

Retail Originations Auto Loans User Manual  
Oracle Banking Digital Experience  
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Retail Originations Auto Loans User Manual

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# 1. Preface

## 1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

## 1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

## 1.3 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>.

### **Access to Oracle Support**

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## 1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## 1.6 Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|------------|---------|
|------------|---------|

|                 |                                                                                                                                        |
|-----------------|----------------------------------------------------------------------------------------------------------------------------------------|
| <b>boldface</b> | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.         |
| <i>Italic</i>   | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.                          |
| monospace       | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

## 1.7 Screenshot Disclaimer

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.

## 1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

| Abbreviation | Description                       |
|--------------|-----------------------------------|
| <b>OBDX</b>  | Oracle Banking Digital Experience |

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## 2. Auto Loan Application

An auto or vehicle loan is a secured personal loan taken to purchase a new or used vehicle. In an auto loan, the vehicle being purchased is considered as the collateral on the loan.

The auto loan application has been built so as to capture details of the vehicle for which the loan is being applied, specific loan requirements as well as basic personal, employment and financial information of the applicant.

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.

---

Note: 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.
- **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 – Selfie Capture
  2. (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**

- **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.
- **Loan Requirements:** In this section you are required to specify information about the vehicle for the purchase of which you are seeking a loan. Additionally, you will also need to provide information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment:** In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is mandatory for the product selected.
- **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.
- **Review and Submit:** Once you have filled out all the information required in the auto 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 auto 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 > Retail Products > Personal > Auto Loan*  
*OR*  
*toggle menu > Menu > Product Offerings > Personal > Auto Loan*

**To apply for an auto loan:**

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

A screen containing the auto loan products available for online application will be displayed.

## 2.1 Auto Loans – Product Listing

This page is displayed once you select the Auto Loans category on the bank portal. All the auto loan 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.

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 Categories

The screenshot displays the 'Auto Loans' section of the Futura Bank website. At the top, there is a navigation bar with the Futura Bank logo and a search bar. Below this, a header for 'Auto Loans' is visible. The main content area features two product cards: 'Luxury Car Loan' and 'Premier Vehicle Loan'. Each card includes an image, a title, a description, a list of bullet points, a 'Learn more' link, an 'Add to Compare' checkbox, and an 'Apply' button. To the right of these cards, there is a promotional banner for business products and a grid of links to other product categories like Savings Accounts, Checking Accounts, Term Deposit, Credit Cards, Home Loans, Personal Loans, Futura Wallet, and Education Loans. The footer contains copyright information.

**Auto Loans**  
Apply for your dream car today. Drive away tomorrow.

**Luxury Car Loan**  
Looking to buy a new car to help you family move around at ease? We are here to help you buy your new car, with...

- Maximum finance on the on-road price of your dream car.
- Comfortable repayment with EMI up to 7 years
- Attractive Interest Rates based on your eligibility and credit history.

[Learn more](#)

☒ Add to Compare

[Apply](#)

**Premier Vehicle Loan**  
Looking to buy a new car to help you family move around at ease? We are here to help you buy your new car, with...

- Maximum finance on the on-road price of your dream car.
- Attractive Interest Rates based on your eligibility and credit history.

[Learn more](#)

☒ Add to Compare

[Apply](#)

**Apply for multiple business products at once!** [Compare 2](#)  
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 Deposit](#)
- [Credit Cards](#)
- [Home Loans](#)
- [Personal Loans](#)
- [Futura Wallet](#)
- [Education Loans](#)

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## Field Description

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

3. Identify the product for which you want to make an application and click **Apply** provided on the specific card.  
OR  
Click **Add to Compare** against any (up to three) products to compare them with each other.  
OR  
Click the **Learn more** link displayed on any product card to view additional details of that product.  
  
OR  
Under the kebab menu –
  - Click the **View Other Products** option to navigate to the Product Offerings page.  
OR  
Click the **Track/Complete an application** option to navigate to the Application Tracker.

## 2.2 Auto Loans – Product Details

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

### Product Details

ATM & Branch Locator

Back

080144

Futura Bank

What would you like to do today ?

Product Details



### Luxury Car Loan

Looking to buy a new car to help you family move around at ease? We are here to help you buy your new car, with utmost transparency and simplified loan processing/documentation

Key Highlights

1

**Loan Amount**  
Maximum finance on the on-road price of your dream car.

2

**Repayment**  
Comfortable repayment with EMI up to 7 years

3

**Interest Rate**  
Attractive Interest Rates based on your eligibility and credit history.

Product Details



**Features**

**Loan Amount**  
Maximum finance on the on-road price of your dream car.

**Repayment**  
Comfortable repayment with EMI up to 7 years

**Interest Rate**  
Attractive Interest Rates based on your eligibility and credit history.

**Doorstep Banking**  
Doorstep assistance from our professional relationship manager who will service you throughout the loan-processing period

