Retail Originations Term Deposits User Manual
Oracle Banking Digital Experience
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Retail Originations Term Deposits 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

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
Italic	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
OBDX	Oracle Banking Digital Experience

2. Term Deposits Application

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

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

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

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

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

Existing digital banking customers can simply provide their online banking credentials to log in to the system. They will then be navigated to the New Term Deposit screen available through the OBDX module to open a new term deposit.

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 to have your information pre-populated in the application.

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

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
    1. **Liveness Check - 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.**
- **Personal Information**: This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Employment Information:** You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details.
- **Financial Profile**: In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Deposit Details**: In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Nominee Information:** If you wish to do so, you can specify details of your nominee in this section. Nominee details will include basic information such as name, date of birth, address etc. In case the nominee is a minor, you will have to mandatorily also specify information of the nominee's guardian.
- **Review and Submit**: Once you have filled out all the information required in the account 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 account application 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.
- **Fund your account:** This step will be part of the application form if it has been configured for Term Deposit applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to furnish information regarding mode of transfer from the payment gateway page.

Note: Insta Term Deposit product originations are not supported with OBO integration.

- **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 tab > Personal >Term Deposits
OR
Bank Portal page > Customer Services > Our Products > Product Offerings > Personal > Accounts > Term Deposits

To apply for term deposit:

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

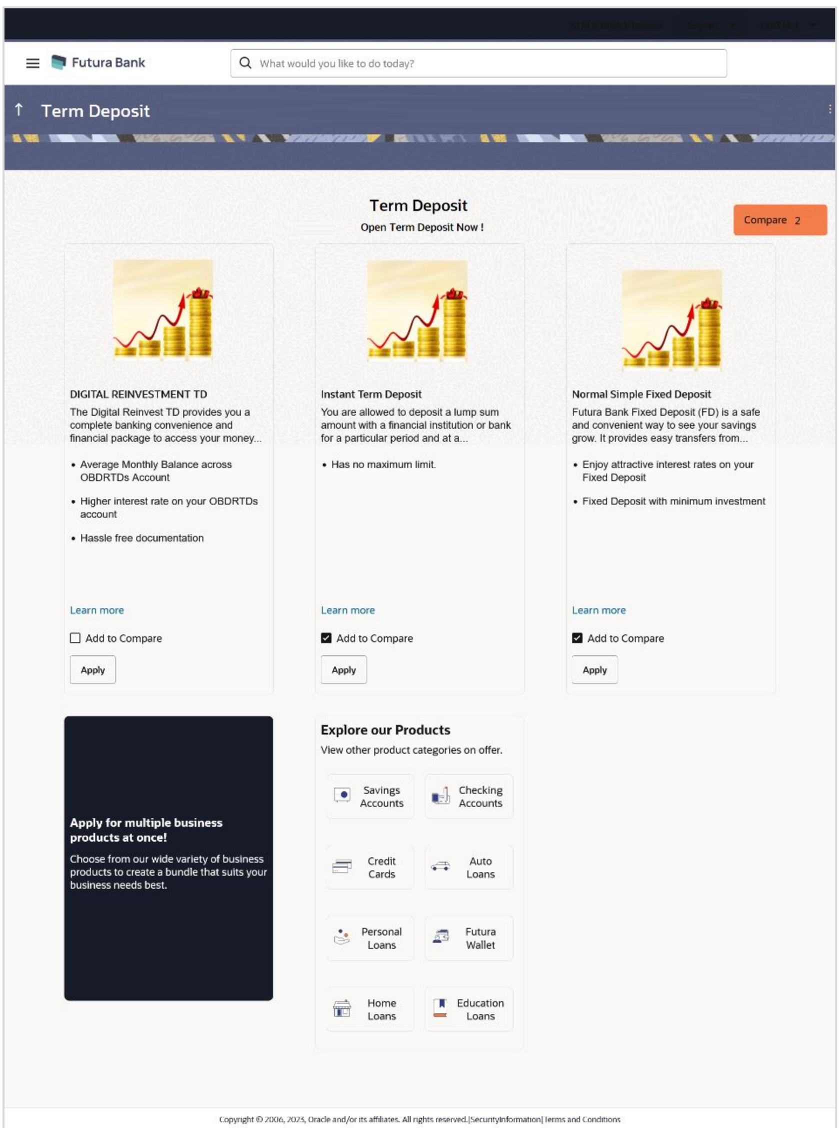
   A screen containing the term deposits products available for online application will be displayed.

2.1 Term Deposits – Product Listing

This page is displayed once you select the Term Deposits category on the bank portal. All the term deposits 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



