

Retail Originations Credit Cards User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.3.0.0

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**ORACLE®**

Retail Originations Credit Cards 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

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

<b>Sr No.</b>	<b>Transaction Name / Function Name</b>	<b>Oracle FLEXCUBE Core Banking 11.10.0.0.0</b>	<b>Oracle FLEXCUBE Onboarding 14.7.2.0.0</b>	<b>Third Party System</b>
1	Credit Cards Application Submission	×	✓	✓

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## 3. Credit Cards Application

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

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

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

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

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

Existing digital banking customers can simply provide their online banking credentials to log in to the system..

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

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

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**Note:**

- 1) When integrated with OBO as the host, the Credit Card Preferences step will only contain the feature enabling the applicant to apply for add-on cards.
  - 2) OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.
- 

Following are the steps involved in the application submission:

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

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

- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
  1. Liveness Check – Assisted
  2. Liveness Check – Unassisted
  3. (National) ID Verification

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

- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Financial Profile:** In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities. This step will be part of the application form only if you have identified that you are currently employed by selecting the provided option on the disclaimer modal window.
- **Card Preferences:** In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.
- **Review and Submit:** Once you have filled out all the information required in the education loan 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 education loan you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

**How to reach here:**

*Bank Portal page > Product Offerings > Personal > Credit Cards*

*OR*

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

**To apply for a credit card:**

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

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

[Home](#)



### 3.1 Credit Cards – Product Listing

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

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

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

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

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

## Product Categories

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

### Credit Cards

Browse Categories Help me Choose

Rewards (3) All Cards (5) Compare 2

#### MASTER

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

[Learn more](#)

Add to Compare

Apply

#### MaxRewards

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

[Learn more](#)

Add to Compare

Apply

#### VISACB

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

[Learn more](#)

Add to Compare

Apply

#### Apply for multiple business products at once!

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

#### Explore our Products

View other product categories on offer.

- Savings Accounts
- Checking Accounts
- Term Deposits
- Auto Loans
- Personal Loans
- Futura Wallet
- Home Loans
- Education Loans

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Hero Banner</b>	<p>Displays the featured credit cards that the bank wishes to promote.</p> <p>The name of the credit card along with an image and highlighted feature/s are displayed along with the options to apply or view details of the card.</p> <p>Click <b>Apply Now</b> provided on the specific card to apply for the card.</p> <p>Click <b>Learn More</b> provided on the specific card to view additional details of that credit card.</p>
<b>Browse Categories</b>	<p>This tab displays cards grouped into categories so as to enable applicants to easily browse through all the credit card offerings of the bank.</p> <p>Click on an individual category to view the cards offered under that category.</p>
<b>Help me choose</b>	<p>This tab displays filter criteria i.e. the option to filter credit cards based on specific features.</p> <p>Select one or more filter criteria checkboxes and click on <b>Search</b> to view the list of credit cards filtered on the basis of the criteria selected.</p> <p>Click <b>Reset</b> if you wish to reset your filter options.</p>
<b>Modify Filter Criteria</b>	<p>Click on the link to modify the filter criteria. This option appears under the <b>Help me Choose</b> tab once you have defined filter criteria and clicked on <b>Search</b>.</p>
<p>The following information is displayed on each product card under both tabs.</p>	
<b>Product Name &amp; Image</b>	<p>The name of the product along with an image that represents the product is displayed on each card.</p>
<b>Product Description</b>	<p>A short description of the product is displayed on each card.</p>
<b>Features</b>	<p>Features of the product are listed down on each card.</p>
<b>Cross Sell cards</b>	<p>Cross sell cards, by clicking on which you can navigate to the listing page of the selected product are displayed on this page.</p> <p>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.</p>

3. You can apply for a credit card through any of the following methods:
  - a. Click the **Apply Now** provided on any of the featured cards displayed on the hero banner.

**Note:**

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

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

---

OR

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

OR

- c. Click on the **Help me choose** tab. The filter criteria, by way of which, you can filter credit cards based on features is displayed.
  - i. Select one or more feature by selecting the checkbox against the desired feature.
  - ii. Click **Search**.