**Documentation**  
Simplified documentation

**Eligibility**

- Minimum 18 years and Maximum at time of loan maturity 58 years or retirement age, whichever is earlier
- Minimum monthly take home income of INR 10000
- Salaried/Self-employed professionals/Self-employed non-professionals

**Fees & Charges**

- Competitive interest rates upto 30%
- 2% of the loan amount plus taxes as applicable. Documentation charges on actual

Apply

Download Brochure

Back

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ORACLE®

## 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. |

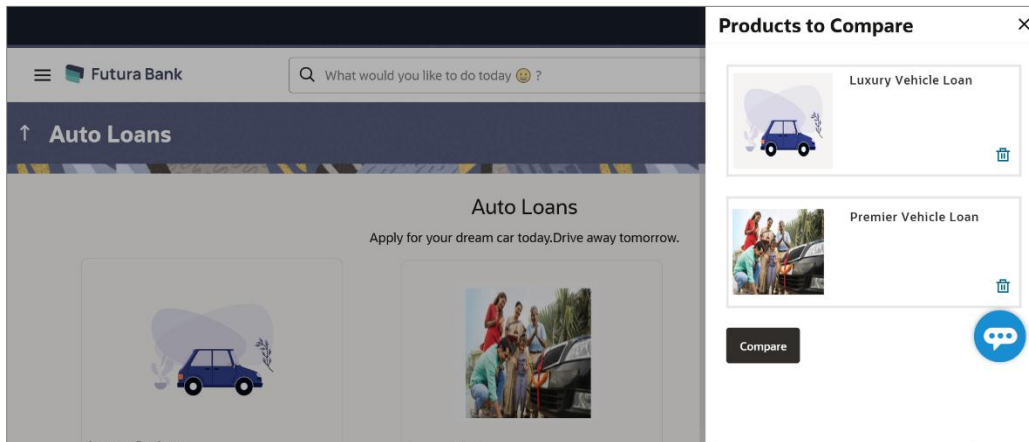
4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.  
OR  
Click on the **Download Brochure** link to view and download the product brochure.  
OR  
Click **Back** to navigate back to the previous page.  
OR  
Under the kebab menu –
  - Click the **View Other Products**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

## 2.3 Auto Loans – Product Comparison

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

The **Compare Products** page will list down the product features, fees and charges for easy comparison. 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  icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.

OR

Click  icon to close the overlay layer.

## Compare Products

ATM/Branch
English
RPM 14.4 OBDXBU18

futura bank

Compare Products

### Compare Products

Compare and choose a product which suits you best.

**Luxury Car Loan**

**Xpress Vehicle Loan**

#### Eligibility Criteria

|                                                                                                                                        |                                                                                        |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| Applicant should be minimum 21 years of age.<br>Minimum monthly take home income of GBP 8000<br>Minimum employment stability of 1 year | Minimum employment stability of 1 year<br>Minimum monthly take home income of GBP 8000 |
|----------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|

#### Special Features

| Insurance                                                        |                                                                  |
|------------------------------------------------------------------|------------------------------------------------------------------|
| Free Personal accident insurance upto GBP100,000 for individuals | Free Personal accident insurance upto GBP100,000 for individuals |
| Funding                                                          |                                                                  |
| Funding upto 100% of ex-showroom price                           | Funding upto 100% of ex-showroom price                           |
| Repayment                                                        |                                                                  |
| Flexible repayment starting from 12 months to 84 months          | -                                                                |

#### Fees and Bank Charges

| Pre-Closure                                           |                                                       |
|-------------------------------------------------------|-------------------------------------------------------|
| No Pre-closure charges after 1 year                   | -                                                     |
| Processing Fee                                        |                                                       |
| 0.5% of the loan amount or GBP 500 whichever is lower | 0.5% of the loan amount or GBP 500 whichever is lower |
| <a href="#">Apply</a>                                 | <a href="#">Apply</a>                                 |

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SecurityInformation
Terms and Conditions

## Field Description

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

The following fields appear as parameters for comparison under each product.

|                                 |                                                    |
|---------------------------------|----------------------------------------------------|
| <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. |
|----------------------------|------------------------------------------|

| Field Name                                                 | Description                                                                                                                                                                                                                |
|------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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.                                                                                                                                                                                      |
| <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.
-

## 2.4 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. In this case you will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

### Kick Off Page

The screenshot shows the 'Ready to Apply?' page for a 'Luxury Car Loan' on the Futura Bank website. The page has a dark blue header with the Futura Bank logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'RPM 14.4 OBDXBU18'. Below the header, the page title 'Luxury Car Loan' is displayed. The main content area is white and contains the following text: 'Ready to Apply?', 'Please check the following eligibility criteria before you begin.', and a section titled 'Check Your Eligibility' with two bullet points: 'I am a legal adult in my state and country of residence.' and '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.' There is a 'Read more' link below the bullet points. Below this, there is a checkbox labeled 'I am a Futura Bank online banking customer' with the subtext 'Login for a faster application experience'. At the bottom of the form is an 'Apply Now' button. The footer contains the copyright notice: 'Copyright © 2000, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