Field Description

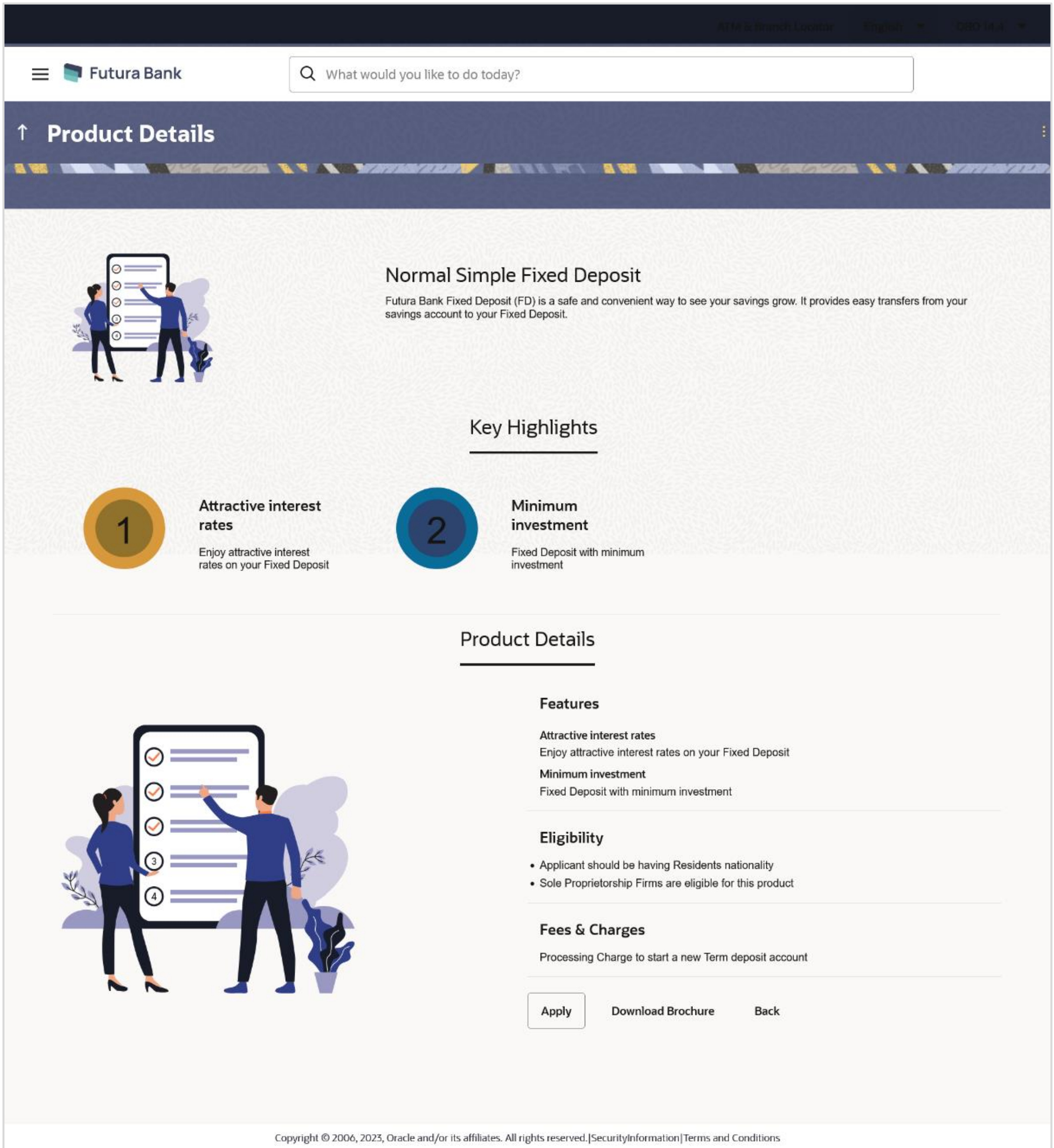
Field Name	Description
The following information is displayed on each product card.	
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features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

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

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



Field Description

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

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

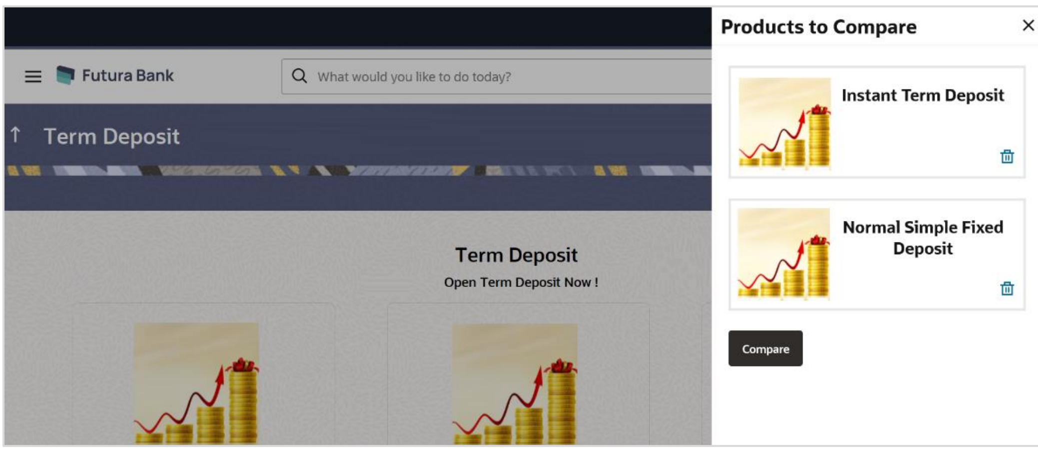
4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.
   OR
   Click on the **Download Brochure** link to view and download the product brochure.
   OR
   Click **Back** to navigate back to the previous page.
   OR
   Under the kebab menu –
   - Click the **View Other 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 Term Deposits – Product Comparison