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

---

**Note:** Click on the **Modify Filter Criteria** link to modify the filter criteria. An overlay layer with the list of filter criteria will be displayed.

Make changes by selecting/deselecting feature checkboxes and click **Apply**. All the credit cards that match the new filter criteria selections will be listed down as cards.

OR

Click **Reset** to clear the selected filter criteria.

---

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

OR

Under the kebab menu –

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

[Home](#)

## 3.2 Credit Cards - Product Details

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

The screenshot shows the 'Product Details' page for the 'MaxRewards' credit card. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below the search bar is a navigation bar with an upward arrow and the text 'Product Details'. The main content area features an illustration of two people looking at a large screen displaying a list of items. To the right of the illustration, the product name 'MaxRewards' is displayed. Below this, a 'Key Highlights' section contains three numbered cards: 1. Annual Fee: Earn PAYBACK Points on your spends except fuel. 2. Value Added Benefits: Min. 15% savings on dining at participating restaurants. 3. Waiver Benefits: Save on 1% fuel surcharge, waived off at petrol pumps. Below the highlights is a 'Product Details' section with an illustration of two people looking at a screen. This section includes 'Eligibility' (Major above the age of 18 years, Tax resident of Country, Applicant should not be a politically exposed person (PEP) or be associated with a PEP) and 'Fees & Charges' (No Joining Fees, No Annual Charges). At the bottom of the page, there are three buttons: 'Apply', 'Download Brochure', and 'Back'. A copyright notice is visible at the very bottom: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

### Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of each product.
<b>Key Highlights</b>	Displays the top three features of the selected product.
<b>Product Details</b>	Displays all the details of the product including features, eligibility and fees and charges.

4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.  
OR  
Click on the **Download Brochure** link to view and download the product brochure.  
OR  
Click **Back** to navigate back to the previous page.  
OR  
Under the kebab menu –
  - Click the **View Other Products** option to navigate to the Product Offerings page.  
OR  
Click the **Track/Complete an application** option to navigate to the Application Tracker.

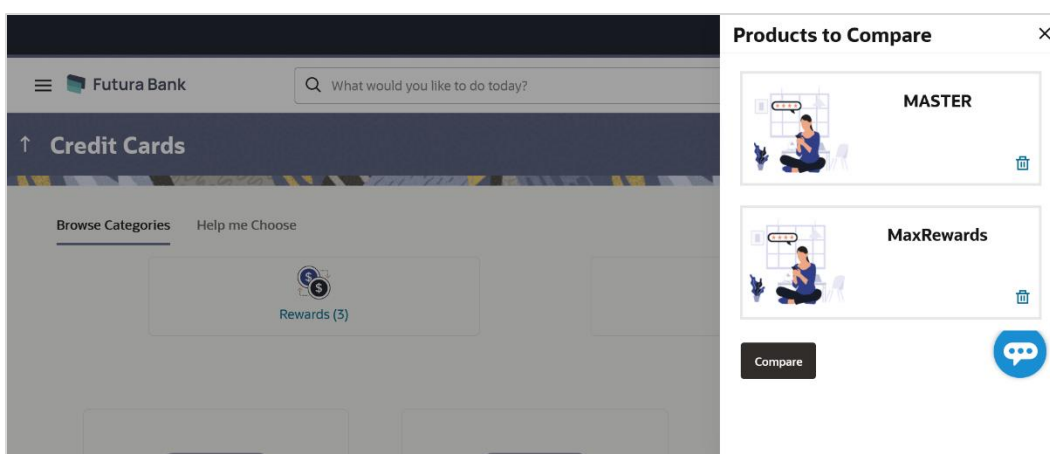
[Home](#)

### 3.3 Credit Cards – Product Comparison


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

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


#### Products to Compare



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

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

OR

Click the  icon to close the overlay layer.

## Compare Products

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

**MASTER**

**MaxRewards**

Eligibility Criteria

Above 18years

Above 18years

Special Features

**Rewards**

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

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

Fees and Bank Charges

**Fee Details**

Annual Fee Waived

Annual Fee Waived

Apply



Apply

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### Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.



