'Business Legal Structure' (dropdown menu with 'Sole Proprietorship' selected), 'Business Legal Name' (text input with 'Samtech Corp'), 'Registration Number' (text input with '4532432'), 'Date of Registration' (calendar input with '5/14/14'), 'Country of Registration' (dropdown menu with 'United States'), 'Business Tax ID Number' (text input with '342342'), and 'Preferred Currency' (dropdown menu with 'US DOLLAR'). A 'Continue' button is at the bottom, along with a QR code instruction: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
	The applicant can select this option to upload documents that contain information of the business.

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

13. Click on the  icon to upload documents that contain information of the business.
OR
Enter information in this section manually as follows:
14. From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.
 15. In the **Business Legal Name** field, enter the business' registered name.
 16. In the **Registration Number** field, enter the registration number of the business.
 17. From the **Date of Registration** date picker list, select the date on which the business was registered.
 18. From the **Country of Registration** list, select the country in which the business was registered.

19. In the **Business Tax ID Number** field, enter the tax ID number of the business.
20. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
21. Click **Continue** to proceed to next tab. The **Business Details – Contact** sub section appears.

Business Details – Contact

The screenshot shows the 'Business Details - Contact' section of the Futura Bank SMB Term Loan application. At the top, there is a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a progress indicator with six steps: 1. Business Details (selected), 2. Stakeholder Information, 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. The 'Business Details' section has two sub-sections: 'Business Structure' and 'Contact' (selected). A message prompts the user to 'Please take a moment to verify your business details'. The 'Business Registered Address' field contains '1205, Park Avenue, M G Rd, South Block, Los Angeles, Ca'. Below this is a question 'Prefer to enter the address line by line?' with a 'Click Here' link. The 'Location' dropdown is set to 'United States Of America'. A question asks 'Is the business mailing address the same as above?' with 'Yes' selected. The 'Business Email ID' field contains 'Smith@corpotech.com'. The 'Business Mobile Number' field has a country code of '+1' and a number '(212) 111-1111'. The 'Alternate Business Phone Number' field has a country code of '+1' and a number '(xxx) xxx-xxxx'. A 'Continue' button is located at the bottom of the form. At the very bottom, there is a small copyright notice: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Contact	

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

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

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

OR

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

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

- In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
- In the **Building Name** field, enter the name of the building in which your business' registered address is located.

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

OR

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

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

 - ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
 - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
 - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
 - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
 - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
 - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
 - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
 - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.
 - x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
 - b. If you select **Yes**, your registered business address will be considered as your business mailing address.

25. From the **Location** list, select the location of the business' mailing address.
26. In the **Business Email ID** field, enter your business' email ID.
27. In the **Alternate Business Phone Number** field, enter an alternate business phone number by which the bank will be able to contact your business.
28. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.7 Stakeholder Information

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

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

Stakeholder Information – Step1 – Stakeholder 1

The screenshot shows the Futura Bank SMB Term Loan application interface. At the top, there is a navigation bar with "ATM & Branch Locator", "English", and "OBO 14.4". Below this is a search bar with the placeholder text "What would you like to do today?". The main heading is "SMB Term Loan". A progress indicator shows six steps: 1. Business Details (completed), 2. Stakeholder Information (current step), 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan.

The "Stakeholder 1" section contains the following fields and options:

- Relationship to the Business: Owner
- Associated Since: 3/1/18
- Ownership Percentage: 100 %
- Is the stakeholder an existing customer of the bank?
 - Yes
 - No

At the bottom of the form, there are "Continue" and "Back" buttons. Below the buttons, it says "Scan QR-code anytime to continue on mobile." At the very bottom, there is a copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation] Terms and Conditions".

Field Description

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

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

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

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

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

The screenshot displays the 'Stakeholder 1' form in the 'SMB Term Loan' application. The progress bar indicates that the user is on step 2 of 6. The form fields are as follows:

- Customer ID:** 233154
- First Name:** Smith
- Middle Name (Optional):** (empty)
- Last Name:** John
- Date Of Birth:** 4/15/94

At the bottom of the form, there are 'Continue' and 'Back' buttons. A note at the bottom of the page reads: 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright information: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Customer ID	Specify stakeholder's Customer ID.
First Name	The first name of the stakeholder.
Middle Name	The middle name of the stakeholder.
Last Name	The last name of the stakeholder
Date of Birth	The date of birth of the stakeholder

- i. In the **Customer ID** field, enter the stakeholder's Customer ID.

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

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

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

For details on Online KYC Mode, please refer the **User Manual Oracle Banking Digital Experience Originations - KYC Modes**.