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

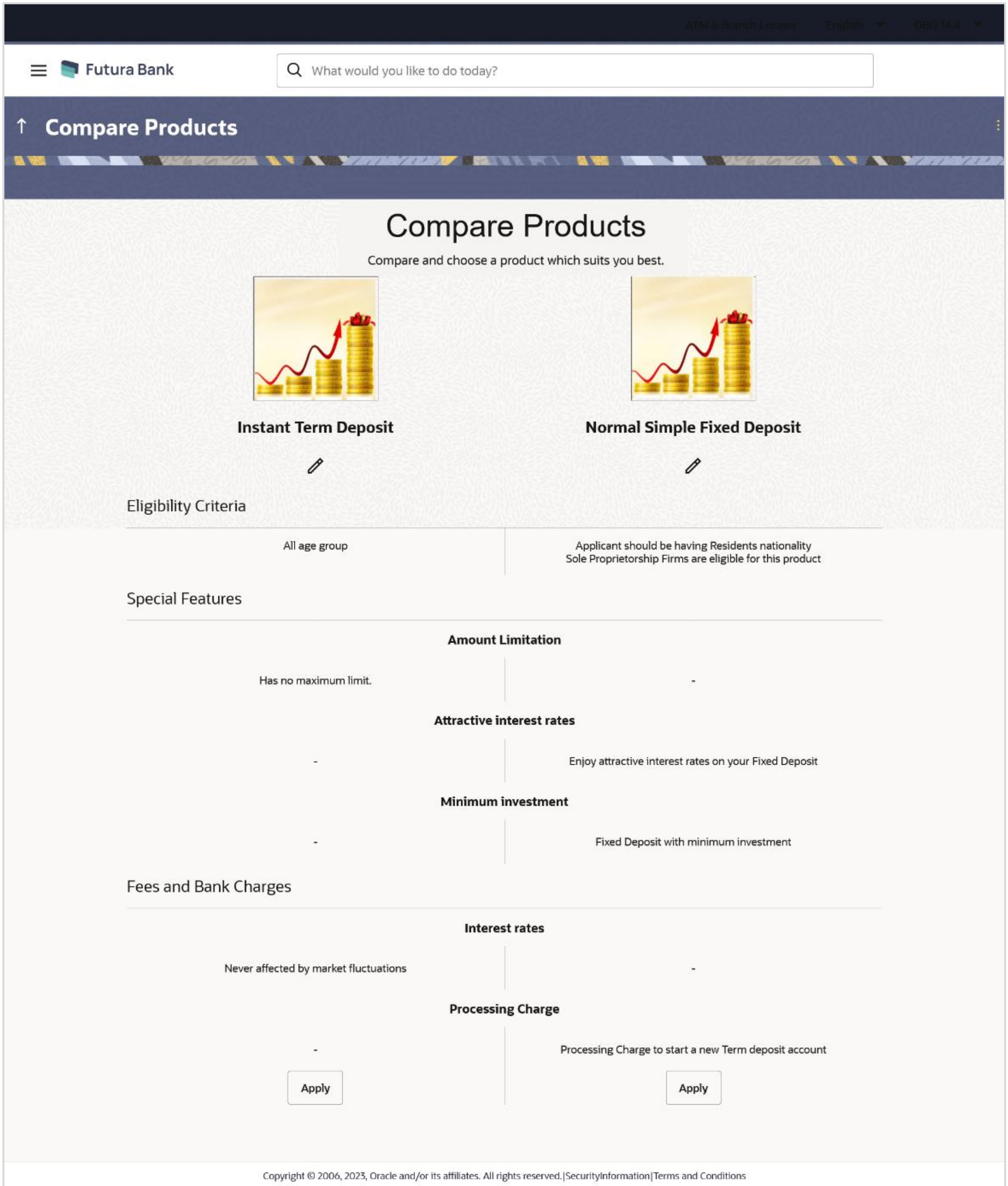
The **Compare Products** page will list down the product features, fees and charges for easy comparison.

Products to Compare



5. Click **Compare** to proceed to the comparison page. The **Compare Products** page is displayed with details of the selected products listed down for easy comparison.
   OR
   Click the icon provided against each product card to delete a specific card. The specific product is removed from the comparison overlay layer.
   OR
   Click the icon to close the overlay layer.

Compare Products



Field Description

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

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

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

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

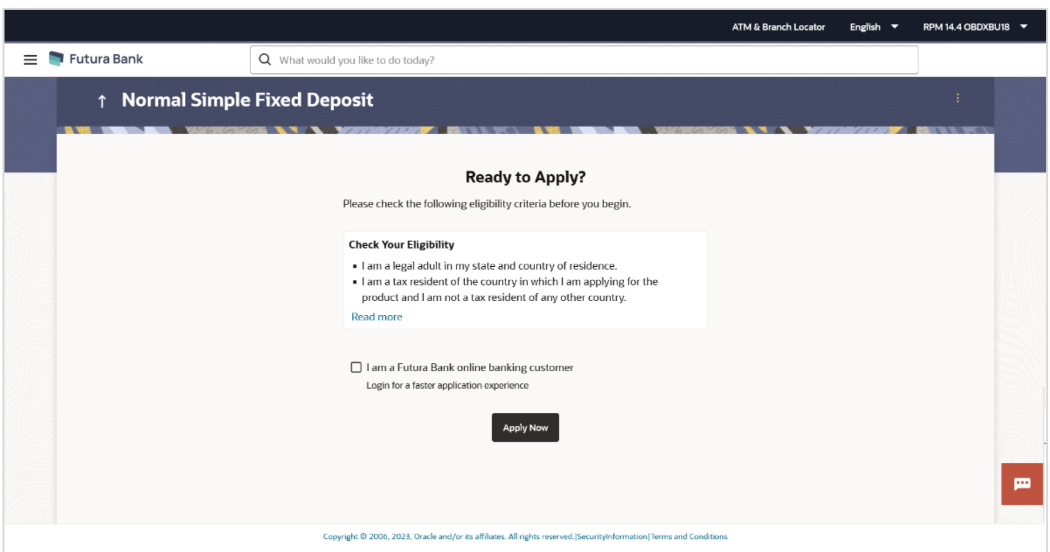
2.4 Kick Off page

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 the case of term deposit applications, once you have provided your login credentials, you will be navigated to the New Term Deposit screen available through the OBDX servicing module.

