

Retail Originations Certificates of Deposit –US LZN User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.3.0.0

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ORACLE®

Retail Originations Certificates of Deposit User Manual

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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 System
1	Certificates of Deposit Application Submission	×	✓	×
2	Insta -Certificates of Deposit Application Submission	×	✓	×

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3. Certificates of Deposit Application

A Certificates of Deposit is a fixed term investment held at a bank or a financial institute. It involves the investment of an amount at an agreed rate of interest for a fixed amount of time.

The Certificates of Deposit application has been built so as to capture the information that is essential to open a Certificates of Deposit for the applicant. Additionally, the applicant is also required to provide basic personal, employment and financial information required for the processing of the Certificates of Deposit application.

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

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

Once the applicant's identity is verified successfully through online KYC, he/she will be able to proceed with the application form. The personal information section will also be prefilled with information as fetched on the basis of the identification provided.

Existing digital banking customers will be navigated to the OBDX servicing screen from which they can open a deposit, once they have specified their login credentials after having selected the option to apply as an existing customer of the bank, provided on the Kickoff page.

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

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

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

Note:

1. In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of US region 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:

- **Zip Code Specification:** Once you select the **Certificate of Deposit** product category from the Product Offerings section, you will be displayed a modal window in which you will be

required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.

- **Product Selection:** All the **Certificate of Deposit** products, available for your location (as per zip code specified) will be listed on the Product Listing page. 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 an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials.

Note: If you are an existing online banking customer, you will be navigated to the OBDX servicing screen from which you can open a deposit, once you have successfully logged in to the application after having selected the option to apply as an existing customer of the bank, provided on the Kickoff page.

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
 1. Liveness Check – Assisted
 2. Liveness Check – Unassisted
 3. (National) ID Verification

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

- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Deposit Details:** In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Deposit Specifications:** The bank may offer certain add-on services for the account. You can define your preferences with regards to features like the currency in which you would like the account to be maintained and define your preferences regarding statement frequency and mode of delivery.

- **Beneficiary Information:** If you wish to do so, you can specify details of your beneficiary in this section. Beneficiary details will include basic information such as name, date of birth, address etc. In case the beneficiary is a minor, you will have to mandatorily also specify information of the beneficiary's guardian.
- **Review and Submit:** Once you have filled out all the information required in the Certificates of Deposit 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 certificate deposit you are applying for. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.

You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.

- **Fund your Deposit:** This step will be part of the application form if it has been configured for Certificates of Deposit applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to furnish information regarding mode of transfer from the payment gateway page.
- **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 Certificates of Deposit account number, and application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

How to reach here:

Bank Portal page > Product Offerings > Personal > Certificates of Deposit

OR

Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Personal > Certificates of Deposit

To apply for Certificates of Deposit:

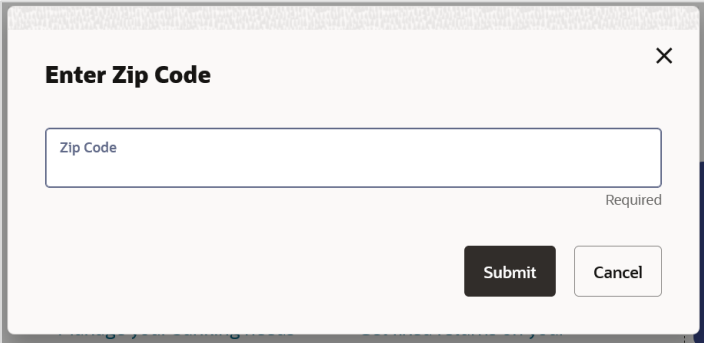
- 1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
- 2. Click on **Certificates of Deposit**.

A modal window in which you are required to specify the zip code of your home address, is displayed.

3.1 Zip Code Entry

This modal window is displayed once you select the Certificates of Deposit category on the bank portal page. You are required to specify the zip code of your home address, so that the bank can display only those Certificates of Deposit products that are available in your area.

Zip Code Entry



Field Description

Field Name	Description
Zip Code	You are required to enter the zip code of your home address.

- 1. Enter the zip code and click **Submit**. The page on which all the Certificates of Deposit products available in the area as per zip code specified, is displayed.
OR
Click **Cancel** to close the modal window and to return to the bank portal page.

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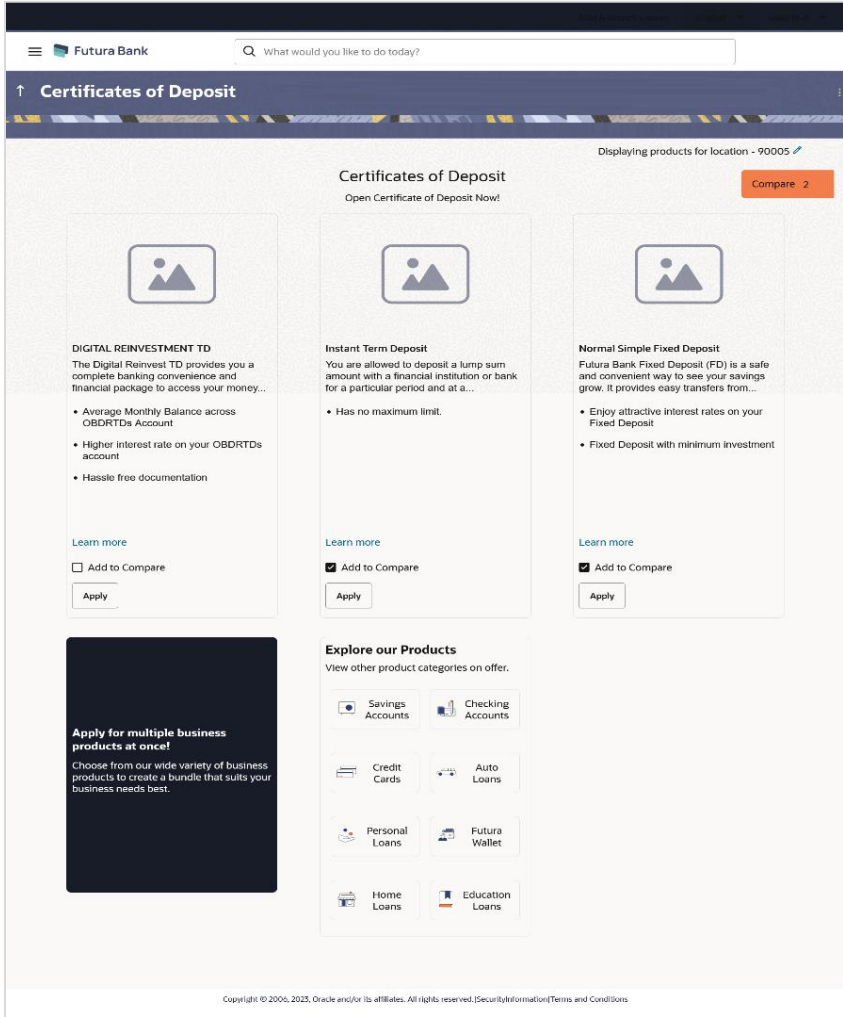
3.2 Certificates of Deposits – Product Listing

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

The zip code entered in the Zip Code modal window, is displayed on the top of the screen to identify that the products being displayed on this screen are those that are available within the specific location. You can modify the zip code by selecting the edit option.