Stakeholder Information- Stakeholder 1 – Primary Information

Field Description

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

Primary Information

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

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

Stakeholder Information- Step 2 - Stakeholder 1 – Identity

The screenshot shows the 'SMB Term Loan' application interface. At the top, there's a navigation bar with 'Futura Bank' logo, a search bar, and utility links like 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a breadcrumb trail: 'SMB Term Loan'. A progress indicator shows six steps: 1. Business Details (checked), 2. Stakeholder Information (active), 3. Business Finances, 4. Loan Requirements Term Loan, 5. Collateral Information, and 6. Disbursement and Repayment Term Loan. The main content area is titled 'Stakeholder 1' with the subtitle 'Add details of the stakeholder'. There are three tabs: 'Primary Information', 'Identity' (selected), and 'Contact'. Under the 'Identity' tab, there are three input fields: 'Identification Type' (a dropdown menu showing 'Driving License'), 'ID Number' (a text field with 'xxx4545'), and 'Valid Till (Optional)' (a date picker with a calendar icon). At the bottom of the form are 'Continue' and 'Back' buttons. A note at the bottom says 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

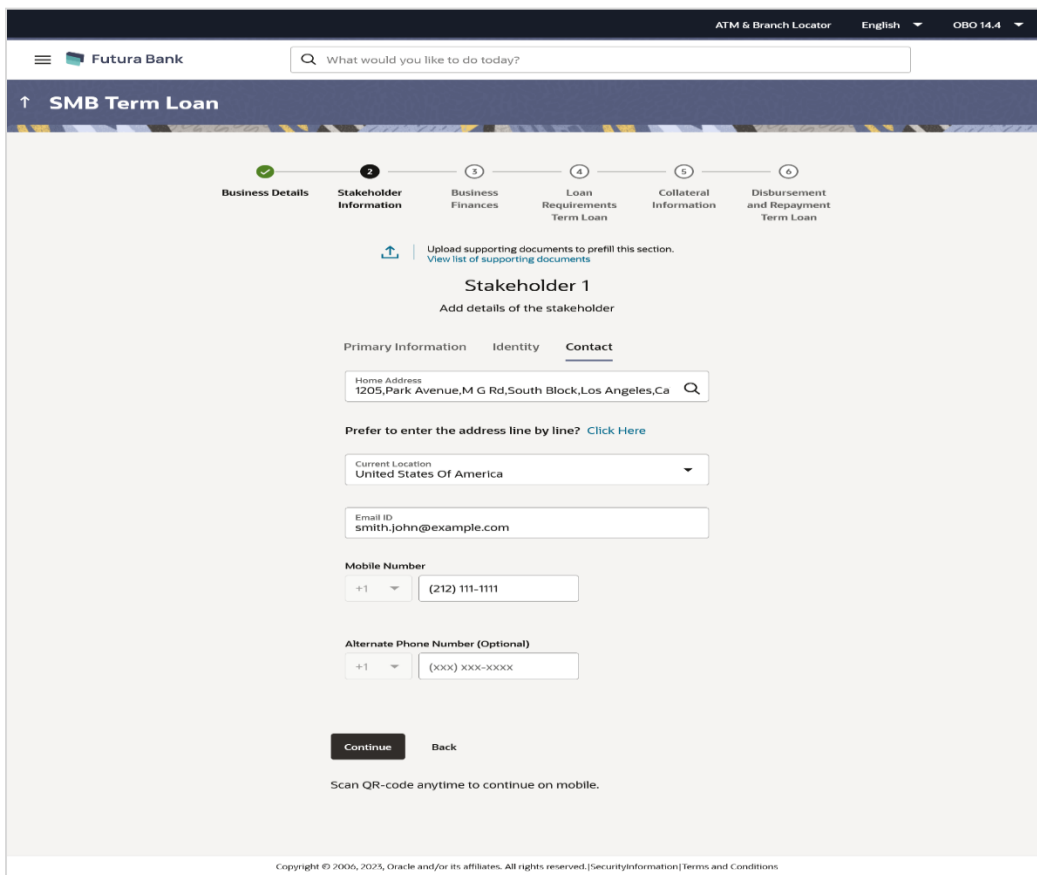
Field Description

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

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

34. Click **Continue** to proceed to the next sub section under the Stakeholder 1 section in the application. The **Stakeholder Information- Stakeholder 1 Contact Details** tab appears.
 OR
 Click **Back** to navigate back to the previous page..

Stakeholder Information- Step 2 - Stakeholder 1 – Contact



Field Description

Field Name	Description
Contact Details	
Home Address	Enter the current residential address of the stakeholder.
Link to enter address field by field	Click the provided link to enter the stakeholder’s address field by field in an overlay window.
Home Address Overlay	
	This overlay window will open when the user clicks on the link to enter fields manually.
House/Unit Number	The house or unit number of the stakeholder.