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

Kick Off page



Field Description

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

7. Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product, will be listed.
8. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

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

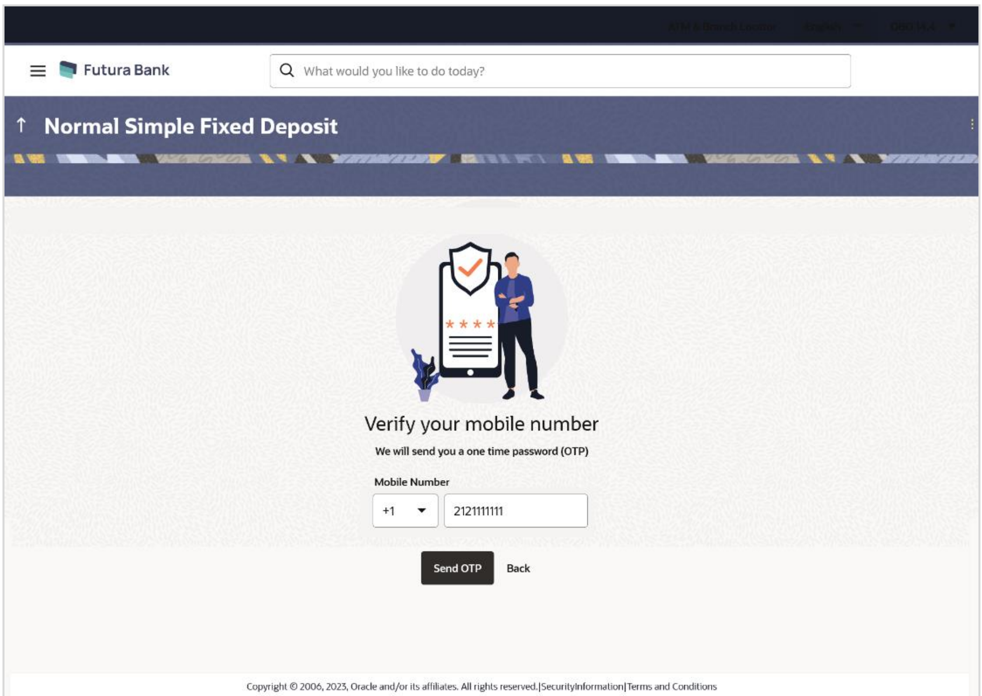
   If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank, simply select the **Apply Now** button, without selecting the I am a Futura Bank online banking customer option. The **Mobile Verification** page will be loaded.

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 of if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

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

Mobile Verification – Enter Mobile Number



Field Description

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

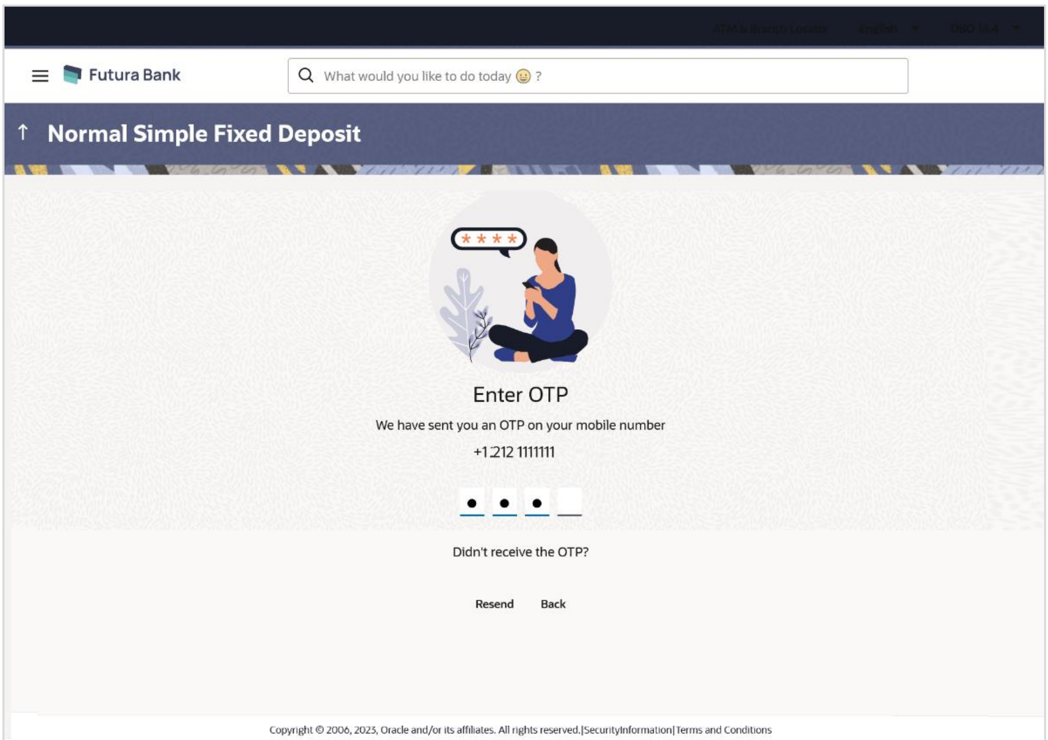
10. In the **Mobile Number** field, select the country code and enter your mobile number.