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

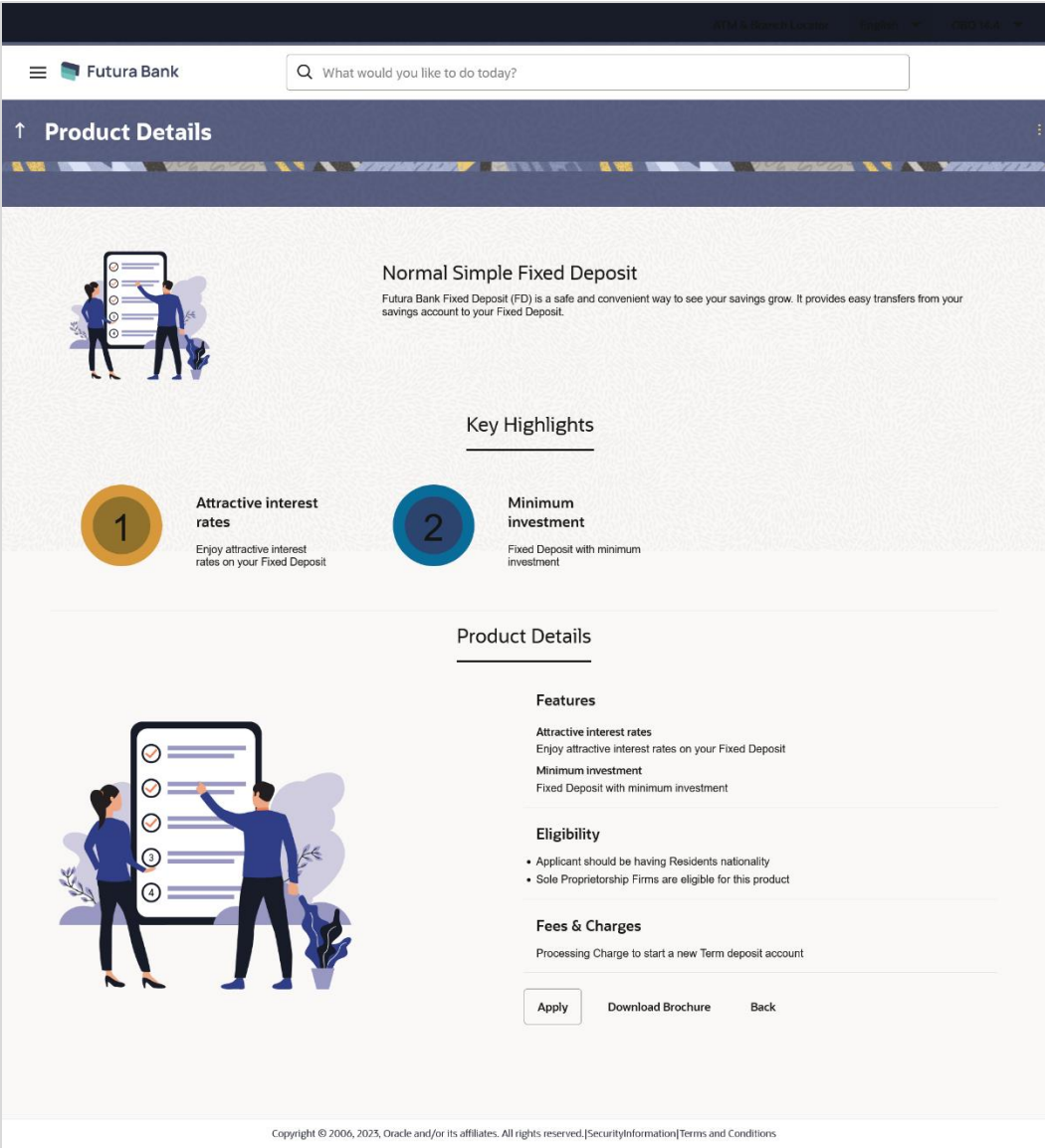
Field Name	Description
The following information is displayed on each product card.	
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features 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.

2. Identify the product for which you want to make an application and click **Apply** provided on the specific card.
OR
Click **Compare** against any (up to three) products to compare them with each other.
OR
Click the **Learn more** link displayed on any product card to view additional details of that product.
OR
Click  icon to change the zip code. The Zip Code modal window will appear.
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 Certificates of Deposits - Product Details

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



Field Description

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

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

3. 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.

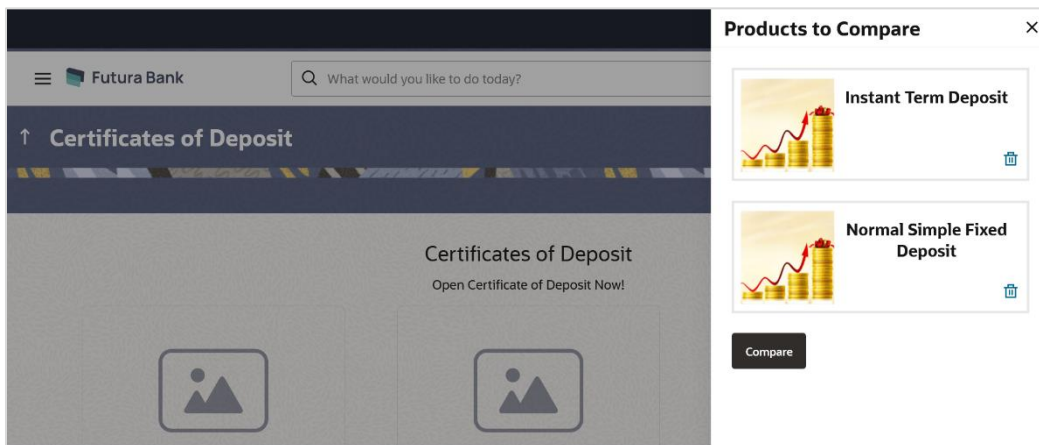
[Home](#)

3.4 Certificates of Deposits – Product Comparison

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


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

Products to Compare




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

OR

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

OR

Click the  icon to close the overlay layer.

Compare Products



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

Instant Term Deposit	Normal Simple Fixed Deposit
Eligibility Criteria	
All age group	Applicant should be having Residents nationality Sole Proprietorship Firms are eligible for this product
Special Features	
Amount Limitation	
Has no maximum limit.	-
Attractive interest rates	
-	Enjoy attractive interest rates on your Fixed Deposit
Minimum investment	
-	Fixed Deposit with minimum investment
Fees and Bank Charges	
Interest rates	
Never affected by market fluctuations	-
Processing Charge	
-	Processing Charge to start a new Term deposit account
<input type="button" value="Apply"/>	<input type="button" value="Apply"/>

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Field Description

Field Name	Description
The following fields appear as parameters for comparison under each product.	
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.

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.

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.
-

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

[Home](#)

3.5 Kick Off page

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

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be navigated to the OBDX servicing module screen from which you can open a deposit.

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

Kick Off page

The screenshot shows the Futura Bank website interface. At the top, there is a search bar with the text "What would you like to do today?". Below the search bar, the breadcrumb trail reads "Normal Simple Fixed Deposit". The main content area is titled "Ready to Apply?" and contains the following text:

Please check the following eligibility criteria before you begin.

Check Your Eligibility

- I am a legal adult in my state and country of residence.
- I am a tax resident of the country in which I am applying for the product and I am not a tax resident of any other country.

[Read more](#)

I am a Futura Bank online banking customer
Login for a faster application experience

[Apply Now](#)

At the bottom of the page, there is a copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security|Information|Terms and Conditions]". There are also icons for "Help" and a chat window.

6. Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product, will be listed.
7. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
8. Select the **I am a Futura Bank online banking customer** option if the you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.
For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

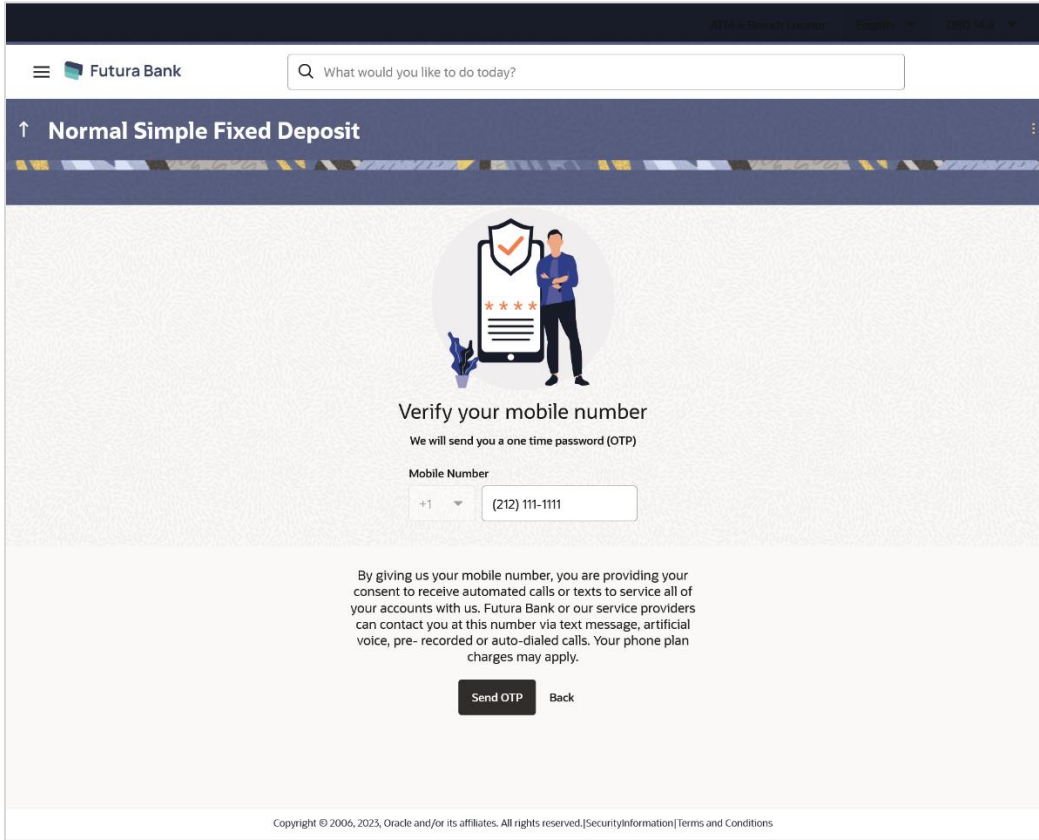
[Home](#)