Field Name	Description
Building Name	The building name of the stakeholder.
Street	Specify street in which the in which the stakeholder's address is located.
Locality	Specify locality in which the stakeholder's address is located.
Zip Code	Enter the zip code in which the stakeholder's address is located.
City	The city in which the stakeholder's address is located.
State	The state in which the stakeholder's address is located.
Country	The country in which the stakeholder's address is located.
Current Location	Select the current location of the stakeholder.
Email ID	The email ID of the stakeholder.
Mobile Number	The mobile number of the stakeholder.
Alternate Phone Number	The stakeholder's alternate phone number in addition to his/her mobile number.

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

OR

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

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

- ii. In the **House/Unit Number** field, enter the stakeholder's house or unit number.
- iii. In the **Building Name** field, enter the building/house name of stakeholder's home address, if applicable.
- iv. In the **Street** field, enter the name of the street on which stakeholder's home address is located.
- v. In the **Locality** field, enter the locality in which stakeholder's home address is located.
- vi. In the **Zip Code** field, enter the zip code of stakeholder's home address.
- vii. In the **City** field, enter the name of the city in which stakeholder's home address is located.
- viii. In the **State** field, enter the name of the state in which stakeholder's home address is located.

- ix. In the **Country** field, enter the name of the country in which stakeholder's home address is located.
 - x. From the **Current Location** field, select the current location of the stakeholder.
 - xi. In the **Email ID** field, enter the stakeholder's email ID.
 - xii. In the **Mobile Number** field, enter the stakeholder's mobile number.
 - xiii. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact the stakeholder.
35. Click **Continue** to proceed to the next step in the application. The Additional Stakeholder screen will be displayed on which you can specify whether you wish to add an additional stakeholder or not.

Additional Stakeholder

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

Additional Stakeholder

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ Stakeholder Information

1 Business Details 2 Stakeholder Information 3 Business Finances 4 Loan Requirements Term Loan 5 Collateral Information 6 Disbursement and Repayment Term Loan

Additional Stakeholder

Add an additional stakeholder by selecting the provided option

Do you want to add an additional Stakeholder?

Yes No

Continue Back

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Do you want to add an addition stakeholder?	<p>Specify whether you want to add another stakeholder's details.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>Select the option Yes, if you wish to add an additional stakeholder.</p> <p>Select the option No, if you do not wish to add any additional stakeholders.</p>
	<p>a. Select option Yes under the Do you want to add an addition stakeholder? field, if you wish to add another stakeholder's details. The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on Continue.</p> <p>b. Repeat steps 1 to 7 for the new stakeholder.</p> <p>OR</p> <p>Select option No under the Do you want to add an addition stakeholder? field, if you do not wish to add another stakeholder. The next step in the application form will be displayed once you click on Continue.</p> <p>36. Click Continue to proceed to the next step in the application.</p> <p>OR</p> <p>Click Back to navigate back to the previous page.</p> <p>OR</p> <p>Click on the Scan QR-code anytime to continue on mobile link to continue the application on a mobile or tablet device.</p> <p>OR</p> <p>Under the kebab menu –</p> <ul style="list-style-type: none"> • Click the Save and Continue Later option to save the application. <p>OR</p> <p>Click the Continue on Mobile option to continue the application on a mobile device.</p>

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3.8 Business Finances

This section captures the financial information of the business, which includes the business' monthly income and expenses as well as information related to the assets held by the company and any liabilities that the business might have.


Business Finances – Income & Expenses

The screenshot shows the Futura Bank application interface for an SMB Term Loan. At the top, there is a navigation bar with 'Futura Bank', a search bar, and utility links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a breadcrumb trail for 'SMB Term Loan'. A progress indicator shows six steps: Business Details (checked), Stakeholder Information (checked), Business Finances (active), Loan Requirements Term Loan, Collateral Information, and Disbursement and Repayment Term Loan. The main content area is titled 'Business Finances' and prompts the user to 'Please update your business financial information'. It has two tabs: 'Income & Expenses' (selected) and 'Assets & Liabilities'. A note states: 'Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.' There are two input sections: 'Income' with a dropdown for 'Income Mode' (set to 'Salary') and a text field for 'Income Amount' (set to 'USD 120,000.00'); and 'Expenses' with a dropdown for 'Expense Type' (set to 'Rentals') and a text field for 'Expense Amount' (set to 'USD 5,600.00'). At the bottom, there are 'Continue' and 'Back' buttons, and a QR code prompt: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

Business Finances – Assets & Liabilities


The screenshot shows the 'Business Finances' step of an 'SMB Term Loan' application. At the top, there's a progress bar with six steps: Business Details, Stakeholder Information, Business Finances (current), Loan Requirements Term Loan, Collateral Information, and Disbursement and Repayment Term Loan. Below the progress bar, there's a search bar and a header for 'SMB Term Loan'. The main content area is titled 'Business Finances' and includes instructions to update business financial information. It has two tabs: 'Income & Expenses' and 'Assets & Liabilities'. Under 'Assets & Liabilities', there's a question about adding asset information with 'Yes' selected. Below that, there's a form to 'Add assets from the given options' with a dropdown for 'Deposit' and a value of 'USD 23,000.00'. There's also a 'Liabilities' section with a question about adding liability information with 'Yes' selected, and a form to 'Add liability from the given options' with a dropdown for 'Vehicle Loan' and a value of 'USD 4,500.00'. At the bottom, there are 'Continue' and 'Back' buttons, and a QR code instruction.