### Field Description

| Field Name                                 | Description                                                              |
|--------------------------------------------|--------------------------------------------------------------------------|
| I am a Futura Bank online banking customer | 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

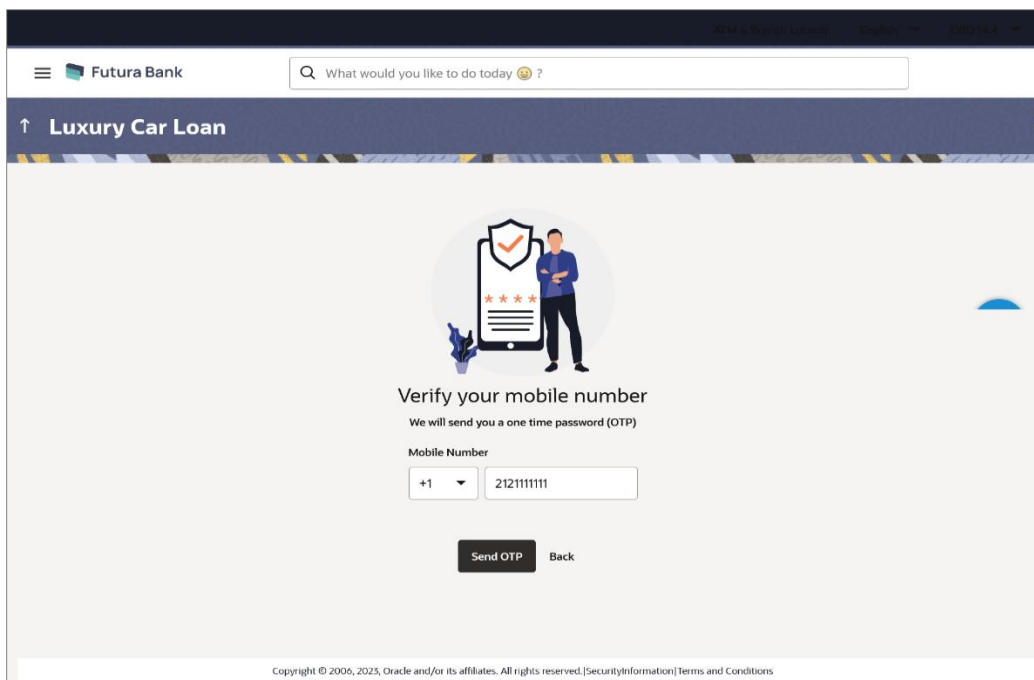
If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank, simply select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option. The **Mobile Verification** page will be loaded. .

## 2.5 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



The screenshot shows the Futura Bank mobile application interface. At the top, there is a navigation bar with the Futura Bank logo and a search bar. Below the navigation bar, a banner for 'Luxury Car Loan' is displayed. The main content area features an illustration of a person standing next to a smartphone displaying a checkmark and stars. Below the illustration, the text 'Verify your mobile number' is followed by 'We will send you a one time password (OTP)'. There is a 'Mobile Number' section with a dropdown menu for the country code (currently set to '+1') and a text input field for the mobile number (currently containing '2121111111'). Below these fields are two buttons: 'Send OTP' and 'Back'. At the bottom of the screen, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

### 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' interface of the Futura Bank mobile application. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below this is a header for 'Luxury Car Loan'. The main content area features an illustration of a person with a speech bubble containing three stars. Below the illustration, the text reads 'Enter OTP', 'We have sent you an OTP on your mobile number +1 2121111111', and a four-digit input field. At the bottom, there are links for 'Resend' and 'Back'. 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                                                                       |
|------------|-----------------------------------------------------------------------------------|
| OTP        | Specify the OTP send on the mobile number you had specified on the previous page. |

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

## 2.6 Financial Profile

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

### Financial Profile – Income & Expenses

#### Field Description

| Field Name                               | Description                                                                                   |
|------------------------------------------|-----------------------------------------------------------------------------------------------|
| Upload documents to prefill this section | 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. |

14. Click on the **Upload documents to prefill this section** option 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.                                                                 |

15. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
16. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
17. Click on the **Add another Income Source** link to add another income record.
18. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
19. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
20. Click on the **Add another Expense** link to add another expense record.

## Financial Profile – Assets & Liabilities

## Field Description

| Field Name                                            | Description                                                                                                                                                         |
|-------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Do you want to add your asset information?</b>     | Specify whether asset information is to be provided or not.<br>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.<br>The options are: <ul style="list-style-type: none"> <li>Yes</li> <li>No</li> </ul> |

If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.

**Liability Type** Specify the type of liability you wish to define.

**Liability Value** The value of the liability selected.

**Add another Liability** The option to add another liability record.

---

21. 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.

22. 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.