3.6 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 Mobile Number



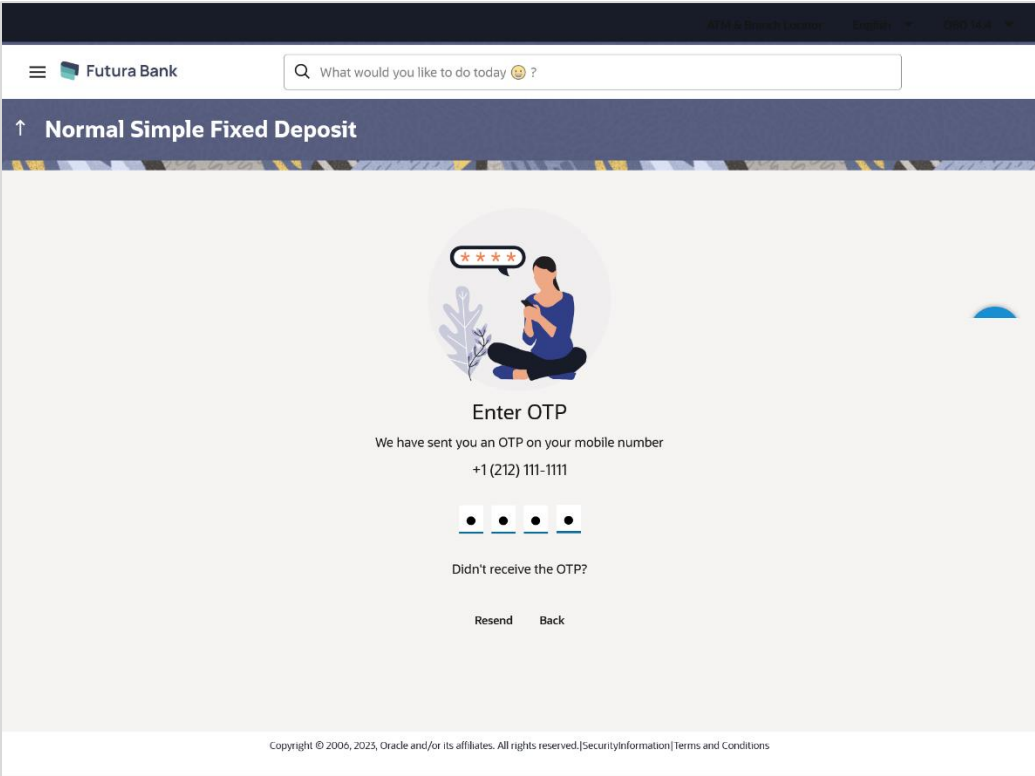
Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.

Field Name	Description
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number. The format of the mobile number should be (xxx)xx-xxxx.

- 9. In the **Mobile Number** field, enter your mobile number.
- 10. 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.

11. 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.

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

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3.7 Personal Information

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

Personal Information – Basic Details

The screenshot shows the Futura Bank application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a header for "Normal Simple Fixed Deposit". A progress bar indicates six steps: 1. Personal Information (selected), 2. Deposit Details, 3. Beneficiary Information, 4. Account Preferences Term Deposit, 5. Financial Profile, and 6. Employment Information. The main content area is titled "Personal Information" and includes a prompt to upload supporting documents. Under the "Basic Details" tab, there are several input fields: Title (Mr.), First Name (smith), Middle Name (Optional), Last Name (John), Suffix (Optional) (Sr), Date of Birth (5/22/85), and Citizenship (United States). A question "Are you a public figure or associated with a public figure?" has "No" selected. A "Continue" button is at the bottom, along with a QR code instruction. The footer contains copyright information: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

Field Description

Field Name	Description
	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Basic Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Suffix	Your suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date of Birth	Your date of birth. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
Citizenship	The country of your citizenship.
Citizenship Status	In case you are not a citizen of the United States of America, you are required to identify whether you are a resident alien or non-resident alien. The options are: <ul style="list-style-type: none"> • Resident Alien • Non-Resident Alien <p>This field is displayed only if any country other than United States is selected in the “Citizenship” field.</p> <p>In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.</p>

Field Name	Description
Country of Birth	The country in which you were born.
Are you a public figure or associated with a public figure?	Specify whether you are a public figure (aka politically exposed person) or related to a public figure. The options are: <ul style="list-style-type: none">• Yes• No

Personal Information – Identity

The screenshot shows the Futura Bank application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a header for "Normal Simple Fixed Deposit". A progress bar indicates six steps: 1. Personal Information, 2. Deposit Details, 3. Beneficiary Information, 4. Account Preferences Term Deposit, 5. Financial Profile, and 6. Employment Information. The current step is "Personal Information", which is further divided into "Basic Details", "Identity", and "Contact". The "Identity" section contains the following fields: "Social Security Number" (xxx-xx-4354), "Identification Type" (Driving License), "Issuing State (Optional)", "ID Number" (xxx7657), and "Valid Till (Optional)" (5/14/25). A "Continue" button is located below these fields. At the bottom, there is a QR code prompt: "Scan QR-code anytime to continue on mobile." and a copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation]Terms and Conditions".

Field Description

Field Name	Description
Social Security Number	<p>Your Social Security Number (SSN) for tax identification purposes. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes.</p> <p>The format of the SSN number should be xxx-xx-xxxx.</p>
Identification Type	<p>The type of identification that you wish to provide as proof of identity. The options are:</p> <ul style="list-style-type: none">• Passport• Driving License
Issuing State	<p>The state/territory in which the specified ID was issued.</p>
ID Number	<p>Your identity number of the proof of identity selected.</p>
Valid Till	<p>The date till which the identification document is valid.</p>

Personal Information – Contact

Futura Bank

↑ Normal Simple Fixed Deposit

123456

Personal InformationDeposit DetailsBeneficiary InformationAccount Preferences Term DepositFinancial ProfileEmployment Information

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

Personal Information

Please take a moment to verify your personal information.

Basic DetailsIdentityContact

Home Address

Prefer to enter your address line by line? [Click Here](#)

Is your mailing address the same as above?
 Yes No

Email Id

Mobile Number

Alternate Number (Optional)

By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply.

Continue


Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Contact Details	
Home Address	Enter your home/residential address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Home Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter your address line by.	
House/Unit Number	Your house or unit number.
Building Name	Enter the building name of your home address.
Street	Specify the street address of your home address.
Locality	Specify the locality in which your home address is located.
Zip Code	The zip code as entered in the modal window at the time of product category selection, will be displayed here. You can edit the zip code as required.
City	The city in which your home address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your home address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	Value as United States will be displayed and cannot be modified.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> • Yes • No
Add Mailing Address	Your mailing address. This option will appear only if you have selected option No under the Is the mailing address the same as above? field.