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.

Field Name	Description
Income & Expenses	
Income	
Income Mode	Specify the income mode against which you will enter the amount of income earned.
Income Amount	The amount of income earned 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	Specify the type of expense against which you will enter the expense amount.
Expense Amount	The amount of expense incurred against the specified type of expense.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.
Assets & Liabilities	
Assets	
Do you want to add your asset information?	<p>The applicant can specify whether he/she would like to add information regarding his/her assets.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If the option Yes is selected, the fields by way of which you can specify asset information will appear as follows.</p>
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	

Field Name	Description
Do you want to add your liability information?	<p>The applicant can specify whether he/she would like to add information regarding his/her liabilities.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.</p>
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

37. Click on  icon to upload documents supporting this section.
38. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
39. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
40. Click on the **Add another Income Source** link to add another income record.
41. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
42. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
43. Click on the **Add another Expense** link to add another expense record.
44. 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.
45. 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.

46. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

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3.9 Loan Requirements

In this step, you are required to provide loan specific information such as the purpose of the loan, the estimated cost, customer contribution, etc.

Loan Requirements

The screenshot displays the Futura Bank application interface for an SMB Term Loan. At the top, there is a navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is the Futura Bank logo and a search bar. The main header indicates the user is on the 'SMB Term Loan' page. A progress indicator shows six steps: Business Details, Stakeholder Information, Business Finances, Loan Requirements (current step), Collateral Information, and Disbursement and Repayment. The 'Loan Requirements' section is titled 'Loan Requirements Term Loan' and asks the user to 'Provide your loan details to proceed.' The form includes fields for 'Loan Purpose' (Purchase of CNC unit), 'Estimated Cost' (Currency: USD, Amount: 120000), 'Customer Contribution' (USD 7,000.00), and 'Loan Term' (Years: 10, Months: 7, Days: 0). There are two error messages: 'Term for this loan must be within the range of 6 Months to 120 Months.' and 'Loan Amount must be within the range of USD 1,000.00 to USD 999,999,999.00'. At the bottom, there are 'Continue' and 'Back' buttons, and a note to 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Loan Purpose	<p>The purpose for which the loan is being availed.</p> <p>If this field is a dropdown, the options are:</p> <ul style="list-style-type: none"> • Buy new home • Construct home • Home renovation • Other <hr/> <p>Note: Depending on the maintenance in OBO, this field can be a dropdown or an input field.</p>
Estimated Cost	The estimated cost of the machinery being purchased /expansion/ factory, etc.
Customer Contribution	The contribution of the business towards the purchase of the machinery/factory/expansion, as the case may be.
Loan Term	<p>The tenure of the loan in terms of years, months, and days.</p> <hr/> <p>Note: The loan term must be within the minimum and maximum allowed range defined at the product level.</p>
Loan Amount	<p>The amount of the loan.</p> <hr/> <p>Note: The loan amount will be populated once the estimated cost and customer contribution are specified.</p>

47. From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a dropdown. If the field is an input field, enter the purpose of the loan.
48. In the **Estimated Cost** field, enter the estimated cost of the machinery being purchased /expansion/ factory, etc.
49. In the **Customer Contribution** field, enter the contribution of the business towards the purchase of the machinery/factory/expansion.
50. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
51. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
OR
Under the kebab menu –

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

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3.10 Collateral

Since business loans are secured loans, the loan application forms will contain a section in which the applicant can specify information pertaining the collateral that can be used against the loan. You can add multiple collateral records, as required. The value displayed below Total Collateral Value will keep getting updated as and when a new collateral record is added or deleted. It will be mandatory to tag one collateral as that which is to be considered as the primary collateral.

Collateral

ATM & Branch Locator English OBO 14.4

Futura Bank What would you like to do today?

↑ SMB Term Loan

Business Details Stakeholder Information Business Finances Loan Requirements Term Loan **Collateral Information** Disbursement and Repayment Term Loan

Collateral

Please provide your collateral details here. You can add one or more collaterals to support your business loan application.

Total Collateral Value USD 0.00

Add Collateral

Collateral Type Property

Property Type Residential Property

Property Value USD 120,000.00

Property Being Purchased

Property Address 1205, Archis Manor, M G Rd, Los Angeles, California, Unit

[Enter Manually](#)

Primary Collateral?