23. 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.

## 2.7 Loan Requirements

In this step, you are required to provide information pertaining to the vehicle for the purchase of which you are applying for the loan as well as information about the loan.

In terms of loan information, in addition to the loan term, you will also be required to define the estimated value of the vehicle, and whether you wish to make any down payment or not which will enable the system to identify the expected loan amount.

### Loan Requirements

The screenshot shows the 'Luxury Car Loan' application process on the Futura Bank website. The 'Auto Loan Requirements' step is highlighted in the progress bar. The form includes the following fields and sections:

- Loan Details**
  - Loan Purpose: Motor Vehicle New (dropdown)
  - Estimated Value of the Vehicle
    - Currency: USD (dropdown)
    - Amount: (input field, marked as Required)
  - Down Payment Amount: (input field)
- Loan Term**
  - Years: 0 (input field)
  - Months: 0 (input field)
- Term Note:** Term for this loan must be within the range of 3 Months to 240 Months.
- Loan Amount:** \$0.00
- Loan Amount Note:** Loan Amount must be within the range of \$1,000.00 to \$999,999,999.00
- Interest Rate Type:** Fixed (selected), Floating (button)
- Please Note:** The final interest rate may vary depending on additional factors such as your financial and employment details.
- Buttons:** Continue, Back
- Footer:** Scan QR-code anytime to continue on mobile.

### Field Description

| Field Name          | Description                                                                                                                                               |
|---------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Loan Details</b> |                                                                                                                                                           |
| Loan Purpose        | The purpose for which the loan is being availed.<br><div>Note: Depending on the maintenance in OBO, this field can be a dropdown or an input field.</div> |

| Field Name                            | Description                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Estimated Value of the Vehicle</b> | The estimated market value of the vehicle.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Down payment Amount</b>            | The amount, if at all, you wish to make in payment towards the purchase of the vehicle.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Loan Term</b>                      | <p>The tenure of the loan in terms of years, months, and days.</p> <hr/> <p>Note:<br/>           1) The loan term must be within the minimum and maximum allowed range defined at the product level.<br/>           2) The loan term's duration depends on the product's maintenance in OBO.</p> <hr/>                                                                                                                                                                                                                                                                                                  |
| <b>Loan Amount</b>                    | <p>Displays the loan amount based on the estimated value and down payment values provided by you.</p> <hr/> <p>Note: The loan amount, as derived on the basis of the estimated value and down payment value entered, must be within the minimum and maximum allowed range defined at the product level.</p> <hr/>                                                                                                                                                                                                                                                                                       |
| <b>Interest Rate Type</b>             | <p>The type of interest rate to be applied on the loan i.e. fixed or floating.<br/>           The options are:</p> <ul style="list-style-type: none"> <li>• Fixed – The rate of interest will be fixed if this option is selected.</li> <li>• Floating – If this option is selected the interest rate applicable on the loan will vary over time.</li> </ul> <hr/> <p>Note: In the event that a single type of interest rate is defined for the loan product, this field will be designated as read-only, and the corresponding applicable interest rate type will be presented alongside it.</p> <hr/> |

24. From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a dropdown. If the field is an input field, enter the purpose of the loan.
25. In the **Estimated Value of the Vehicle** field, enter the estimated market value of the vehicle along with the currency.
26. In the **Down Payment Amount** field, enter the amount that you are willing and able to pay towards the purchase of the vehicle.
27. In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
28. From the **Interest Rate Type** dropdown menu, select the type of interest rate to be applied to your loan.
29. Select the **View Repayment Schedule** option to view the loan repayment schedule in a detailed tabular form.

## Loan Repayment Schedule

| Due Date  | Installment Amount | Interest | Principal |
|-----------|--------------------|----------|-----------|
| 4/30/2020 | \$548.55           | \$67.47  | \$281.08  |
| 5/30/2020 | \$548.55           | \$65.79  | \$284.76  |
| 6/30/2020 | \$548.55           | \$64.35  | \$284.20  |

30. 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.

## 2.8 Disbursement & Repayment

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

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

## Disbursement

## Field Description

| Field Name                                             | Description                                                                                                                                                                                              |
|--------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Capture Later</b>                                   | The option to capture disbursement account details at a later date.<br><br>Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present. |
| <b>Loan Amount to be credited in account held with</b> |                                                                                                                                                                                                          |
| <b>Account Name</b>                                    | The name of the account holder.                                                                                                                                                                          |
| <b>Account Number</b>                                  | The account number in which the loan is to be disbursed.                                                                                                                                                 |
| <b>Confirm Account Number</b>                          | Re-enter the account number to confirm the same.                                                                                                                                                         |
| <b>BIC Code</b>                                        | The BIC code through which the transfer is to be made.                                                                                                                                                   |
| <b>Verify</b>                                          | Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.                                                                                                         |