Field Name	Description
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Mailing Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Mailing Address field. On this overlay, you can enter your mailing address line by line.	
House/Unit Number	The house or unit number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.
Locality	Specify the locality in which your mailing address is located.
Zip Code	The zip code as entered in the modal window at the time of product category selection, will be displayed here. You can edit the zip code as required.
City	The city in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
State	The state in which your mailing address is located. This value will be displayed based on the zip code entered. You can modify the value as required.
Country	Value as United States will be displayed and cannot be modified.
Email ID	Your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.
Alternate Number	Enter an alternate number through which the bank can contact you. This field is optional.

13. Click  icon, click and browse the supporting documents to prefill the section.

14. In the **Basic Details** tab;

- a. From the **Title** list, select the title that applies to you.
- b. In the **First Name** field, enter your first name.
- c. In the **Middle Name** field, enter your middle name, if applicable.
- d. In the **Last Name** field, enter your last name.

- e. From the **Suffix** list, select the suffix, if applicable.
 - f. From the **Date of Birth** date picker, select your date of birth of yours.
 - g. From the **Citizenship** list, select the country of which the applicant is a citizen.
 - h. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
 - i. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.
15. Click **Continue** to move to next sub section, the **Identity** sub section appears.
16. In the **Identity** sub section;
- a. In the **Social Security Number** field, enter your Social Security Number (SSN) for tax identification purposes.
 - b. From the **Identification Type** list, select the type of identification that you wish to provide as proof of identity.
 - c. From the **Issuing State** list, select state/territory in which the specified ID was issued.
 - d. In the **ID Number** field, enter the identity number of the proof of identity selected.
 - e. From the **Valid till** date picker, select the date till which the identification document is valid.
17. Click **Continue** to move to next sub section, the **Contact** sub section appears.
18. In the **Contact** sub section;
- a. In the **Home Address** field, enter your home address.

OR

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

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

- i. In the **House/Unit Number** field, enter your house or unit number.
 - ii. In the **Building Name** field, enter the building/house name of your home address, if applicable.
 - iii. In the **Street** field, enter the name of the street on which your home address is located.
 - iv. In the **Locality** field, enter the locality in which your home address is located.
 - v. In the **Zip Code** field, edit the zip code of your home address, if required.
 - vi. In the **City** field, edit the city in which your home address is located, if required.
 - vii. In the **State** field, enter the name of the state in which your home address is located.
 - viii. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.
19. In the **Is your mailing address the same as above?** field, select the option of choice;
- a. If you select **No**;
 - i. In the **Mailing Address** field, enter your mailing address.
- OR

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

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

- ii. In the **House/Unit Number** field, enter your house or unit number.
 - iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
 - iv. In the **Street** field, enter the name of the street on which your mailing address is located.
 - v. In the **Locality** field, enter the locality in which your mailing address is located.
 - vi. In the **Zip Code** field, enter the zip code of your mailing address.
 - vii. In the **City** field, enter the name of the city in which your mailing address is located.
 - viii. In the **State** field, enter the name of the state in which your mailing address is located.
 - ix. Click **Add** to add the address details. The **Personal Information** page displays the newly added mailing address.
- b. If you select **Yes**, your home address will be considered as your mailing address.
20. In the **Email ID** field, enter your email ID.
21. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.
22. 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](#)

3.8 Deposit Details

In this step, you will be required to specify details pertaining to the deposit you wish to open with the bank. These details will include the amount for which you wish to open the deposit, the deposit tenure and maturity instructions.

Deposit Details

Futura Bank | What would you like to do today?

↑ **Normal Simple Fixed Deposit**

Progress: 1 Personal Information (✓) | 2 **Deposit Details** | 3 Beneficiary Information | 4 Deposit Specifications | 5 Financial Profile | 6 Employment Information

Deposit Details

Provide your deposit details to proceed.

Deposit Amount
GBP | 25000

Amount Range - GBP 100.00 to GBP 999,999.00

Deposit Tenure
Years: 5 | Months: 4 | Days: 0

Term Range - 1 days to 120 months.
[Calculate Maturity](#)

Interest Payout Instructions

Interest Payout Frequency: Monthly

Interest Payout Mode

Account Holder Name: Smith John

Account Number: *****

Confirm Account Number: 456711

BIC Code: HDFC0000101

[Lookup BIC Code](#)

Maturity Instructions

Action on Maturity: Renew Principal Only

Payment Mode

Account Holder Name: Smith John

Account Number: *****

Confirm Account Number: 456711

BIC Code: HDFC0000101

[Lookup BIC Code](#)

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Deposit Amount	Specify the deposit amount and currency in which the Certificate of Deposit is to be opened.
Amount Range	The allowed amount range within which the deposit can be opened is displayed.
Deposit Tenure	Specify the period in years, months or days for which the Certificate of Deposit is to be opened.
Term Range	The allowed term range for the selected deposit product is displayed.
Calculate Maturity	Click on the Calculate Maturity link to view the estimated maturity amount of the deposit along with the specific interest amount that will be accrued at the specific interest rate.
Interest Rate	The interest rate in percentage as calculated by the system on the basis of the deposit amount and tenure.
Interest Amount	The interest amount as calculated by the system on the basis of the deposit amount and tenure.
Your Maturity Amount is	The value of the term deposit at the time of maturity will be displayed, as calculated by the system on the basis of the deposit amount and tenure.

Interest Payout Instructions

This section will appear in case the deposit is a simple certificate of deposit.

Interest Payout Frequency	The frequency at which Interest is to be paid out.
Interest Payout Mode	<p>The mode through which the interest is to be paid out on a regular basis as defined in the Interest Payout Frequency field.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer to Account • Issue Draft

The following fields will be displayed if the applicant has selected the option **Transfer to Account** in the **Interest Payout Mode** field.

Account Holder Name	The name of the account holder.
----------------------------	---------------------------------

Field Name	Description
Account Number	The account number to which the interest amount is to be transferred on a regular basis.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network 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 following fields appear on a 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.
Maturity Instructions	
Action on Maturity	<p>The option to identify what should be done of the maturity proceeds once the deposit matures.</p> <p>The options can be:</p> <ul style="list-style-type: none"> • Close on Maturity • Renew Principal and Interest • Renew Principal only <p>The option Renew Principal and Interest will not appear in the Action on Maturity dropdown in case the product is a simple deposit.</p>

Field Name	Description
Payment Mode	<p>The mode through which the maturity amount should be transferred.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Transfer to Account • Issue Draft <p>This field will be displayed only if you have selected the Close on Maturity or Renew Principal only option in the Payment Mode field.</p>

The following fields will be displayed if the applicant has selected the option **Transfer to Account** in the **Payment Mode** field.

Account Holder Name	The name of the account holder.
Account Number	The account number to which the maturity amount is to be transferred once the Certificates of Deposit matures.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network 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 following fields appear on a 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.

23. In the **Deposit Amount** field, enter the amount for which the deposit is to be opened along with the currency.

24. In the **Deposit Tenure** field, specify the period for which the Certificates of Deposit is to be opened in Years, Months and/or Days.
25. Click the **Calculate Maturity** link to view the deposit maturity amount and interest rate chargeable,
26. If the deposit is a simple deposit, then In **Interest Payout Mode** section;
- a. From the **Interest Payout Frequency** list, select the frequency at which Interest is to be paid out.
 - b. In **Interest Payout Mode** field, select mode through which the interest is to be paid out on a regular basis
 - i. If you select the **Transfer to Account** option in the **Interest Payout Mode** field;
 1. In the **Account Holder Name** field, enter the name of the account holder to whose account the interest amount is to be transferred.
 2. In the **Account Number** field, enter the account number to which the interest amount is to be transferred.
 3. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 4. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 5. 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.
- OR
- Select the **Issue Draft** option in the **Interest Payout Mode** field to issue a draft.
27. In the **Maturity Instructions** section;
- a. Select a maturity instruction under the **Action on Maturity** list.
If you have selected the **Renew Principal and Interest** or the **Renew Principal Only** options, the **Payment Mode** field will be displayed.
 - b. From the **Payment Mode** list, select an option.
 - i. If you select the **Transfer to Account** option in the **Payment Mode** field;
 1. In the **Account Holder Name** field, enter the name of the account holder to whose account the matured amount is to be transferred.
 2. In the **Account Number** field, enter the account number to which the maturity amount is to be transferred.
 3. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
 4. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
 5. 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.