[+ Add Another Collateral](#)

No items to display.

Continue Back

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Additional Collateral

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Term Loan

Business Details Stakeholder Information Business Finances Loan Requirements Term Loan **Collateral Information** Disbursement and Repayment Term Loan

Collateral

Please provide your collateral details here. You can add one or more collaterals to support your business loan application.

Total Collateral Value **USD 129,000.00**

Add Collateral

Collateral Type Vehicle

Vehicle Type Passenger Vehicle

Vehicle Value USD 9,000.00

Primary Collateral?

+ Add Another Collateral

Collaterals Added (2)

Property USD 120,000.00 **Primary Collateral**

Residential Property

Continue Back

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Field Description

Field Name	Description
Collateral Type	The type of collateral being defined. The options are: <ul style="list-style-type: none"> Property Vehicle Precious Metal Deposits Bonds Stocks Life Insurance

- Accounts Receivable
- Inventory (Stock of Material)

Note: '**Deposits**' will only appear in the list, for existing business applications.

The following fields are applicable if the '**Property**' option is selected in the **Collateral Type drop-down list**.

Property Type	The type of property being added as collateral. The options are: <ul style="list-style-type: none"> • Residential Property • Vacant Land • Under Construction
Property being purchased?	Identify whether the property being added as collateral is being purchased i.e. the loan is being applied to purchase the property. The options are: <ul style="list-style-type: none"> • Yes • No
Property Value	The current market value of the property.
Property Address	The address of the property.
Property Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Property Address field. On this overlay, you can enter your address line by line.	
House/Unit Number	The house or unit number of the property being added as collateral.
Building Name	Enter the building name of the property being added as collateral.
Street	Specify the street address of the property being added as collateral.
Locality	Specify the locality in which the property being added as collateral, is located.
Zip Code	Enter the zip code of the property being added as collateral.
City	The city in which the property being added as collateral, is located.
State	The state in which the property being added as collateral, is located.
Country	The country in which the property being added as collateral, is located.

The following fields are applicable if the **'Vehicle'** option is selected in the **'Collateral Type'** drop-down list.

Type of Vehicle The type of vehicle being added as collateral.

The options are:

- Passenger Vehicle
- Commercial Vehicle

Vehicle Value The estimated value of the vehicle.

The following fields are applicable if the **'Precious Metal'** option is selected in the **'Collateral Type'** drop-down list.

Value of Precious Metal The estimated value of the precious metal.

The following fields are applicable if the **'Deposits'** option is selected in the **'Collateral Type'** drop-down list.

Note: This option will only be provided if the applicant is an existing business customer

Select Term Deposit Select any of the term deposits mapped to the business' customer ID.

All the active term deposits as mapped to the business' customer ID as maintained in the host system will be displayed and available for selection.

Maturity Date The maturity date of the term deposit.

Available Term Deposit Amount The amount of term deposit that is available for linkage.

Amount to be Linked The amount to be linked as collateral.

The following fields are applicable if the **'Bonds'** option is selected in the **'Collateral Type'** drop-down list.

Type of Bond The type of bond being added as collateral.

The options are:

- Investment Bonds
- Secured Bonds
- Unsecured Bonds

Bond Value The estimated value of the bond.

The following fields are applicable if the “**Stocks**” option is selected in the ‘**Collateral Type**’ drop-down list.

Value of Stocks The estimated value of the stocks.

The following fields are applicable if the “**Life Insurance**” option is selected in the ‘**Collateral Type**’ drop-down list.

Insurance Value The estimated value of the insurance.

The following fields are applicable if the ‘**Accounts Receivable**’ option is selected in the ‘**Collateral Type**’ drop-down list.

Type of Accounts Receivable The type of accounts receivable being added as collateral.
The options are:

- Bills Receivable
- Trade Receivable

Account Receivable Value The estimated value of the accounts receivable.

The following fields are applicable if the ‘**Inventory**’ option is selected in the ‘**Collateral Type**’ drop-down list.

Type of Inventory The type of inventory being added as collateral.
The options are:

- Stock of Raw Materials
- Finished Goods
- Packaging Materials

Inventory Value The estimated value of the inventory.

Add another Collateral Click on this link if you wish to capture details of another collateral.

Total Collateral Value Displays the total value of collateral i.e. the sum value of all collaterals mentioned.

Note: Total Collateral Value must be greater than or equal to the Loan Amount being requested.

52. From the **Collateral Type** list, select the type of collateral being defined.

- a. If you have selected the **Property** option;
 - i. From the **Property Type** list, select the type of property being added as collateral.

- ii. In the **Property being purchased?** field, specify whether the property being added as collateral is being purchased or not.
- iii. In the **Property Value** field, enter the current market value of the property.
- iv. In the **Property Address** field, enter the address of the property being added as collateral.