Field Name	Description
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	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.
<b>Option to replace a product for comparison</b>	Click the  icon to replace the product with another product for comparison.

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

---

Note:

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

[Home](#)

### 3.4 Kick Off page

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

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

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

#### Kick Off page

#### Field Description

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

- Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product, will be listed.

8. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
9. Select the **I am a Futura Bank online banking customer** option if you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.

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

OR

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

[Home](#)

### 3.5 Mobile Verification

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

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

#### Mobile Verification – Enter Mobile Number

#### Field Description

Field Name	Description
<b>Mobile Number: Country Code</b>	Select the country code applicable to your mobile number.
<b>Mobile Number</b>	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

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

11. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.  
OR  
Click **Back** to navigate back to the previous page.  
OR  
Under the kebab menu –
  - Click the **View Other Products** option to navigate to the Product Offerings page.  
OR  
Click the **Track/Complete an application** option to navigate to the Application Tracker.

### Mobile Verification – Enter OTP

The screenshot displays the 'Enter OTP' page on the Futura Bank mobile application. At the top, there is a search bar with the text 'What would you like to do today?'. Below this is a 'MaxRewards' banner. The main content area features an illustration of a person sitting cross-legged and using a mobile device. Below the illustration, the text reads 'Enter OTP', 'We have sent you an OTP on your mobile number +1 2121111111', and a three-digit input field. At the bottom, there are links for 'Resend' and 'Back'. The footer contains the text 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

### Field Description

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

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

[Home](#)

## 3.6 Personal Information

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

### Personal Information – Basic Details

The screenshot displays the Futura Bank MaxRewards application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a navigation bar with "MaxRewards" and a menu icon. A progress indicator shows four steps: 1. Personal Information (active), 2. Employment Information, 3. Financial Profile, and 4. Card Preferences. The main content area is titled "Personal Information" and includes the instruction "Please take a moment to verify your personal information." Underneath, there are three tabs: "Basic Details" (selected), "Identity", and "Contact". The "Basic Details" section contains several input fields: "Title" (dropdown menu with "Mr." selected), "First Name" (text field with "Smith"), "Middle Name (Optional)" (text field), "Last Name" (text field with "John"), "Date of Birth" (calendar icon and text field with "6/13/95"), "Citizenship" (dropdown menu with "United States"), "Gender" (dropdown menu with "Male"), and "Marital Status" (dropdown menu with "Married"). A "Continue" button is located at the bottom of the form. Below the button, there is a note: "Scan QR-code anytime to continue on mobile."

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Upload documents to prefill this section</b>	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.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.
<b>Basic Details</b>	
<b>Title</b>	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Your first name.
<b>Middle Name</b>	Your middle name, if applicable.
<b>Last Name</b>	Your last name.
<b>Date of Birth</b>	Your date of birth.  The system validates the date of birth to ascertain whether you have attained the age of majority.  The format of the date should be DD/MM/YYYY.
<b>Citizenship</b>	The country of your citizenship.
<b>Gender</b>	The gender with which you identify.  The options are: <ul style="list-style-type: none"> <li>• Male</li> <li>• Female</li> <li>• Other</li> <li>• Do not wish to disclose</li> </ul>
<b>Marital Status</b>	Your marital status.  The options are: <ul style="list-style-type: none"> <li>• Legally Separated</li> <li>• Married</li> <li>• Unmarried</li> <li>• Widow</li> </ul>

**Personal Information – Identity**

The screenshot shows the Futura Bank MaxRewards application interface. At the top, there is a search bar with the text "What would you like to do today?". Below this is a navigation bar with "MaxRewards" and an upward arrow. A progress indicator shows four steps: 1. Personal Information (highlighted), 2. Employment Information, 3. Financial Profile, and 4. Card Preferences. The main content area is titled "Personal Information" and includes a sub-header "Please take a moment to verify your personal information." Below this are three tabs: "Basic Details", "Identity" (selected), and "Contact". The "Identity" tab contains three input fields: "Identification Type" (a dropdown menu with "Driving License" selected), "ID Number" (text input with "x4353"), and "Valid Till (Optional)" (date input with "6/24/26" and a calendar icon). A "Continue" button is located below the fields. At the bottom, there is a QR code and the text "Scan QR-code anytime to continue on mobile." and a copyright notice: "Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions".