| Field Name                                                                                                                                     | Description                                                                                                 |
|------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------|
| <b>Lookup BIC Code</b>                                                                                                                         |                                                                                                             |
| The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the <b>Lookup BIC Code</b> link is selected. |                                                                                                             |
| <b>BIC Code</b>                                                                                                                                | The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made. |
| <b>Bank Name</b>                                                                                                                               | The facility to search for the BIC code based on the bank name.                                             |
| <b>City</b>                                                                                                                                    | The facility to search for the BIC code based on the city name.                                             |
| <b>Search Results</b>                                                                                                                          | Based on search criteria or Bank Code (BIC), fetch bank details.                                            |
| <b>Bank Name</b>                                                                                                                               | The name of the bank in which the account is held.                                                          |
| <b>City</b>                                                                                                                                    | The city in which the bank is located.                                                                      |
| <b>State</b>                                                                                                                                   | The state in which the bank is located.                                                                     |

## Repayment Details

The screenshot shows the 'Luxury Car Loan' application interface. At the top, there's a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this, a progress bar indicates the current step is 'Disbursement & Repayment' (Step 4), with previous steps 'Financial Profile', 'Auto Loan Requirements', 'Personal Information', and 'Employment Information' completed. The main heading is 'Disbursement & Repayment' with the instruction 'Specify account information.' Below this, there are two tabs: 'Disbursement' and 'Repayment' (selected). Under the 'Repayment' tab, there's a 'Capture Later' toggle switch. A question 'Same as disbursement account details?' has radio buttons for 'Yes' and 'No' (selected). The form contains four required text input fields: 'Account Name', 'Account Number', 'Confirm Account Number', and 'BIC Code'. A 'Verify' button is next to the BIC Code field. Below the BIC Code field is a link 'Lookup BIC Code'. At the bottom, there are 'Continue', 'Back', and 'Skip this Step' buttons. A footer note says 'Scan QR code anytime to continue on mobile.'

## Field Description

| Field Name                                                                                                                                                                                    | Description                                                                                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Capture Later</b>                                                                                                                                                                          | The option to capture repayment account details at a later date.<br>Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.                                                                                                                                                                                   |
| <b>Same as disbursement account details?</b>                                                                                                                                                  | Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different.<br>The options are: <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> <p>The following fields will be displayed only if the option <b>No</b> has been selected in the <b>Same as disbursement account details?</b> field.</p> |
| <b>Account Number</b>                                                                                                                                                                         | All the active checking and savings accounts of the customer will be available for selection.                                                                                                                                                                                                                                                                                      |
| The following field will be enabled only if the <b>Other Bank</b> option is selected in the <b>Repay loan from account held with</b> field.                                                   |                                                                                                                                                                                                                                                                                                                                                                                    |
| Note: This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank. |                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Account Name</b>                                                                                                                                                                           | The name of the account holder.                                                                                                                                                                                                                                                                                                                                                    |
| <b>Account Number</b>                                                                                                                                                                         | The account number from which loan repayments will be made.                                                                                                                                                                                                                                                                                                                        |
| <b>Network Code</b>                                                                                                                                                                           | The payment network code through which the transfer will be made.                                                                                                                                                                                                                                                                                                                  |
| <b>Verify</b>                                                                                                                                                                                 | Click on the link to verify the payment network code defined in the <b>Network Code</b> field.                                                                                                                                                                                                                                                                                     |
| <b>Look up Network Code</b>                                                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                    |
| The option to search for payment network code. The below fields appears in modal window if the <b>Lookup Network Code</b> link is selected.                                                   |                                                                                                                                                                                                                                                                                                                                                                                    |
| <b>Network Code</b>                                                                                                                                                                           | The facility to lookup bank details based on payment network code through which the transfer is to be made.                                                                                                                                                                                                                                                                        |
| <b>Bank Name</b>                                                                                                                                                                              | The facility to search for the Network code based on the bank name.                                                                                                                                                                                                                                                                                                                |
| <b>City</b>                                                                                                                                                                                   | The facility to search for the Network code based on the city name.                                                                                                                                                                                                                                                                                                                |
| <b>Search Results</b>                                                                                                                                                                         | Based on search criteria or Network Code, fetch bank details.                                                                                                                                                                                                                                                                                                                      |
| <b>Bank Name</b>                                                                                                                                                                              | The name of the bank in which the account is held.                                                                                                                                                                                                                                                                                                                                 |

| Field Name   | Description                             |
|--------------|-----------------------------------------|
| <b>City</b>  | The city in which the bank is located.  |
| <b>State</b> | The state in which the bank is located. |

31. Under the **Disbursement** sub-section select option **Capture Later** if you wish to specify disbursement account details at a later date.  
OR
32. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
  - a. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
  - b. In the **Account Number** field, enter the account number in which the loan is to be disbursed.
    - i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
  - c. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
  - d. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).  
OR  
Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.
33. Click **Continue** to proceed to the next step in the application. The **Repayment** tab appears.
34. Under the **Repayment** sub-section select the option **Capture Later** if you wish to specify repayment account details at a later date.  
OR
35. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.
  - a. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.  
OR  
If you have selected the option **No**;
    - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
    - ii. In the **Account Name** field, enter the name of the account holder from whose account the loan is to be repaid.
    - iii. In the **Account Number** field, enter the account number from which the loan is to be repaid.
    - iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
    - v. Click on the **Verify** link to verify the Network Code defined in the **Network Code** field. The system fetch bank details based on Network Code.  
OR  
Click on **Lookup Network Code** link, and enter the details to search the Network Code through the lookup option provided.