OR

Click on the **Click Here** link provided under the **Property Address** field to invoke the overlay on which you can enter the property address line by line as follows:

1. In the **House/Unit Number** field, enter the house or unit number of the property being added as collateral.
 2. In the **Building Name** field, enter the building/house name of the property being added as collateral.
 3. In the **Street** field, enter the name of the street on which the property being added as collateral, is located.
 4. In the **Locality** field, enter the locality in which the property being added as collateral, is located.
 5. In the **Zip Code** field, enter the zip code of the property being added as collateral.
 6. In the **City** field, enter the name of the city in which the property being added as collateral, is located.
 7. In the **State** field, enter the name of the state in which the property being added as collateral, is located.
 8. Click **Update** to add the address details. The page displays the newly added address.
- b. If you have selected the **Vehicle** option;
 - i. From the **Type of Vehicle** list, select the type of vehicle being added as collateral.
 - ii. In the **Vehicle Value** field, enter the estimated value of the vehicle.
 - c. If you select the **Precious Metal** option;
 - i. In the **Value of Precious Metal** field, enter the estimated value of the precious metal.
 - d. If you have selected the **Deposits** option;
 - i. From the **Select Term Deposit** list, select any of the term deposits mapped to the business' customer ID.
 - ii. In the **Amount to be Linked** field, enter the amount to be linked as collateral.
 - e. If you have selected the **Bonds** option;
 - i. From the **Type of Bond** list, select type of bond being added as collateral.
 - ii. In the **Bond Value** field, enter the estimated value of the bond.
 - f. If you have selected the **Stocks** option;
 - i. In the **Value of Stocks** field, enter the estimated value of the stocks.
 - g. If you have selected the **Life Insurance** option;

- ii. In the **Insurance Value** field, enter the estimated value of the insurance.
 - h. If you have selected the **Accounts Receivable** option;
 - i. From the **Type of Accounts Receivable** list, select the type of accounts receivable being added as collateral.
 - ii. In the **Account Receivable Value** field, enter the estimated value of the accounts receivable.
 - i. If you have selected the **Inventory** option;
 - i. From the **Type of Inventory** list, select the type of inventory being added as collateral.
 - ii. In the **Inventory Value** field, enter the estimated value of the inventory.
- 53. Click on the **Add another Collateral** link to add additional collateral details. The system displays the another set of fields in which you can capture information pertaining to another collateral.
- 54. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
OR
Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

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3.11 Disbursement and Repayment

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that your business holds with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

Disbursement

The screenshot shows the 'SMB Term Loan' application form on the Futura Bank website. The top navigation bar includes 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The search bar contains the text 'What would you like to do today?'. The main heading is 'SMB Term Loan'. A progress indicator shows six steps: Business Details, Stakeholder Information, Business Finances, Loan Requirements Term Loan, Collateral Information, and Disbursement and Repayment Term Loan. The current step is 'Disbursement & Repayment'. Below the heading, there is a sub-heading 'Specify account information.' and two tabs: 'Disbursement' (selected) and 'Repayment'. Under the 'Disbursement' tab, there is a section 'Loan amount to be credit in account held with' with three input fields: 'Account Name' (Smith John), 'Account Number' (masked with dots), and 'Confirm Account Number' (4455617). Below this is a 'Bank Details' section with the text: 'HDFC Bank', 'HDFC0000101', 'Address Line 1', 'Mumbai', and a link 'Reset BIC Code'. At the bottom, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions'.

Field Description

Field Name	Description
Disbursement	
Loan Amount to be credited in account held with	
Account Name	The name of the account holder.
Account Number	The account number in which the loan is to be disbursed.
Confirm Account Number	Re-enter the account number to confirm the same.
BIC Code	The BIC code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the BIC Code field.
Lookup BIC Code	
The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the Lookup BIC Code link is selected.	
BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

Repayment Details

ATM & Branch Locator English OBO 14.4

Futura Bank What would you like to do today?

↑ SMB Term Loan

Business Details Stakeholder Information Business Finances Loan Requirements Term Loan Collateral Information Disbursement and Repayment Term Loan

Disbursement & Repayment

Specify account information.

Disbursement Repayment

Same as disbursement account details?

Yes

Yes No

Account Name
Smith John

Account Number
●●●●●●

Confirm Account Number
6622123

Bank Details
HDFC Bank
HDFC0000101
Address Line 1
Mumbai
[Reset BIC Code](#)

Continue Back

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Same as disbursement account details?	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> Yes No

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

The following fields will be displayed only if the option **No** has been selected in the **Same as disbursement account details?** field.

Account Number	All the active checking and savings accounts of the business customer will be available for selection.
-----------------------	--

The following field will be enabled only if the **Other Bank** option is selected in the **Repay loan from account held with** field.