## Field Description

Field Name	Description
<b>Identity</b>	
<b>Identification Type</b>	The type of identification that you wish to provide as proof of identity. The options are: <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> </ul>
<b>ID Number</b>	Your identity number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identification document is valid. This field is optional.



## Personal Information – Contact

The screenshot shows the 'Personal Information' section of the Futura Bank MaxRewards application. The page is titled 'Personal Information' and includes a progress indicator with four steps: 1. Personal Information, 2. Employment Information, 3. Financial Profile, and 4. Card Preferences. The current step is 'Contact', which is highlighted. The form contains the following fields and options:

- Home Address:** A text input field with the value '1207, Park Avenue, M G rd, South Block, Los Angeles, Calif' and a search icon.
- Prefer to enter your address line by line?** A link labeled 'Click Here'.
- Is your mailing address the same as above?** Radio buttons for 'Yes' (selected) and 'No'.
- Email Id:** A text input field with the value 'smith, john@example.com'.
- Mobile Number:** A text input field with the value '+91 211111111'.
- Alternate Number (Optional):** A dropdown menu with '+91' and an adjacent text input field.
- Continue:** A dark button at the bottom of the form.

At the bottom of the page, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security|Information] Terms and Conditions'.

### Field Description

Field Name	Description
<b>Contact</b>	
<b>Home Address</b>	Enter your 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 line.

Field Name	Description
<b>House/Unit Number</b>	Your house or flat number.
<b>Building Name</b>	Enter the building name of your home address.
<b>Street</b>	Specify the street address of your home address.
<b>Locality</b>	Specify the locality in which your home address is located.
<b>Zip Code</b>	Enter the zip code of your home address.
<b>City</b>	The city in which your home address is located.
<b>State</b>	The state in which your home address is located.
<b>Country</b>	The country in which your home address is located.
<b>Is your mailing address the same as above?</b>	<p>Identify if your mailing address is the same as the home address entered.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Mailing Address</b>	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. This option will appear only if you have selected option <b>No</b> under the <b>Is your mailing address the same as above?</b> field.
<b>Mailing Address</b>	
<b>Mailing Address Overlay</b>	
This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Mailing Address</b> field. On this overlay, you can enter your mailing address line by line.	
<b>House/Unit Number</b>	The house or flat number of your mailing address.
<b>Building Name</b>	Enter the building name of your mailing address.
<b>Street</b>	Specify the street address of your mailing address.
<b>Locality</b>	Specify the locality in which your mailing address is located.
<b>Zip Code</b>	Enter the zip code of your mailing address.
<b>City</b>	The city in which your mailing address is located.

Field Name	Description
<b>State</b>	The state in which your mailing address is located.
<b>Country</b>	The country in which your mailing address is located.
<b>Email ID</b>	Your email ID.
<b>Mobile Number</b>	Displays the mobile number that you had entered on the mobile verification page.
<b>Alternate Number</b>	Enter an alternate number through which the bank can contact you. This field is optional.

13. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

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

- a. From the **Title** list, select the title that applies to you.
- b. In the **First Name** field, enter your first name.
- c. In the **Middle Name** field, enter your middle name, if applicable.
- d. In the **Last Name** field, enter your last name.
- e. From the **Date of Birth** date picker, select your date of birth of yours.
- f. From the **Citizenship** list, select the country of which the applicant is a citizen.
- g. From the **Gender** list, select your gender.
- h. From the **Martial Status** list, select your marital status.

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

16. In the **Identity** sub section;

- a. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
- b. In the **ID Number** field, enter the identity number of the proof of identity selected.
- c. From the **Valid till** date picker, select the date till which the identification document is valid, if required.