OR

Select the **Issue Draft** option in the **Payment Mode** field to issue draft.

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 mobile or tablet device.

OR

Under the kebab menu –

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

OR

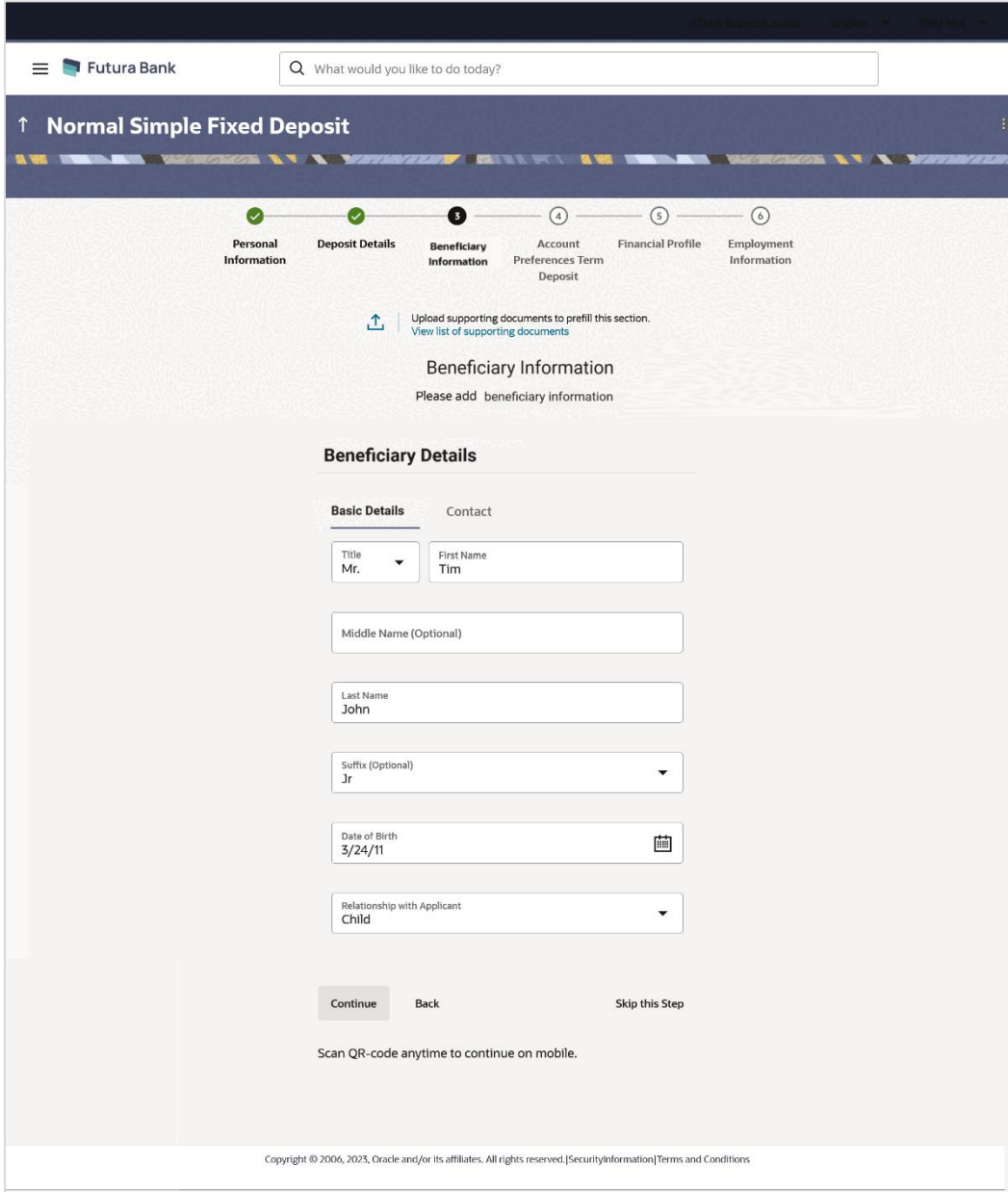
Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.9 Beneficiary Information

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

Beneficiary Information – Basic Details



Field Description

Field Name	Description
Upload documents to prefill this section	The option to upload the beneficiary's ID proof so as to have his/her information pre-populated based on the ID document.
View list of supporting documents	Click on the link to view the documents supported for this section to be pre-filled with data.
Basic Details	
Title	Specify the salutation/title applicable to the beneficiary. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the beneficiary.
Middle Name	Specify the middle name of the beneficiary.
Last Name	Specify the last name or surname of the beneficiary.
Suffix	The beneficiary's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the beneficiary. The system validates the date of birth to ascertain whether the beneficiary has attained the age of majority as per the definition of age of majority in the state in which the beneficiary is residing. If the beneficiary is a minor, the Guardian Information sub section will be displayed and you will be required to mandatorily specify information of the beneficiary's guardian.
Relationship with applicant	Specify the beneficiary's relationship with you. E.g. If the beneficiary is your mother, choose the value 'Mother' from the list of values. <hr/> <p>Note: In the case of Joint Application forms, this field will be labelled as Relationship with primary applicant so as to make it clear that you are required to specify the beneficiary's relationship with the primary applicant.</p> <hr/>
	The options are: <ul style="list-style-type: none"> • Spouse • Mother • Father • Brother • Sister • Daughter • Son

Nominee Information – Contact

Futura Bank

↑ Normal Simple Fixed Deposit

Progress: 1 Personal Information, 2 Deposit Details, 3 Beneficiary Information, 4 Account Preferences Term Deposit, 5 Financial Profile, 6 Employment Information

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

Beneficiary Information

Please add beneficiary information

Beneficiary Details

Basic Details | **Contact**

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

Email ID

Mobile Number

Alternate Number (Optional)

Scan QR-code anytime to continue on mobile.


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Field Description

Field Name	Description
Contact	
Is beneficiary's address same as that of applicant's home address?	<p>Specify whether the beneficiary's address is the same as that of your home address.</p> <hr/> <p>Note: In the case of Joint Application forms, this field will be labelled as Is beneficiary's address same as that of primary applicant's home address.</p> <hr/> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If you have selected the option No, you will be required to specify the beneficiary's address.</p>
Beneficiary Address	Enter the beneficiary's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Beneficiary Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Beneficiary Address field. On this overlay, you can enter the beneficiary's address line by line.	
House/Unit Number	The house or unit number of the beneficiary.
Building Name	Enter the building name of the beneficiary.
Street	Specify the street in which the beneficiary's address is located.
Locality	Specify the locality in which the beneficiary's address is located.
City	Specify the city in which the nominee resides.
State	Specify the state in which the beneficiary's residence is located.
Zip Code	Enter the zip code of the beneficiary's residence.
Email ID	Specify the email ID of the beneficiary.
Mobile Number	Specify the mobile number of the beneficiary.
Alternate Number	You can specify an alternate phone number at which the beneficiary can be contacted, if available. This field is optional.

Field Name	Description
Guardian Details	
This section will be displayed only if the beneficiary is a minor as identified by the beneficiary's date of birth.	
Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name or surname of the guardian.
Suffix	The guardian's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the guardian.
Is guardian's address same as that of applicant's home address?	<p>Specify whether the guardian's address is the same as that of your home address.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No <p>If you have selected the option No, you will be required to specify the guardian's address.</p>
Guardian Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Guardian Address Overlay	
This overlay is displayed when you click on the Click Here link available under the Guardian Address field. On this overlay, you can enter guardian address line by line .	
House/Unit Number	The house or unit number of the guardian.
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Locality	Specify the locality in which the guardian's address is located.
City	Specify the city in which the guardian's residence is located.
State	Specify the state in which the guardian's residence is located.

Field Name	Description
Zip Code	Enter the zip code of the guardian's residence.
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian.
Alternate Number	You can specify an alternate phone number at which the guardian can be contacted, if available. This field is optional.