Note: This section will be displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.

Account Name	The name of the account holder.
Account Number	The account number from which loan repayments will be made.
Network Code	The payment network code through which the transfer will be made.
Verify	Click on the link to verify the payment network code defined in the Network Code field.

Look up Network Code

The option to search for payment network code. The below fields appears in modal window if the **Lookup Network Code** link is selected.

Network Code	The facility to lookup bank details based on payment network code through which the transfer is to be made.
Bank Name	The facility to search for the Network code based on the bank name.
City	The facility to search for the Network code based on the city name.
Search Results	Based on search criteria or Network Code, fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.

55. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
- In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
 - In the **Account Number** field, enter the account number in which the loan is to be disbursed.

- i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 - c. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 - d. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
OR
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
56. Click **Continue** to proceed to the next step in the application. The **Repayment** tab appears.
57. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
- a. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
OR
If you have selected the option **No**;
 - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
 - ii. In the **Account Name** field, enter the name of the account holder from whose account the loan is to be repaid.
 - iii. In the **Account Number** field, enter the account number from which the loan is to be repaid.
 - iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
 - v. Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.
OR
Click on **Lookup Network Code** link and enter the details to search the Network Code through the lookup option provided.
58. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
OR
Under the kebab menu –
- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.12 Review and Submit

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

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

Review and Submit

Futura Bank
What would you like to do today?

SMB Term Loan

Your Application Summary

Business Details [✎](#)

Business Structure
Business Legal Structure
Sole Proprietorship

Business Legal Name
Semitech Corp

Registration Number
455452

Date of Registration
5/14/14

Business Tax ID Number
342342

Country of Registration
United States

Prefix of Country
USA 001 1 415

Contacts

Business Email ID
Semitech@semitech.com

Business Registered Address
1225 Park Avenue, M G Rd, South Block, Los Angeles, California, United States, 90005

Business Mailing Address
1225 Park Avenue, M G Rd, South Block, Los Angeles, California, United States, 90005

Business Phone Number
+1 (212) 311-1111

Alternate Business Phone Number
-

Stakeholder Information [✎](#)

Stakeholder 1

Relationship to the Business
Owner

Acquired Since
3/8/18

Ownership Percentage
100.00%

Is the stakeholder an existing customer of the bank?
No

Primary Details

Title
MR.

First Name
John

Middle Name (Optional)
-

Last Name
John

Date of Birth
5/14/90

Citizenship
United States

Country of Birth
United States

Identity

Identification Type
Driving License

ID Number
xxx4545

Valid Till (Optional)
-

Contact

Home Address
1225 Park Avenue, M G Rd, South Block, Los Angeles, California, United States, 90005

Current Location
United States Of America

Phone ID
SMITH, John@example.com

Mobile Number
+1 (212) 311-1111

Alternate Phone Number (Optional)
-

Business Finances [✎](#)

Income

Salary
USD 120,000.00

Expenses

Monthly
USD 5,000.00

Assets

Deposit
USD 25,000.00

Liabilities

Vehicle Loan
USD 4,500.00

Loan Requirements Term Loan

Loan Details

Loan Purpose
Purchase of CNC unit

Collateral Contribution
USD 7,000.00

Loan Term
8 years 7 months 0 days

Loan Amount
USD 115,000.00

Collateral Details

Collateral 1 ✎

Collateral Type
Property

Property Type
Residential Property

Collateral Value
USD 120,000.00

Property Being Purchased
No

Property Location

Collateral 2

Collateral Type
Vehicle

Vehicle Type
Passenger Vehicle

Collateral Value
USD 9,000.00

Collateral 3

Collateral Type
Vehicle

Vehicle Type
Passenger Vehicle

Collateral Value
USD 9,000.00

Collateral 4

Collateral Type
Vehicle

Vehicle Type
Passenger Vehicle

Collateral Value
USD 9,000.00

Disbursement & Repayment ✎

Disbursement Details

Account Name
Srinith John

Account Number
4455677

Network Code
HDFC0000101

Bank Details
Address Line 1,Mumbai,India

Repayment Details

Account Name
Srinith John

Account Number
662232

Network Code
HDFC0000101


Bank Details
Address Line 1,Mumbai,India

Confirm
Back

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

OR

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

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

[Home](#)

3.13 Terms of Service

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

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

Terms of Service

ATM & Branch Locator English OBO 14.4

Futura Bank


What would you like to do today?

↑ SMB Term Loan

Terms of Service

Please read the following information carefully.

Terms and Conditions

 SMB Term Loan Agreement

I have read and agree to the Privacy Notice


I have read and agree to the Electronic Signature Card

Signature (Optional)

Draw Signature Upload Signature

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

Please enter your signature in the box below.