36. 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.

## 2.9 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 for a 'Luxury Car Loan'. At the top, there's a navigation bar with the bank's logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'OVO 16.4'. Below this, a progress indicator shows five steps: 1. Financial Profile (completed), 2. Personal Information (current step), 3. Auto Loan Requirements, 4. Disbursement & Repayment, and 5. Employment Information. A button labeled 'Upload documents to pre-fill this section' with a document icon is present, along with a link to 'View list of supporting documents'. The 'Personal Information' section is titled 'Please take a moment to verify your personal information.' and has three sub-tabs: 'Basic Details' (selected), 'Identity', and 'Contact'. Under 'Basic Details', there are several form fields: 'Title' (dropdown, required), 'First Name' (text, required), 'Middle Name (Optional)' (text), 'Last Name' (text, required), 'Date of Birth' (calendar icon, required), 'Citizenship' (dropdown, required), 'Gender' (dropdown, required), and 'Marital Status' (dropdown). At the bottom of the form, there are 'Continue' and 'Back' buttons, and a note: 'Scan QR-code anytime to continue on mobile.'

## Field Description

| Field Name                                      | Description                                                                                                                                                                                  |
|-------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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>                            | <p>Your date of birth.</p> <p>The system validates the date of birth to ascertain whether you have attained the age of majority.</p> <p>The format of the date should be DD/MM/YYYY.</p>     |
| <b>Citizenship</b>                              | The country of your citizenship.                                                                                                                                                             |
| <b>Gender</b>                                   | <p>The gender with which you identify.</p> <p>The options are:</p> <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>                           | <p>Your marital status.</p> <p>The options are:</p> <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 'Luxury Car Loan' application interface. At the top, there's a navigation bar with the Futura Bank logo and a search bar. Below this, a progress bar indicates the current step is 'Personal Information'. The form is titled 'Personal Information' and includes a prompt to 'Please take a moment to verify your personal information.' The 'Identity' sub-tab is active, showing fields for 'Identification Type' (a dropdown menu), 'ID Number', and 'Valid Till (Optional)'. There are 'Continue' and 'Back' buttons at the bottom of the form.

### 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.<br>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 Futura Bank website interface for a 'Luxury Car Loan' application. The top navigation bar includes the bank logo, a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The main header displays 'Luxury Car Loan'. Below this is a progress bar with five steps: 1. Financial Profile, 2. Personal Information (current step), 3. Auto Loan Requirements, 4. Disbursement & Repayment, and 5. Employment Information. A button labeled 'Upload documents to pre-fill this section' is present, along with a link to 'View list of supporting documents'. The 'Personal Information' section is titled 'Please take a moment to verify your personal information.' and has three sub-tabs: 'Basic Details', 'Identity', and 'Contact' (selected). The 'Contact' tab contains a 'Home Address' field with a search icon and a 'Required' label. Below this is a prompt to 'Prefer to enter your address line by line?' with a 'Click Here' link. A question 'Is your mailing address the same as above?' is followed by radio buttons for 'Yes' (selected) and 'No'. An 'Email ID' field is also present with a 'Required' label. At the bottom, a 'Mobile Number' is displayed as '+91 9900099878'. 'Continue' and 'Back' buttons are at the bottom, along with a QR code link: 'Scan QR-code anytime to continue on mobile.'

### 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. |
| <b>Home Address Overlay</b>                                                                                                                                                                                                   |                                                                                                                                                                                           |
| This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Home Address</b> field. On this overlay, you can enter your address line by line or even select it on the map that is provided. |                                                                                                                                                                                           |
| <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>Country</b>                                                                                                                                                                                                                | Select the country in which you reside.                                                                                                                                                   |
| <b>City</b>                                                                                                                                                                                                                   | Specify the city in which you reside.                                                                                                                                                     |

| Field Name                                        | Description                                                                                                                                                                                                                                                                                                                                    |
|---------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>State</b>                                      | Select the state in which you reside.                                                                                                                                                                                                                                                                                                          |
| <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>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>                            | <p>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.</p> |

## Mailing 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 or even select it on the map that is provided.

|                          |                                                                                  |
|--------------------------|----------------------------------------------------------------------------------|
| <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>Country</b>           | Select the country in which your mailing address is located.                     |
| <b>City</b>              | Specify the city in which your mailing address is located.                       |
| <b>State</b>             | Select the state in which your mailing address is located.                       |
| <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>Email ID</b>          | Your email ID.                                                                   |
| <b>Mobile Number</b>     | Displays the mobile number that you had entered on the mobile verification page. |

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

38. 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 **Marital Status** list, select your marital status.