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

    OR
    Under the kebab menu –

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

Mobile Verification – Enter OTP



Field Description

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

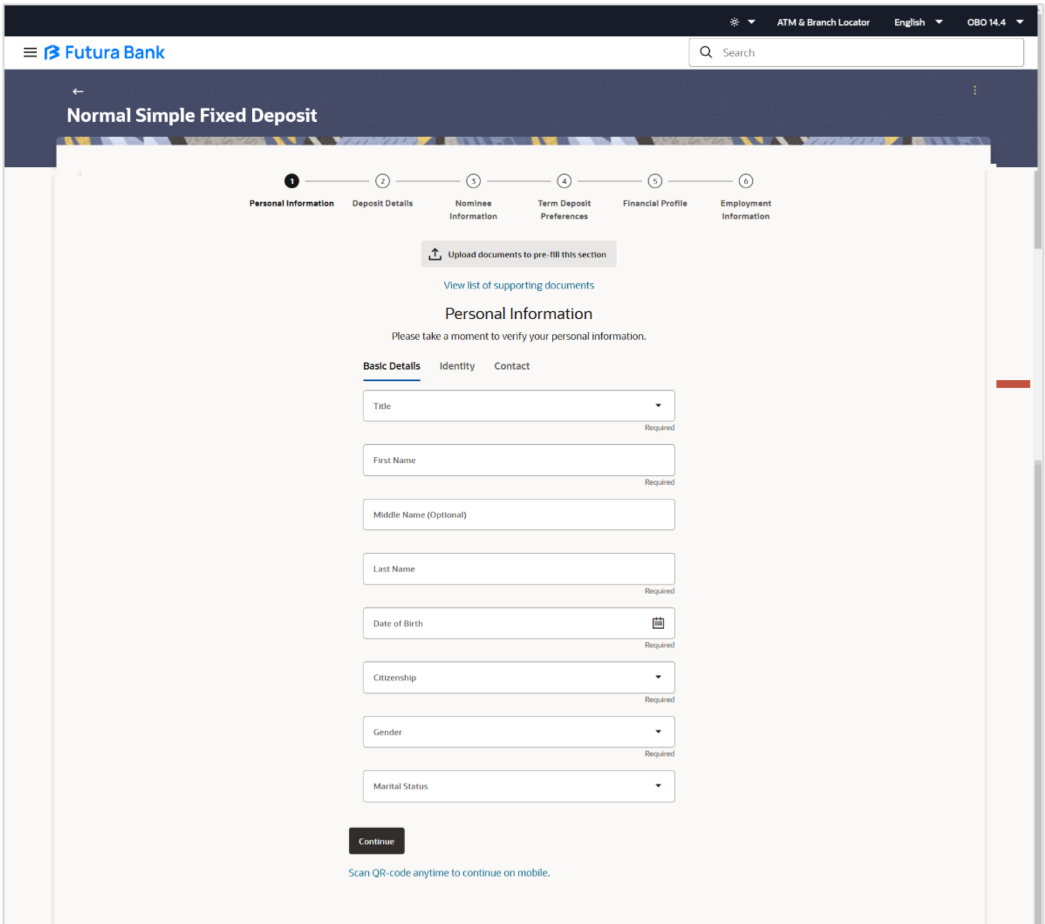
12. Enter the OTP (one time password). If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
    OR
    Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent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

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

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

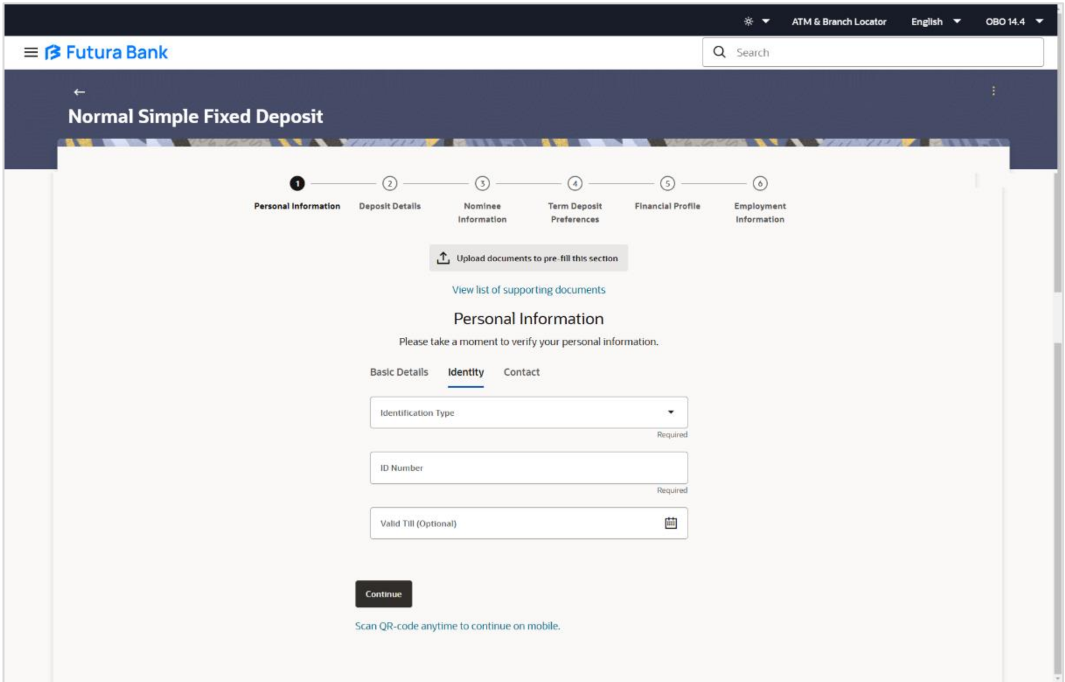


Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Basic Details	

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.
Last Name	Your last name.
Date of Birth	Your date of birth. The system validates your date of birth so as to identify whether you have attained age of majority as per your country's specifications.
Citizenship	The country of which you are a citizen.
Gender	The gender with which you identify. The options are: • Male • Female • Other • Do not wish to disclose
Marital Status	Your marital status. The options are: • Legally Separated • Married • Unmarried • Widow