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 flat 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. From the **Country** field, select the country in which your home address is located.
  - v. In the **City** field, specify the city in which your home address is located.
  - vi. From the **State** field, select the state in which your home address is located.
  - vii. In the **Locality** field, enter the locality in which your home address is located.
  - viii. In the **Zip Code** field, enter the zip code of your home address.
  - ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
- b. In the **Is your mailing address the same as above?** field, select the option of choice;
- c. 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 flat 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.
  - i. From the **Country** field, select the country in which your mailing address is located.
  - ii. In the **City** field, enter the name of the city in which your mailing address is located.
  - iii. From the **State** field, select the name of the state in which your mailing address is located.
  - iv. In the **Locality** field, enter the locality in which your mailing address is located.
  - v. In the **Zip Code** field, enter the zip code of your mailing address.
  - vi.
  - vii. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.
- d. If you select **Yes**, your home address will be considered as your mailing address.
19. In the **Email ID** field, enter your email ID.
20. In the **Alternate Number** field, enter an alternate phone number by which the bank will be able to contact you.

Click **Continue** to proceed to the next step in the application.

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

[Home](#)

## 3.7 Employment Information

You can provide your employment details in this step. This step will be part of the application form only if you had selected the **Yes** option under the field **Are you currently employed?** on the disclaimer modal window.

You can provide your employment details in this step.

### Employment Information

The screenshot shows the 'Employment Information' section of the Futura Bank MaxRewards application. At the top, there is a search bar and a progress indicator with four steps: 1. Personal Information (completed), 2. Employment Information (current step), 3. Financial Profile, and 4. Card Preferences. Below the progress indicator, there is a link to 'Upload supporting documents to prefill this section. View list of supporting documents'. The main heading is 'Employment Information' with a sub-heading 'Please take a moment to verify your personal information.' The form contains several fields: 'Occupation' (Salaried), 'Employment Status' (Full Time), 'Company/Employer Name' (OFSS), 'Employment Start Date' (5/11/20), and 'Organization Category' (Private Limited). There are also radio buttons for 'Organization Operations' (Domestic selected, Global). At the bottom, there is a link to 'Add Another Employment Record', 'Continue' and 'Back' buttons, and a QR code prompt.

### Field Description

Field Name	Description
<b>Upload documents to prefill this section</b>	Click this link to upload supporting documents to prefill the section.

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

21. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.

#### Field Description

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

#### Primary Employment

<b>Occupation</b>	The occupation of the applicant. The options are: <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed/Professional</li> </ul>
-------------------	---

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

<b>Employment Status</b>	The status of your employment. The options are: <ul style="list-style-type: none"> <li>• Full Time</li> <li>• Part Time</li> <li>• Contract</li> <li>• Professional</li> <li>• Lawyer</li> <li>• Proprietor</li> <li>• Self Employed</li> <li>• Business</li> <li>• Agriculturist</li> <li>• Govt. Employee</li> <li>• Professional</li> <li>• Others</li> </ul>
--------------------------	---

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

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

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



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

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


22. 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.

---

23. Click **Continue** to proceed to the next step in the application.

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

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## 3.8 Financial Profile

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

### Financial Profile – Income & Expenses

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### Field Description

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

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

## Income & Expenses

### Field Description

Field Name	Description
<b>Income</b>	
<b>Income Mode</b>	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.
<b>Income Amount</b>	Specify the amount of income earned on a monthly basis against the selected income mode.
<b>Add another Income Source</b>	The option to add another income record. The applicant can select this option to add multiple income records.
<b>Expenses</b>	
<b>Expense Type</b>	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.
<b>Expense Amount</b>	Specify the amount of expenditure incurred on a monthly basis against the type selected.
<b>Add another Expense</b>	The option to add another expense record. The applicant can select this option to add multiple expense records.

25. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
26. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
27. Click on the **Add another Income Source** link to add another income record.
28. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
29. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
30. Click on the **Add another Expense** link to add another expense record.

## Financial Profile – Assets & Liabilities

Futura Bank

What would you like to do today?

↑ MaxRewards

Personal Information   Employment Information   **Financial Profile**   Card Preferences

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

### Financial Profile

Please update your financial information

Income & Expenses   **Assets & Liabilities**

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

#### Assets

Do you want to add your asset information?