[Clear Signature](#)

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59. Select each checkbox to accept the specific term and condition.
60. Click on the **Upload Signature** tab to upload a document containing the stakeholder's digital signature. The **Upload your Signature** section appears.
 - a. In **Upload Signature Here** card, drag and drop or upload the stakeholder digital signature document. The uploaded signature image is listed.

Note:

- 1) Click the  icon to delete the uploaded signature document.
 - 2) The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
 - 3) The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB.
-

OR

Click on the **Draw Signature** tab to draw signature.

Note:

- 1) Click on the **Clear Signature** link to reset the drawn signature.
 - 2) The **Draw Signature** option is enabled only if you are applying from a touchscreen device.
-

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

OR

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

OR

Under the kebab menu –

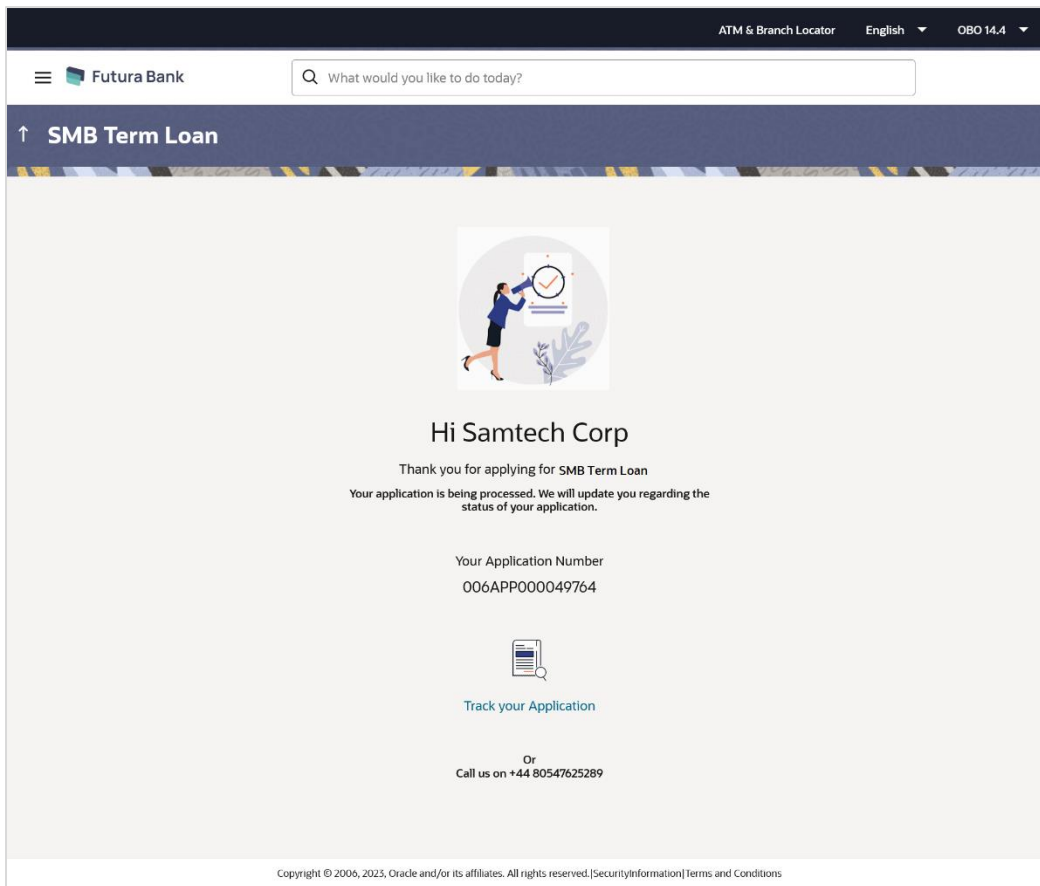
- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.14 Submitted Application - Confirmation

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

Confirmation



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

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3.15 Existing User

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

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

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

1. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
2. **Business Finances** – This page will display financial information of the business that is already maintained with the bank. The applicant will be able to add additional financial information in the Income, Expenses, Assets and Liabilities sub sections and will also be able to modify information already present, as required.
3. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.
4. **Loan Requirement Term Loan** - This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan, etc.
5. **Collateral** - In this section you can specify information pertaining to the collateral to be added against the loan. You can add multiple collateral records.
6. **Disbursement & Repayment** –In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
7. **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.
8. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

[Home](#)

FAQ

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

- 5. If I am applying for a product for a business that is an existing customer of the bank, can I update the business' information in the Business Details section while initiating an application?**

No, you cannot update any information of the business that is displayed as part of the Business Details section when applying on behalf of a business that is an existing online banking customer. You may contact the bank to update this information before applying for a new product.

- 6. 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.

- 7. 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.

- 8. 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.

9. 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.

10. 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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