29.  icon to upload the beneficiary's ID proof so as to have his/her information pre-populated based on the ID document.
OR

30. In the **Basic Details** sub section;

- a. From the **Title** list, select the title that applies to the beneficiary.
- b. In the **First Name** field, enter the first name of the beneficiary.
- c. In the **Middle Name** field, enter middle name of the beneficiary, if applicable.
- d. In the **Last Name** field, enter the last name of the beneficiary.
- e. From the **Suffix** list, select the suffix applicable to the beneficiary.
- f. From the **Date of Birth** date picker, select date of birth of the beneficiary.
- g. From the **Relationship with applicant** list, select the beneficiary's relationship with you.

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

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

- h. In the Is beneficiary's address same as applicant's home address? field, select the option of choice.
 - ii. If you have selected the option **No**;
 1. In the **Beneficiary Address** field, enter beneficiary's address.
OR
Click on the **Click Here** link provided under the **Beneficiary Address** field to invoke the overlay on which you can enter the beneficiary's address line by line.

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

1. In the **House/ Unit Number** field, enter the house or unit number of the beneficiary, if applicable.
2. In the **Building Name** field, enter the name of the building/house of the beneficiary, if applicable.
3. In the **Street** field, enter the name of the street on which the beneficiary's address is located.
4. In the **Locality** field, enter the locality in which the beneficiary's address is located.

5. In the **City** field, enter the name of the city in which the beneficiary's address is located.
 6. In the **State** field, enter the name of the state in which the beneficiary's address is located.
 7. In the **Zip Code** field, enter the zip code of the beneficiary's address.
 8. Click **Add** to add the address details. The **Beneficiary Information** page displays the beneficiary address.
- iii. If you have selected option **Yes**, your home address will be considered as the beneficiary's address.
33. In the **Email ID** field, enter the email ID of the beneficiary.
 34. In the **Mobile Number** field, enter the mobile number of the beneficiary.
 35. In the **Alternate Number** field, enter an alternate phone number of the beneficiary by which the bank will be able to contact the beneficiary. This field is optional.
 36. The **Guardian Details** section will appear if the beneficiary is a minor as identified on the basis of the beneficiary's date of birth.
 - i. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
OR
 - j. From the **Title** list, select the title that applies to the guardian.
 - k. In the **First Name** field, enter the first name of the guardian.
 - l. In the **Middle Name** field, enter middle name of the guardian, if applicable.
 - m. In the **Last Name** field, enter the last name of the guardian.
 - n. From the **Suffix** list, select the suffix applicable to the guardian.
 - o. From the **Date of Birth** date picker, select the date of birth of the guardian.
 - p. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.
 - iv. If you have selected the option **No**;
 9. In the **Guardian Address** field, enter guardian's address.
OR
Click on the **Click Here** link provided under the **Guardian Address** field to invoke the overlay on which you can enter guardian address line by line.

If you have clicked the **Click Here** link, the **Guardian Address** overlay is displayed. You can specify your guardian address as follows:
 10. In the **House/Unit Number** field, enter the house or unit number of the guardian, if applicable.
 11. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
 12. In the **Street** field, enter the name of the street on which the guardian's address is located.
 13. In the **Locality** field, enter the locality in which the guardian's address is located.
 14. In the **City** field, enter the name of the city in which the guardian's address is located.

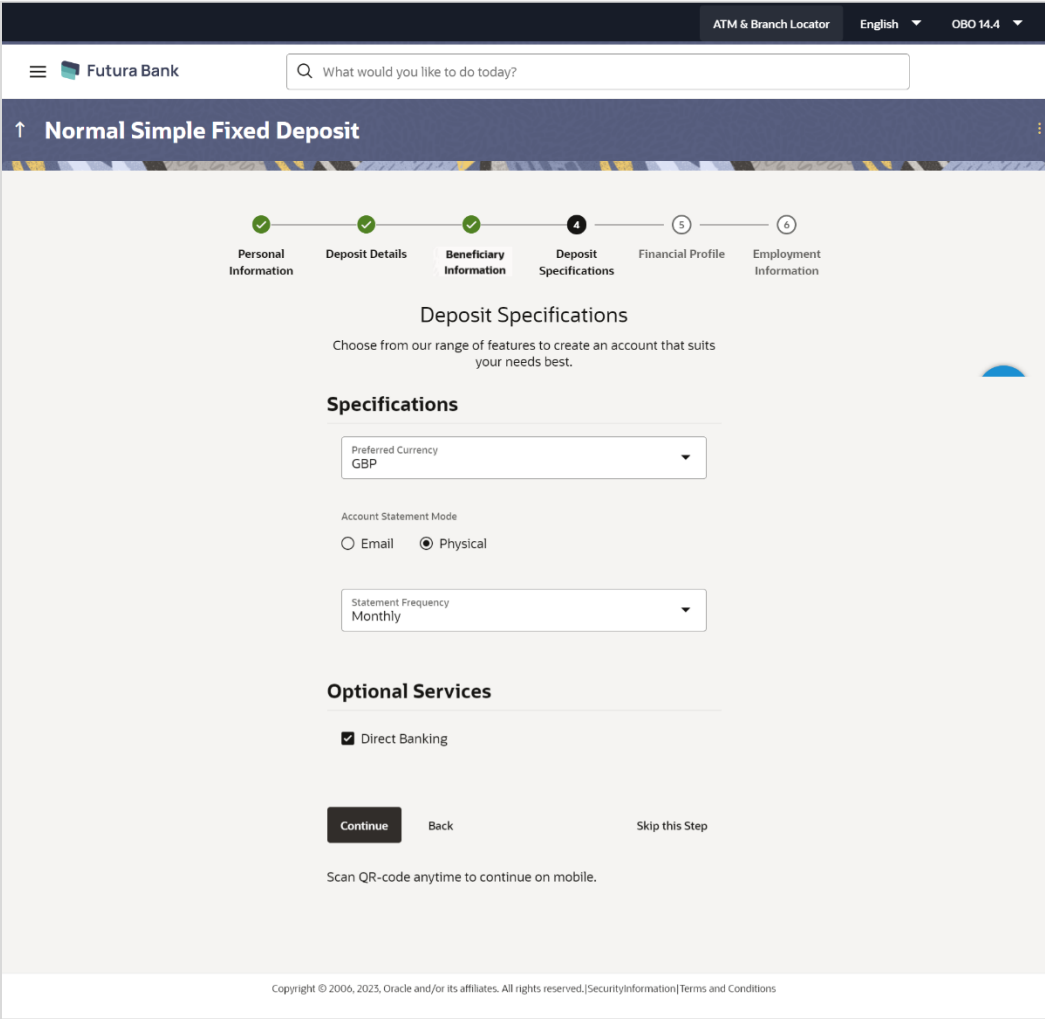
15. In the **State** field, enter the name of the state in which the guardian's address is located. In the **Zip Code** field, enter the zip code of the guardian's address.
16. Click **Add** to add the address details. The **Beneficiary Information** page displays the guardian's address.
 - v. If you have selected option **Yes**, your permanent address will be considered as the guardian's address.
 - q. In the **Email ID** field, enter the email ID of the guardian.
 - r. In the **Mobile Number** field, enter the mobile number of the guardian.
 - s. In the **Alternate Number** field, enter an alternate phone number of the guardian by which the bank will be able to contact guardian. This field is optional.
37. Click **Continue** to proceed to the next step in the application.
 - OR
 - Click **Back** to navigate back to the previous page.
 - OR
 - Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made. The next step in the application will be displayed.
 - OR
 - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
 - OR
 - Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
 - OR
 - Click the **Continue on Mobile** option to continue the application on a mobile device.

[Home](#)

3.10 Deposit Specifications

This step enables you to enhance the features of the account you are applying for. You can provide your preferences related to services you would like on your certificate of deposit like the currency in which you wish your deposit to be held and define statement preferences such as the delivery mode and frequency.