Yes    No

Add assets from the given options

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

+ Add another Asset

#### Liabilities

Do you want to add your liability information?

Yes    No

Add liability from the given options

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

+ Add another Liability

**Continue**   Back

Scan QR-code anytime to continue on mobile.

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**Field Description**

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

31. 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.

32. 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.

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

OR

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

OR

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

OR

Under the kebab menu –

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

OR

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

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## 3.9 Card Preferences

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

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

### Card Preferences

The screenshot shows the 'Card Preferences' step in a Futura Bank application. The progress bar at the top indicates that 'Personal Information', 'Employment Information', and 'Financial Profile' are completed, while 'Card Preferences' is the current step. The form includes sections for international usage, balance transfers, add-on cards, and authorized user information.

**Card Preferences**  
Choose from our range of features to create a card that suits your needs best.

Features available on your card

Will you be using this card internationally?  
 Yes  No

Transfer balances to new card?  
 Yes  No

**Balance Transfers**

Issued By: Balance to be transferred: 12000  
Required

Transfer another balance (1 of 3)

Apply for Add-On Cards?  
 Yes  No

**Authorized User Information**

Save time by uploading the Authorized User's ID to prefill information.

We support PDF, PNG, JPG and JPEG formats in sizes up to 10MB.

Title: Mr. First Name: Tim  
 Middle Name (Optional):  
 Last Name: John  
 Relationship with primary card holder: Child  
 Date of Birth: 5/8/00  
 Identification Type: Driving License  
 ID Number: XXXX4554

**Mobile Number**  
 +1 2121111111

Email ID: tm.john@example.com

Address same as primary applicant's Home Address?  
 Yes  No

Add another card (1 of 3)

Scan QR-code anytime to continue on mobile.

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**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>Features available on your card</b>	
<b>Will you be using this card internationally?</b>	<p>The facility to specify if the credit card should be enabled for international usage or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Transfer balances to new card?</b>	<p>The facility to specify whether the balances of other credit cards are to be transferred to this card or not.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Balance Transfer Details</b>	
Below following fields will be displayed if you select <b>Yes</b> option in the <b>Transfer balances to new card?</b> field.	
<b>Issued By</b>	The issuer of the card from which balance is to be transferred.
<b>Balance to be transferred</b>	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
<b>Transfer another balance</b>	<p>Click on the link to transfer another balance.</p> <p>The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.</p>
<b>Apply for Add-On Cards?</b>	<p>The facility to apply for add-on cards.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Add-On Card Holder Information</b>	
The following fields will be displayed if you select the option <b>Yes</b> in the <b>Apply for Add-On Cards?</b> field.	

<b>Field Name</b>	<b>Description</b>
<b>Upload</b>	<p>The option to upload the add-on card holder's ID proof so as to have his/her information pre-populated based on the ID document.</p> <hr/> <p>Note:</p> <p>1) The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG.</p> <p>2) The maximum size allowed per document can be configured by the bank.</p> <hr/>
<b>Title</b>	The salutation/title applicable to the add-on card holder. Examples of salutation are Mr., Mrs., Dr. etc.
<b>Last Name</b>	The Add-On card holder's last name.
<b>First Name</b>	The Add-On card holder's first name.
<b>Middle Name</b>	The Add-On card holder's middle name, if applicable.
<b>Relationship with primary card holder</b>	<p>The Add-On card holder's relationship with you.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Spouse</li> <li>• Mother</li> <li>• Father</li> <li>• Brother</li> <li>• Sister</li> <li>• Son</li> <li>• Daughter</li> </ul>
<b>Date of Birth</b>	<p>The date of birth of the add-on card holder.</p> <p>The format of the date should be DD/MM/YYYY.</p>
<b>Identification Type</b>	<p>The type of identification that can serve as the add-on card holder's proof of identity.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Passport</li> <li>• Driving License</li> <li>• SSN</li> <li>• PAN Card</li> <li>• Aadhar Card</li> </ul>