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

40. 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.

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

42. 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 or select it on a map.

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 or select it on a map.  
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. 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.
43. In the **Email ID** field, enter your email ID.
- 44.
45. 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.

## 2.10 Employment Information

You can provide your employment details in this step.

### Employment Information

The screenshot shows the Futura Bank application interface for a 'Luxury Car Loan'. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user information (ATM & Branch Locator, English, and 080 134). Below this, a progress indicator shows five steps: Upload Documents, Home Loan Requirements, Personal Information, Employment Information (current step, marked with a '4'), and Financial Profile (marked with a '5').

The main content area is titled 'Employment Information' with a sub-header 'Primary Employment'. It contains several form fields:

- Occupation: Salaried
- Employment Status: Full Time
- Company/Employer Name: OFSS
- Employment Start Date: 5/11/20
- Organization Category: Private Limited

Below these fields, there's a section for 'Organization Operations' with two radio buttons: 'Domestic' (selected) and 'Global'.

At the bottom of the form, there's a link 'Add Another Employment Record' and two buttons: 'Continue' and 'Back'.

A note at the bottom states: 'Scan QR-code anytime to continue on mobile.'

The footer contains the copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[Security|Information]Terms and Conditions'.

## Field Description

| Field Name                                      | Description                                                                                   |
|-------------------------------------------------|-----------------------------------------------------------------------------------------------|
| <b>Upload documents to prefill this section</b> | 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. |

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

## Field Description

| Field Name                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                       |
|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Primary Employment</b>                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Occupation</b>                                                                                                                         | <p>The occupation of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Salaried</li><li>• Self Employed/Professional</li></ul>                                                                                                                                                                                                   |
| <p>The following fields will be applicable if you have selected the option '<b>Salaried</b>' in the <b>Occupation</b> drop-down list.</p> |                                                                                                                                                                                                                                                                                                                                                                   |
| <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> |

| Field Name                                                                                                                                                  | Description                                                                                                                                                                                             |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <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.                                                                                                                               |
| <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>                  |
| <b>Organization Operations</b>                                                                                                                              | <p>Specify the area of operations of the organization with which you are employed.</p> <p>The options are:</p> <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>                                                                                                                                           | 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>                                                                                                                                           | <p>The occupation of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Salaried</li> <li>• Self Employed/Professional</li> </ul>                                      |

| Field Name                                                                                                                                | Description                                                                                                                                                                                                                                                                                                                                                                    |
|-------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>The following fields will be applicable if you have selected the option '<b>Salaried</b>' in the <b>Occupation</b> drop-down list.</p> |                                                                                                                                                                                                                                                                                                                                                                                |
| <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>                                                                                                              | The name of the company of employer at which you are employed.                                                                                                                                                                                                                                                                                                                 |
| <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>                                                                                                              | The date on which you started working with the specific company/employer.                                                                                                                                                                                                                                                                                                      |
| <b>Employment End Date</b>                                                                                                                | The date on which your employment ended with the specific company/employer.                                                                                                                                                                                                                                                                                                    |
| <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.<br><br>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>                                                                                                                                      | 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.<br><br>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.<br><br>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. |

47. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
- If you select the option '**Salaried**' in the **Occupation** drop-down list.
    - From the **Employment Status** list, select the employment status applicable to you.
    - From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
    - From the **Employment Start Date** date picker, select the date on which you started working with this employer.
    - 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.

---

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

OR

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

OR

Click on the **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.

## 2.11 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 'Luxury Car Loan' application summary page on the Futura Bank website. The page header includes the bank logo, a search bar, and navigation links. The main content area is titled 'Your Application Summary' and contains three panels, each with an edit icon.

**Personal Information**

**Basic Details**

|                                                                                   |                             |
|-----------------------------------------------------------------------------------|-----------------------------|
|  | Name<br>Mrs. Sandra Bullock |
| Marital Status<br>Legally Separated                                               | Gender<br>Female            |
| Citizenship<br>India                                                              | Date Of Birth<br>6/1/05     |

**Identity**

|                                        |                     |
|----------------------------------------|---------------------|
| Identification Type<br>Driving License | ID Number<br>xx3433 |
| Valid Till<br>--                       |                     |

**Contact**

Permanent Address  
1,High,Street,PA,Pune,Maha,India,411021

Mailing Address  
1,High,Street,PA,Pune,Maha,India,411021

Mailing Address Current Location  
INDIA

Email ID  
sandra@yahoo.com

Mobile Number  
+91-6666655555

Additional Number  
--

**Financial Profile**

**Income Information**

Income earned per month:  
Other Income  
GBP 20,000.00

**Expense Information**

Expenditure incurred per month:  
Loan Payments  
GBP 1,000.00

**Auto Loan Requirements**

Loan Details

Loan Purpose  
Motor Vehicle Used

Down payment Amount  
GBP 2,000.00

Loan Term  
5 years 0 months 0 days

Loan Amount  
GBP 1,000.00

**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

**Confirm** **Back**

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

OR

Click  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.