Deposit Specifications



Field Description

Field Name	Description
Specifications	

Field Name	Description
Preferred Currency	The currency in which you wish to open your deposit. The currency will be defaulted to USD. If other currencies are supported, you will be able to edit this selection.
Account Statement Mode	Specify the mode through which you would like the account statement to be delivered. The options are: <ul style="list-style-type: none"> • Email • Physical
Statement Frequency	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> • Monthly • Quarterly • Bi Annual • Annual

Optional Services

Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.
----------------	--

-
38. From the **Preferred Currency** list, select the currency in which you wish to open your deposit.
 39. In the **Account Statement Mode** field, select the desired option.
 40. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
 41. Click **Continue** to proceed to the next step in the application.
OR
Click **Back** to navigate back to the previous page.
OR
Click on the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made. The next step in the application will be displayed.
OR
Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet.
OR
Under the kebab menu –

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

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3.11 Financial Profile

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

Note: The **Financial Profile** section will be part of the application form, depending on the product maintenance in OBO. Additionally, if the capture of financial information is configured as optional in OBO, the option to Skip this step will be present on the page.

Financial Profile – Income & Expenses

The screenshot shows the Futura Bank application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a header for "Normal Simple Fixed Deposit". A progress bar indicates the current step is "Financial Profile", with previous steps (Personal Information, Deposit Details, Beneficiary Information, Account Preferences Term Deposit) marked as complete. The "Financial Profile" section is titled "Please update your financial information" and has two sub-sections: "Income & Expenses" and "Assets & Liabilities". The "Income & Expenses" section contains two main input areas: "Income" and "Expenses".

Income
Add all your income from different sources.

Income Mode Salary	Income Amount USD 120,000.00
-----------------------	---------------------------------

+ Add another Income Source

Expenses
Add any of your expenses from the given modes.

Expense Type Vehicle	Expense Amount USD 3,400.00
-------------------------	--------------------------------


+ Add another Expense


Buttons: Continue, Back

Scan QR-code anytime to continue on mobile.

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Field Description

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

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

Income & Expenses**Field Description**

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

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

- 46. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
- 47. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
- 48. Click on the **Add another Expense** link to add another expense record.

Financial Profile – Assets & Liabilities

The screenshot shows the Futura Bank application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a header for "Normal Simple Fixed Deposit". A progress bar indicates the current step is "Financial Profile" (5), with previous steps "Personal Information", "Deposit Details", "Beneficiary Information", and "Account Preferences Term Deposit" completed. The "Financial Profile" section is titled "Please update your financial information" and has two tabs: "Income & Expenses" and "Assets & Liabilities". Under "Assets & Liabilities", there is a prompt: "Please enter value of assets owned and outstanding amounts of each liability in your preferred currency." Below this are two sections: "Assets" and "Liabilities". The "Assets" section asks "Do you want to add your asset information?" with radio buttons for "Yes" (selected) and "No". It includes a form to "Add assets from the given options" with a dropdown for "Asset Type" (set to "Deposit") and a text field for "Asset Value" (set to "USD 23,000.00"). There is a "+ Add another Asset" link. The "Liabilities" section asks "Do you want to add your liability information?" with radio buttons for "Yes" (selected) and "No". It includes a form to "Add liability from the given options" with a dropdown for "Liability Type" (set to "Home Loan") and a text field for "Liability Value" (set to "USD 6,700.00"). There is a "+ Add another Liability" link. 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
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: <ul style="list-style-type: none"> • Yes • No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset.
Add another Asset	The option to add another asset record.
Liabilities	
Do you want to add your liability information?	Specify whether information about your liabilities is to be specified or not. The options are: <ul style="list-style-type: none"> • Yes • No <p>If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.</p>
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

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

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

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

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

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

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

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3.12 Employment Information


You can provide your employment details in this step.


Note: The Employment Information section will be part of the application form, depending on the product maintenance in OBO. Additionally, if the capture of employment information is configured as optional in OBO, the option to Skip this step will be present on the page.

Employment Information

The screenshot shows the Futura Bank application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a header for "Normal Simple Fixed Deposit". A progress bar indicates the current step is "Employment Information", which is highlighted with a '6' in a circle. Other steps include "Personal Information", "Deposit Details", "Beneficiary Information", "Account Preferences Term Deposit", and "Financial Profile", all marked with green checkmarks. Below the progress bar, there is a section for "Employment Information" with the instruction "Please take a moment to verify your personal information." and a link to "Upload supporting documents to prefill this section." The form contains several dropdown menus: "Occupation" (Salaried), "Employment Status" (Full Time), "Company/Employer Name" (OFSS), and "Organization Category" (Private Limited). There is also a date field for "Employment Start Date" (5/28/20) and radio buttons for "Organization Operations" (Domestic, Global). At the bottom, there are "Continue" and "Back" buttons, and a QR code prompt.

Field Description

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

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

Field Description

Field Name	Description
Current Main Employment	
Occupation	The occupation of the applicant. The options are: <ul style="list-style-type: none"> • Salaried • Self Employed/Professional <p>The following fields will be applicable if you have selected the option 'Salaried' in the Occupation drop-down list.</p>
Employment Status	The status of your employment. The options are: <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others

Field Name	Description
Company/Employer Name	The name of the company of employer at which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.
Organization Category	The category under which your organization falls. The options are: <ul style="list-style-type: none"> • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<p>The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.</p>	
Profession	Select your profession from the list provided.
Company/Firm Name	The name of the Company/Firm where you are working.
Business Start Date	The date on which you started your business.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<p>Additional Employment <Number></p> <p>The following fields will be displayed for each Additional Employment record that is added.</p>	
Occupation	The occupation of the applicant. The options are: <ul style="list-style-type: none"> • Salaried • Self Employed/Professional

Field Name	Description
<p>The following fields will be applicable if you have selected the option 'Salaried' in the Occupation drop-down list.</p>	
Employment Status	<p>The status of your employment.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Company/Employer Name	<p>The name of the company of employer at which you are employed.</p>
I currently work in this role	<p>Specify whether you are currently working in this role with this organization.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Yes • No
Employment Start Date	<p>The date on which you started working with the specific company/employer.</p>
Employment End Date	<p>The date on which your employment ended with the specific company/employer.</p>
Organization Category	<p>The category under which your organization falls.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Private Ltd. • Government • NGO


Field Name	Description
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: <ul style="list-style-type: none"> • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<p>The following fields will be applicable if you have selected the option 'Self Employed/Professional' in the Occupation drop-down list.</p>	
Profession	Specify your profession.
Company/Firm Name	The name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: <ul style="list-style-type: none"> • Yes • No
Business Start Date	The date on which you started the business.
Business End Date	The date on which you ended the business. This field will only be displayed and mandatory if the option No has been selected under the field I currently work in this role .
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

53. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
- a. If you select the option **'Salaried'** in the **Occupation** drop-down list.
 - i. From the **Employment Status** list, select the employment status applicable to you.
 - ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
 - iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
 - iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.

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

Note:

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

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

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 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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3.13 Review and Submit

This step displays a summary of your application. Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively.

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

Review and Submit

The screenshot shows the 'Your Application Summary' page for a 'Normal Simple Fixed Deposit' on the Futura Bank website. The page is organized into several sections: Personal Information, Deposit Details, Interest Payout Instructions, and Maturity Instructions. Each section has a blue edit icon in the top right corner.

Personal Information

Basic Details

Name	Mr. Smith John Sr
Citizenship	United States
Date Of Birth	5/16/94
Public Figure	Are you associated with the Defense?
No	No

Identity

Social Security Number	xxx-xx-4354
Identification Type	Driving License
ID Number	xxx7657
Valid Till	5/14/25

Contact

Home Address
1205 Park Avenue, M G Rd, South Block, Los Angeles, California, United States 90005

Mailing Address
1205 Park Avenue, M G Rd, South Block, Los Angeles, California, United States 90005

Mailing Address Current Location
United States Of America

Email ID
smith.john@example.com

Mobile Number
+1 (212) 111-1111

Additional Number
--

Deposit Details

Deposit Amount	GBP 23,000.00
Deposit Tenure	5 years 4 months 0 days
Interest Rate	5%
Interest Amount	-GBP 12,000.00
Maturity Amount	GBP 11,000.00

Interest Payout Instructions

Interest Payout Frequency	Monthly
Interest Payout Mode	Transfer to Account
Account Holder Name	Smith John
Account Number	456711
BIC Code	HDFC0000101

Maturity Instructions

Action on Maturity	Renew Principal Only
Payment Mode	

Nominee Information

Nominee Details
 Full Name
 Mr. Tim John
 Date of Birth
 2/14/00
 Relationship with Applicant
 Child
 Nominee's Residential Address
 1205 Park Avenue, M G Rd, South Block, Los Angeles, California, United States, 90005
 Email ID
 tim.john@example.com
 Mobile Number
 +1 (212) 111-3111
 Alternate Number

Activity Profile & Specifications

Preferred Currency
 GBP
 Account Statement Mode
 Physical
 Statement Frequency
 Monthly
 Optional Services
 Direct Banking

Financial Profile

Income Information
 Income earned per month
 Salary
 USD 50,000.00
 Expense Information
 Expenses incurred per month
 Rentals
 USD 3,454.00
 Asset Information
 Deposits
 USD 25,000.00
 Liability Information
 Outstanding liabilities
 Home Loan
 USD 6,700.00

Employment Information

Current Main Employment

Occupation
 Salaried
 Employment Status
 Full Time
 Company/Employer Name
 OFSS
 Organization Category
 Private Limited
 Organization Operations
 Domestic
 Employment/Business Start Date
 5/28/20


Confirm **Back**

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55. Review the application details and click **Confirm**, to proceed with application submission.