Field Name	Description
<b>ID Number</b>	The Add-On card holder's identity number specific to the identification type selected under the <b>Identification Type</b> field.
<b>Mobile Number</b>	The Add-On card holder's mobile number.
<b>Email ID</b>	The Add-On card holder's email ID.
<b>Address same as primary applicant's?</b>	Identify if Add-On card holder's mailing address is the same as your address. The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul>
<b>Add-On card holder's Address</b>	Enter Add-On card holder's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
<b>Address Overlay</b>	
This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Add-On card holder's Address</b> field. On this overlay, you can enter Add-On card holder's address line by line.	
<b>House/Unit Number</b>	The house number of the add-on card holder.
<b>Building Name</b>	The building name of the add-on card holder.
<b>Street</b>	The street in which the add-on card holder's address is located.
<b>Locality</b>	The locality in which the add-on card holder's address is located.
<b>Zip Code</b>	The zip code of the add-on card holder's address.
<b>City</b>	The city in which the add-on card holder's address is located.
<b>State</b>	The state in which the add-on card holder's address is located.
<b>Country</b>	The country in which the add-on card holder's address is located.
<b>Add another card</b>	Click on the link to add more add-on cards. You can add maximum 3 add-on cards.

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

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

- a. If you select the option **Yes**;
  - i. From the **Issued By** list, select the name of the institution that issued the card.
  - ii. In the **Balance to be transferred** field, enter the amount to be transferred.
36. In the **Apply for Add-On Cards?** field, select the option if you wish to apply for an Add-On card.
  - a. If you select the option **Yes**;
    - i. From the **Title** list, select the title that applies to add-on card holder.
    - ii. In the **Last Name** field, enter the add-on card holder's last name.
    - iii. In the **First Name** field, enter the add-on card holder's first name.
    - iv. In the **Middle Name** field, enter the add-on card holder's middle name, if applicable.
    - v. From the **Relationship with primary card holder** list, select the relationship that the add-on card holder has with you.
    - vi. From the **Date of Birth** date picker, select the add-on card holder's date of birth.
    - vii. From the **Identification Type** list, select the document that will serve as identification proof of the add-on card holder.
    - viii. In the **ID Number** field, enter the identity number specific to the identification document type selected under the **Identification Type** list.
    - ix. In the **Email ID** field, enter the add-on card holder's email ID.
    - x. In the **Mobile Number** field, enter the add-on card holder's mobile number.
    - xi. In the **Address same as primary applicant's?** field, select the option of choice;
      1. If you select the option **No**;
        - i. In the provided field, enter your add-on card holder's address.

OR

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

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

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

- ix. In the **Country** field, enter the name of the country in which the add-on card holder's address is located.
  - x. Click **Add** to add the address details. The **Card Preference** page displays the add-on card holder's address.
2. If you select the option **Yes**, it will be considered that the add-on card holder's address is the same as yours.

---

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

---

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 card preferences is optional for the product for which the application is being made. The next step in the application will be displayed.

OR

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

OR

Under the kebab menu –

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

OR

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

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## 3.10 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 displays the 'Your Application Summary' page on the Futura Bank website. The page is titled 'MaxRewards' and shows the following information:

Personal Information	
<b>Basic Details</b>	
Name	Mr. Tim Cook
Marital Status	Married
Gender	Male
Citizenship	India
Date Of Birth	6/1/05
<b>Identity</b>	
Identification Type	Driving License
ID Number	xx2533
Valid Till	--
<b>Contact</b>	
Permanent Address	1,T,High,Street,Pune,Maharashtra,India,411021
Mailing Address	1,T,High,Street,Pune,Maharashtra,India,411021
Mailing Address Current Location	INDIA
Email ID	tim@gmail.com
Mobile Number	+91-8888888888
Additional Number	--

tim@gmail.com  
 Mobile Number  
 +91-8888888888  
 Additional Number  
 --

**Employment Information**

Primary Employment

Occupation  
 Salaried

Employment Status  
 Full Time

Company/Employer Name  
 OFSS

Organization Category  
 Government

Organization Operations  
 Global

Employment/Business Start Date  
 6/1/23

**Financial Profile**

Income Information  
 Income earned per month:  
 Salary  
 GBP 10,000.00

Expense Information  
 Expenditure incurred per month:  
 Loan Payments  
 GBP 2,000.00