## 2.12 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 shows the 'Terms of Service' page for a 'Luxury Car Loan' on the Futura Bank website. The page has a dark blue header with the Futura Bank logo and a search bar. Below the header, a breadcrumb trail shows 'Luxury Car Loan'. The main content area is titled 'Terms of Service' and includes a prompt to read the information carefully. Under 'Terms and Conditions', there is a 'Luxury Vehicle Loan Agreement' card 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 a 'Signature (Optional)' section with two radio buttons: 'Draw Signature' (selected) and 'Upload Signature'. A note below the radio buttons states: '(Please ensure that the signature matches the signature on your submitted Identify Proof.)'. Below the note is a prompt to enter the signature in the box below, followed by a dashed box containing a handwritten signature 'Arvind'. A 'Clear Signature' link is located below the signature box. At the bottom of the page are 'Confirm' and 'Back' buttons. The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions'.

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

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

OR

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

OR

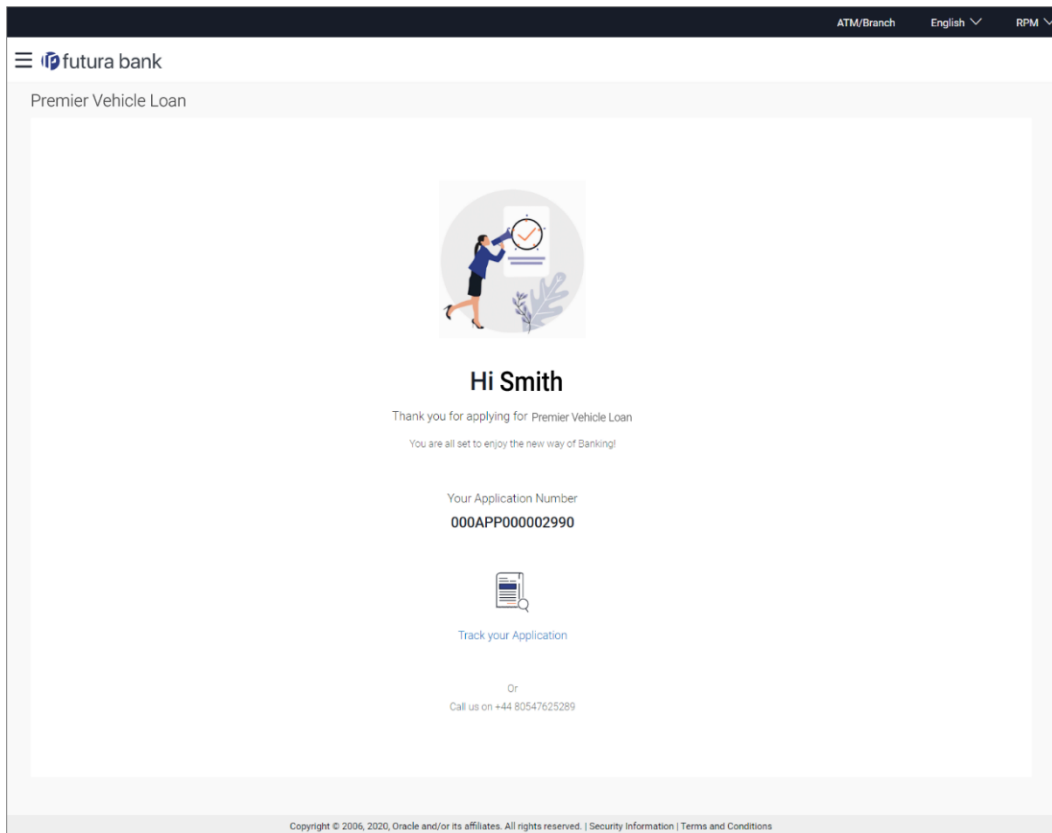
Under the kebab menu –

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

## 2.13 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.

### Confirmation



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

## 2.14 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 kick-off 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, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

The auto loan application form for existing customers 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 you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile 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. **Loan Information** – This section will be part of the application form and you will be required to specify details about the vehicle for the purchase of which you are seeking a loan. Additionally, you will also need to provide information related to the loan such as loan amount and tenure of the loan.
4. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
5. **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.
6. **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.

## **FAQ**

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

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

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

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

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

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

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

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

- 5. 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. 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.

**8. 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.

**9. 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.

**10. Can I view the offer provided by the bank against my application?**

Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank.

**11. 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.

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

Yes, Bank administrator can define the sequence of steps using 'Origination Workflow Maintenance'.

**13. 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.

**14. 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.