The **Terms of Service** page appears.

OR

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

OR

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

OR

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

OR

Under the kebab menu –

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

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3.14 Terms of Service

In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

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

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


Terms of Service

The screenshot shows the Futura Bank website interface. At the top, there is a navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a search bar with the placeholder text 'What would you like to do today?'. The main content area is titled 'Normal Simple Fixed Deposit' and 'Terms of Service'. It instructs the user to 'Please read the following information carefully.' and displays the 'Normal Simple Fixed Deposit Agreement' with two checked checkboxes: 'I have read and agree to the Privacy Notice' and 'I have read and agree to the Electronic Signature Card'. Below this is the 'Signature (Optional)' section, which has two radio buttons: 'Draw Signature' (selected) and 'Upload Signature'. A note states: '(Please ensure that the signature matches the signature on your submitted Identify Proof.)'. There is a text input field for the signature with a sample signature 'Smith' and a 'Clear Signature' link. At the bottom, there is a 'Confirm' button and a 'Back' link. The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions'.

56. Select each checkbox to accept the specific term and condition.
57. Click on the **Upload Signature** tab to upload a document containing your digital signature. The **Upload your Signature** section appears.

- a. In **Drag and Drop** card, drag and drop or upload your digital signature document. The uploaded signature image is listed.

Note:

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

OR

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

Note:

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

58. Click **Confirm** to proceed with application submission.

OR

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

OR

Under the kebab menu –

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

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3.15 Fund your deposit

Using this option you can opt to fund your Certificate of Deposit by specifying details of your card or account to be debited. Alternately, you can also opt to fund your deposit later, in which case you will be required to fund your deposit once your application has been processed.

Fund your deposit

The screenshot shows the 'Fund your deposit' page on the Futura Bank website. At the top, there is a search bar with the text 'What would you like to do today?'. Below the search bar, the breadcrumb trail reads 'Normal Simple Fixed Deposit'. The main heading is 'Fund your deposit'. The form contains the following elements:

- Initial Deposit Amount:** A dropdown menu currently showing 'GBP'.
- Deposit Amount:** A text input field containing '23,000'.
- Minimum Amount:** A note stating 'Minimum Amount: GBP 100.00'.
- Instruction:** 'Fund your account easily by specifying details of card or account to be debited.'
- Action:** A 'Fund Now' button.
- Support:** Chat and Help icons on the right side.

At the bottom of the page, 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
Initial Deposit Amount (Currency)	Displays the deposit amount currency as specified on the Deposit Details page. You can modify this selection.
Deposit Amount	Displays the deposit amount as specified on the Deposit Details page. You can modify this amount.
Fund Now	Click this button if you wish to fund the deposit right away.

59. Click on **Fund Now**, the payment gateway page will be opened in which you can select the mode through which you can fund your deposit.

OR

Under the kebab menu –

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

Payment Gateway

This page will appear if you have opted to fund your Certificates of Deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

Field Description

Field Name	Description
Payment Modes	<p>All the payment modes through which you can fund your account will be available for selection</p> <p>The options can be, and are not limited to:</p> <ul style="list-style-type: none"> • Debit Card • Internet Banking • QR • UPI
Additional Payment Information	<p>You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.</p>

60. Select the mode through which you would like to fund your Certificates of Deposit and proceed to enter card or account information in the subsequent fields as required to complete the transfer.

61. Once you have completed the fund transfer, you will be displayed the **Confirmation** page.

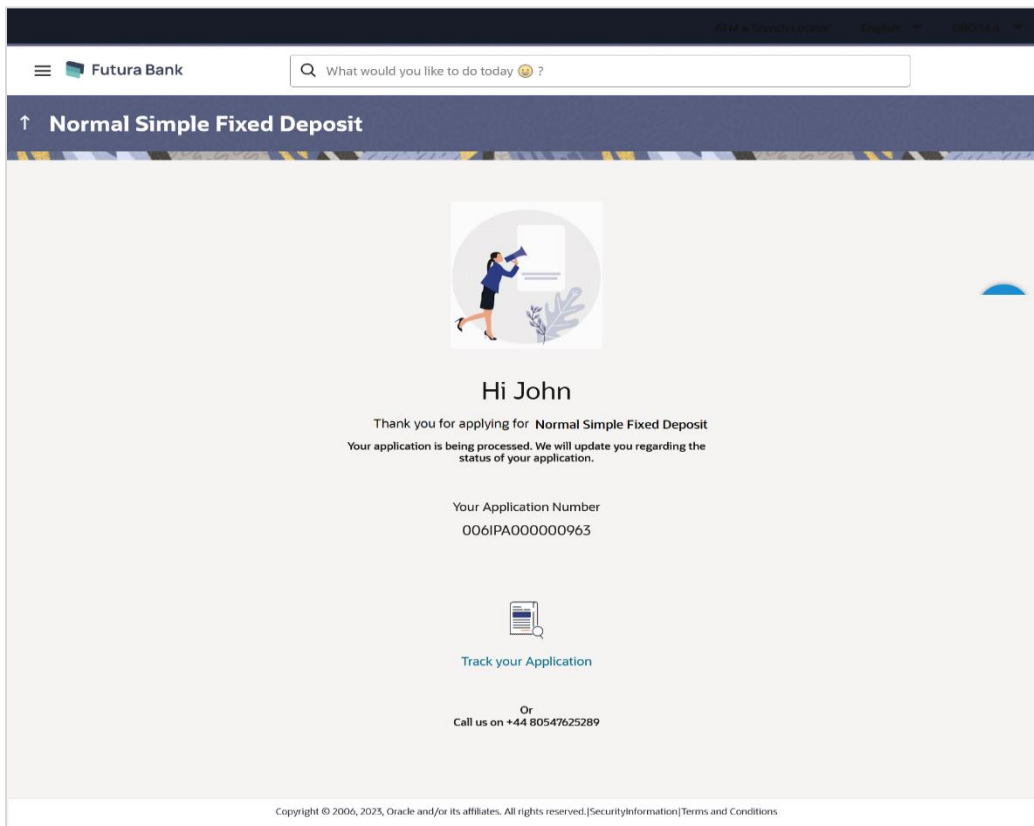
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3.16 Submitted Application - Confirmation

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 Certificate of Deposit account number, generated by the bank. A link to register for online banking will be also provided.

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

Confirmation



62. In case of insta account application processed successfully:

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

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

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

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3.17 **Existing User**

Existing customers will be able to apply for Certificates of Deposits by selecting the option to open a new deposit provided in the menu once the user has logged in to the online banking application.

If an existing customer has selected a Certificates of Deposit product via the product showcase on the bank portal, once he/she logs in by selecting the provided option on the kickoff page, he/she will be navigated to the OBDX servicing screen from which he can open a new deposit.

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FAQ

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

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'An existing customer of the bank' option on the kick off page. Once you have logged in, you can open a new deposit from the screen available within the servicing module.

- 2. Can I add a joint applicant while applying for any of the products?**

No, as of now you can apply only as a single applicant. Adding joint applicants is not supported currently.

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

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

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

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change. Please note that you cannot apply for a certificate of deposit as part of a bundle if you are applying as an existing customer of the bank.

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

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

11. How does National ID verification work?

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

12. How does OCR work?

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

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

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

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