**Card Preferences**

International Usage  
 Yes

Balance Transfers  
 No


Add on card holder  
 No

**Confirm** **Back**

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38. 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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## 3.11 Terms of Service

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

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


### Terms of Service

The screenshot displays the 'Terms of Service' page for Futura Bank's MaxRewards program. At the top, there is a search bar and a 'MaxRewards' header. The main content area is titled 'Terms of Service' and includes a prompt to read the information carefully. Under the 'Terms and Conditions' section, three checkboxes are checked, indicating agreement to the Loan Account Agreement, Privacy Notice, and Electronic Signature Card. Below this, the 'Signature (Optional)' section offers two options: 'Draw Signature' (which is selected) and 'Upload Signature'. A signature 'Smith' is visible in a dashed box, with a 'Clear Signature' link underneath. At the bottom of the form are 'Confirm' and 'Back' buttons.

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

---

Note:

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

OR

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

---

Note:

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

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

OR

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

OR

Under the kebab menu –

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

OR

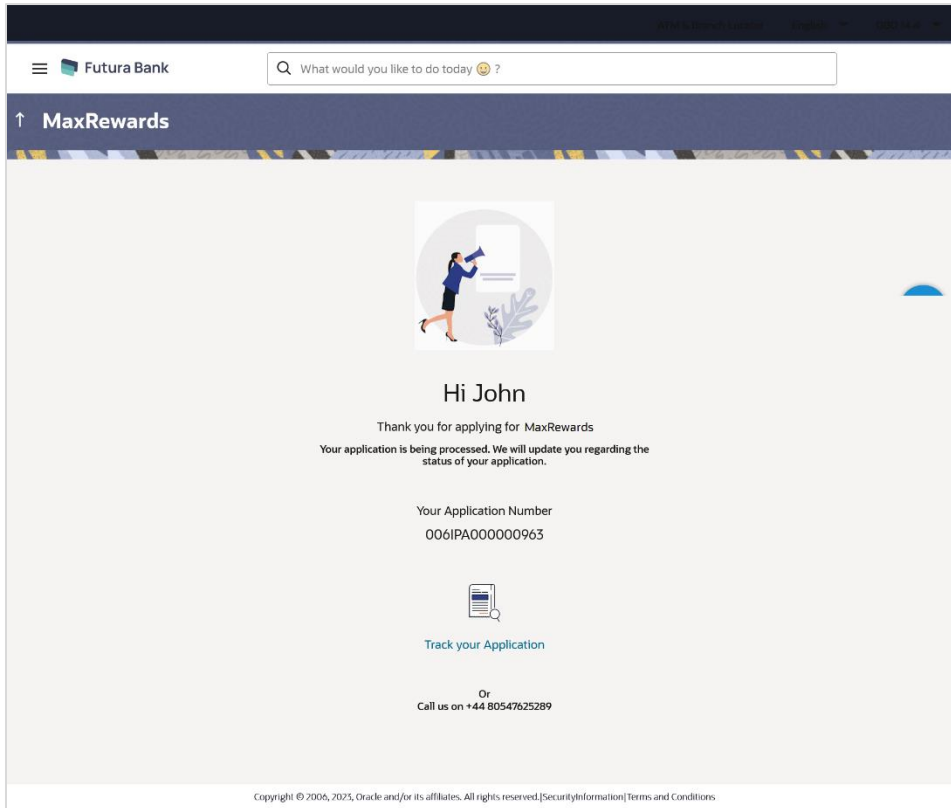
Click the **Continue on Mobile** option to continue the application on a mobile device.

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## 3.12 Submitted Application - Confirmation

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

### Success Message



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

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### 3.13 Existing User

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

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

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

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

1. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
2. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Credit Preferences** – In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers. If the host is OBO, the only preference enabled will be the option to apply for add-on cards.
4. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected.
5. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

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## **FAQ**

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

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

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

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

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

Yes, bank 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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