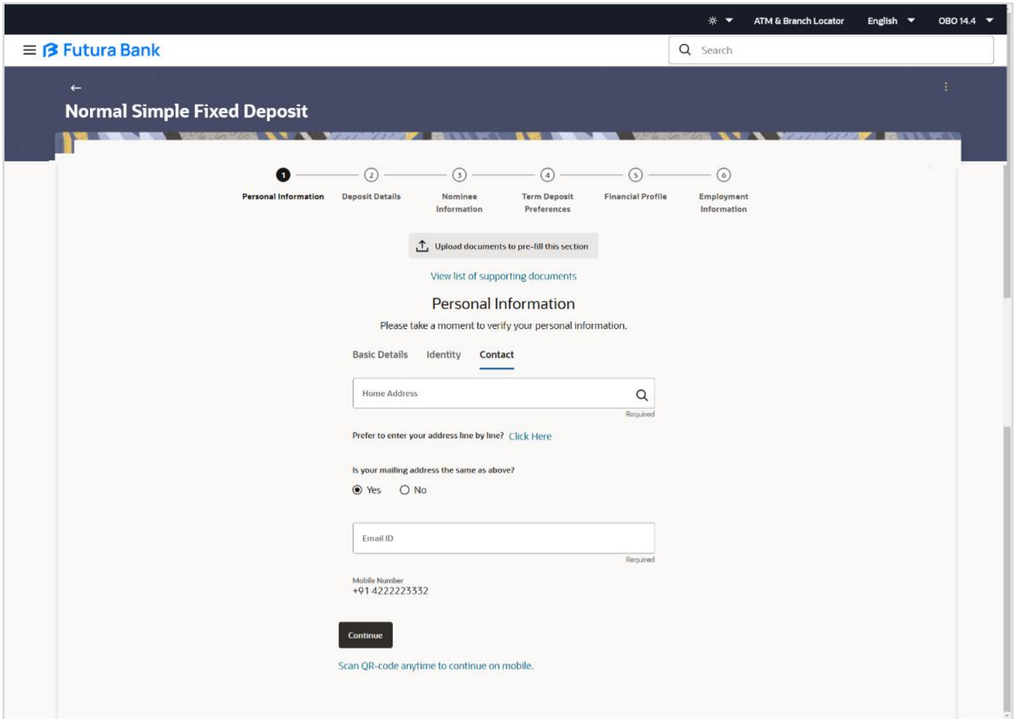
Personal Information – Identity



Field Description

Field Name	Description
Identity	
Identification Type	The type of identification that you wish to provide as proof of identity. The options are: • Passport • Driving License
ID Number	Your identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Personal Information – Contact



Field Description

Field Name	Description
Contact	
Home Address	Enter your home/residential address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Home Address Overlay	
This overlay is displayed when you click on the **Click Here** link available under the **Home Address** field. On this overlay, you can enter your address line by.	
House/Unit Number	Your house or unit number.
Building Name	Enter the building name of your home address.
Street	Specify the street address of your home address.
Locality	Specify the locality in which your home address is located.
Country	Select the country in which you reside.

Field Name	Description
City	Specify the city in which you reside.
State	Select the state in which you reside.
Zip Code	Select the zip code of your home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: • Yes • No
Add Mailing Address	Your mailing address. This option will appear only if you have selected option **No** under the **Is the mailing address the same as above?** field.
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Mailing Address Overlay	
This overlay is displayed when you click on the **Click Here** link available under the **Mailing Address** field. On this overlay, you can enter your mailing address line by line.	
House/Unit Number	The house or unit number of your mailing address.
Building Name	Enter the building name of your mailing address.
Street	Specify the street address of your mailing address.
Country	Select the country in which your mailing address is located.
City	Specify the city in which your mailing address is located.
State	Select the state in which your mailing address is located.
Locality	Specify the locality in which your mailing address is located.
Zip Code	Enter the zip code of your mailing address.
Email ID	Enter your email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page.

14. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.
15. In the **Basic Details** tab;
    a. From the **Title** list, select the title that applies to you.
    b. In the **First Name** field, enter your first name.
    c. In the **Middle Name** field, enter your middle name, if applicable.
    d. In the **Last Name** field, enter your last name.
    e. From the **Date of Birth** date picker, select your date of birth.
    f. From the **Citizenship** list, select the country of which the applicant is a citizen.
16. Click **Continue** to move to next sub section, the **Identity** sub section appears.
17. In the **Identity** sub section;
    a. From the **Identification Type** list, select the type of identification that you wish 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.
18. Click **Continue** to move to next sub section, the **Contact** sub section appears.
19. In the **Contact** sub section;
    a. In the **Home Address** field, enter your home address.

    OR

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

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

    i. In the **House/Unit Number** field, enter your house or unit number.
    ii. In the **Building Name** field, enter the building/house name of your home address, if applicable.
    iii. In the **Street** field, enter the name of the street on which your home address is located.
    iv. 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, edit the zip code of your home address.
    ix. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.
20. In the **Is your mailing address the same as above?** field, select the option of choice;
    a. If you select **No**;
        i. In the **Mailing Address** field, enter your mailing address.

        OR

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

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

ii. In the **House/Unit Number** field, enter your house or unit number.

iii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.

iv. In the **Street** field, enter the name of the street on which your mailing address is located. From the **Country** field, select the country in which your mailing address is located.

v. In the **City** field, enter the name of the city in which your mailing address is located.

vi. From the **State** field, select the name of the state in which your mailing address is located.

vii. In the **Locality** field, enter the locality in which your mailing address is located.

viii. In the **Zip Code** field, enter the zip code of your mailing address.

ix. Click **Add** to add the address details. The **Personal Information** page displays the newly added mailing address.

a. If you select **Yes,** your home address will be considered as your mailing address.

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

22. Click **Continue** to proceed to the next step in the application.
    OR
    Click **Back** to navigate back to the previous page.
    OR
    Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
    OR

    Under the kebab menu –

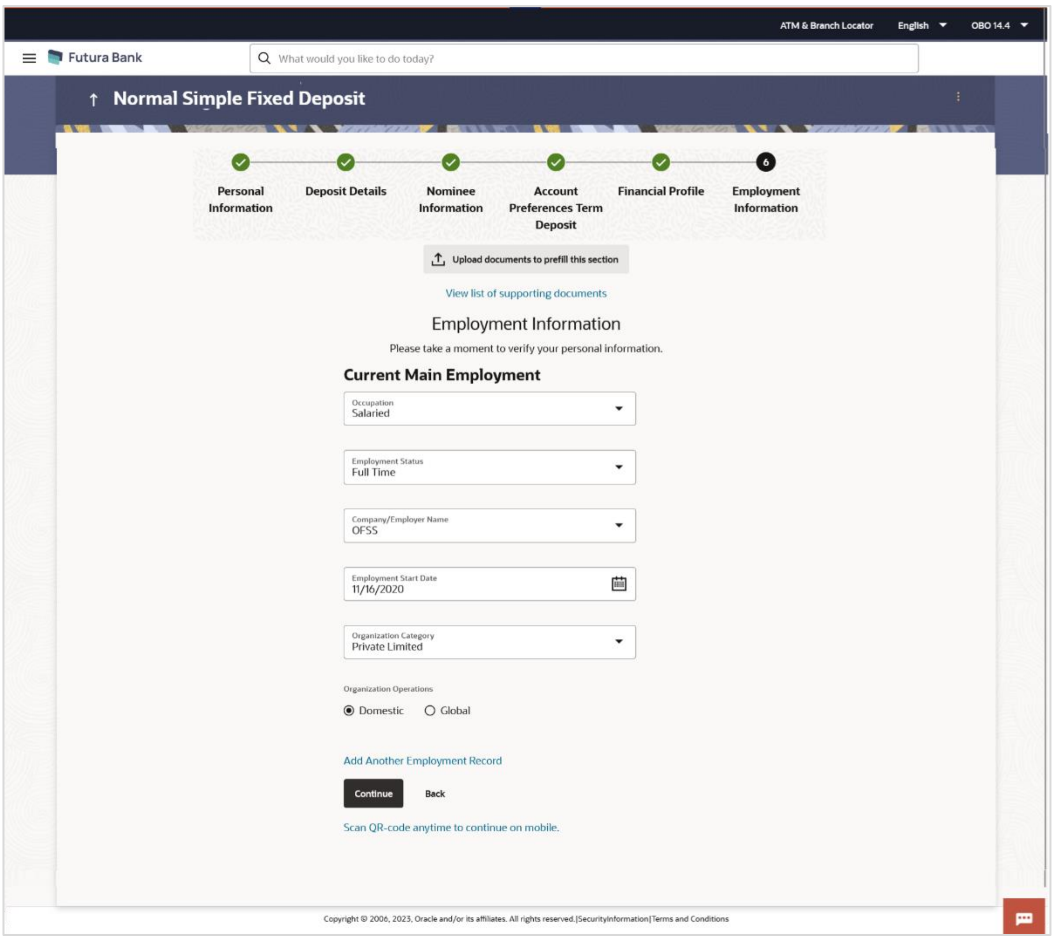
    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

2.10 Employment Information

You can provide your employment details in this step.

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

Employment Information



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.

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

Field Description

Field Name	Description
Current Main Employment	
Occupation	Specify the occupation of the applicant. The options are: • Salaried • Self Employed/Professional
The following fields will be applicable if you have selected the option **'Salaried'** in the **Occupation** drop-down list.	
Employment Status	Specify the status of your employment. The options are: • Full Time • Part Time • Contract • Permanent •
Company/Employer Name	Enter the name of the company of employer at which you are employed.
Employment Start Date	Specify the date on which you started working with the specific company/employer.
Organization Category	Select the category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic

Field Name	Description
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

Profession	Select your profession from the list provided.
Company/Firm Name	Specify the name of the Company/Firm where you are working.
Business Start Date	Specify the date on which you started your business.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

Additional Employment <Number>

The following fields will be displayed for each Additional Employment record that is added.

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

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

Employment Status	Specify the status of your employment. The options are: • Full Time • Part Time • Contract • Permanent •
Company/Employer Name	Enter the name of the company of employer at which you are employed.

Field Name	Description
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No
Employment Start Date	Specify the date on which you started working with the specific company/employer.
Employment End Date	Specify the date on which your employment ended with the specific company/employer.
Organization Category	Select the category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

Profession	Specify your profession.
Company/Firm Name	Specify the name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No
Business Start Date	Enter the date on which you started the business.

Field Name	Description
Business End Date	Enter the date on which you ended the business. This field will only be displayed and mandatory if the option **No** has been selected under the field **I currently work in this role**.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

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

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

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25. 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 –

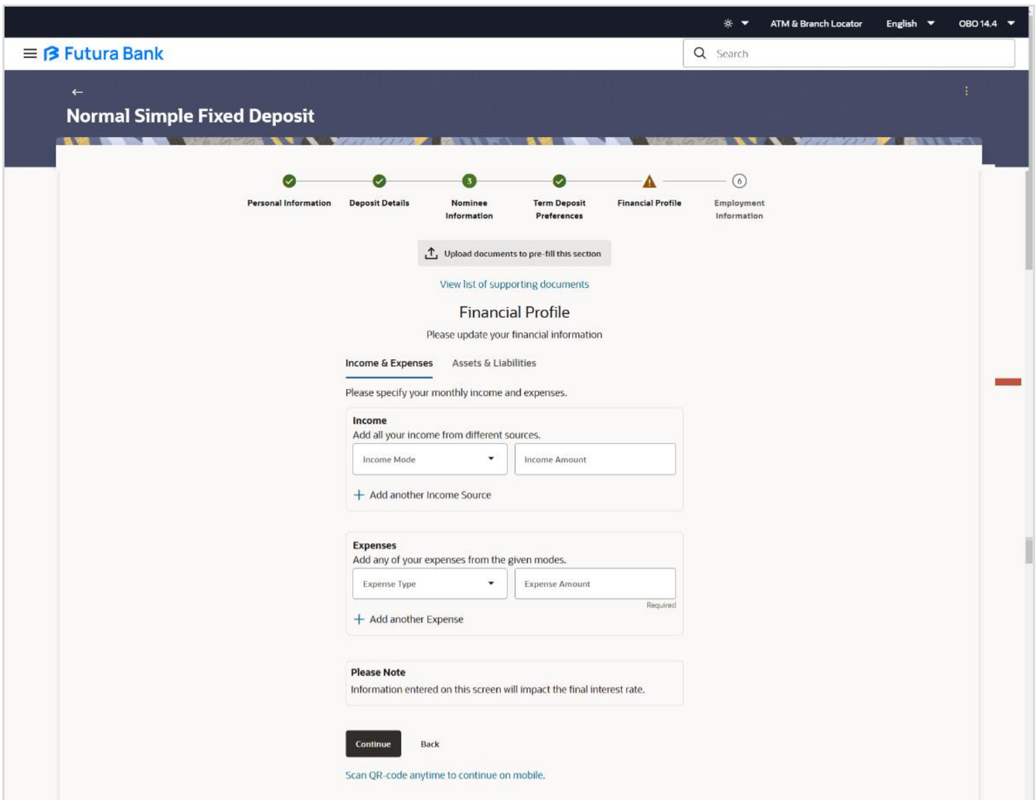
    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

2.11 Financial Profile

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

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

Financial Profile – Income & Expenses



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.

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

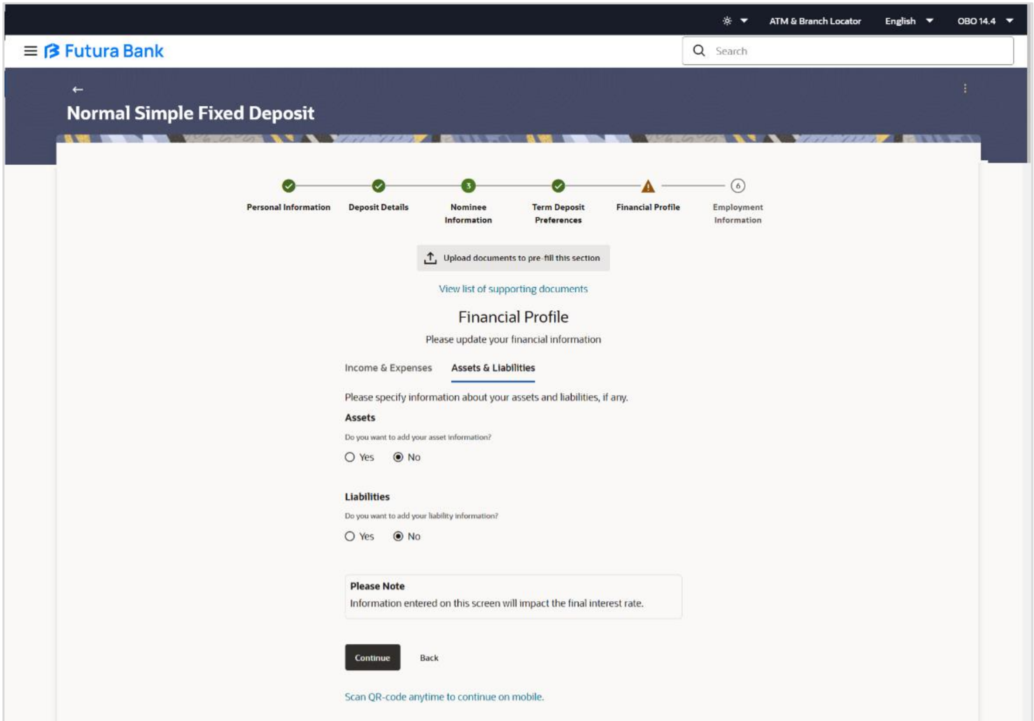
Income & Expenses

Field Description

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

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

Financial Profile – Assets & Liabilities



Field Description

Field Name	Description
Assets	
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: • Yes • No
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Liabilities	

Field Name	Description
Do you want to add your liability information?	Specify whether information about your liabilities is to be specified or not. The options are: • Yes • No If the option Yes is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

33. 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.
34. 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.
35. 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

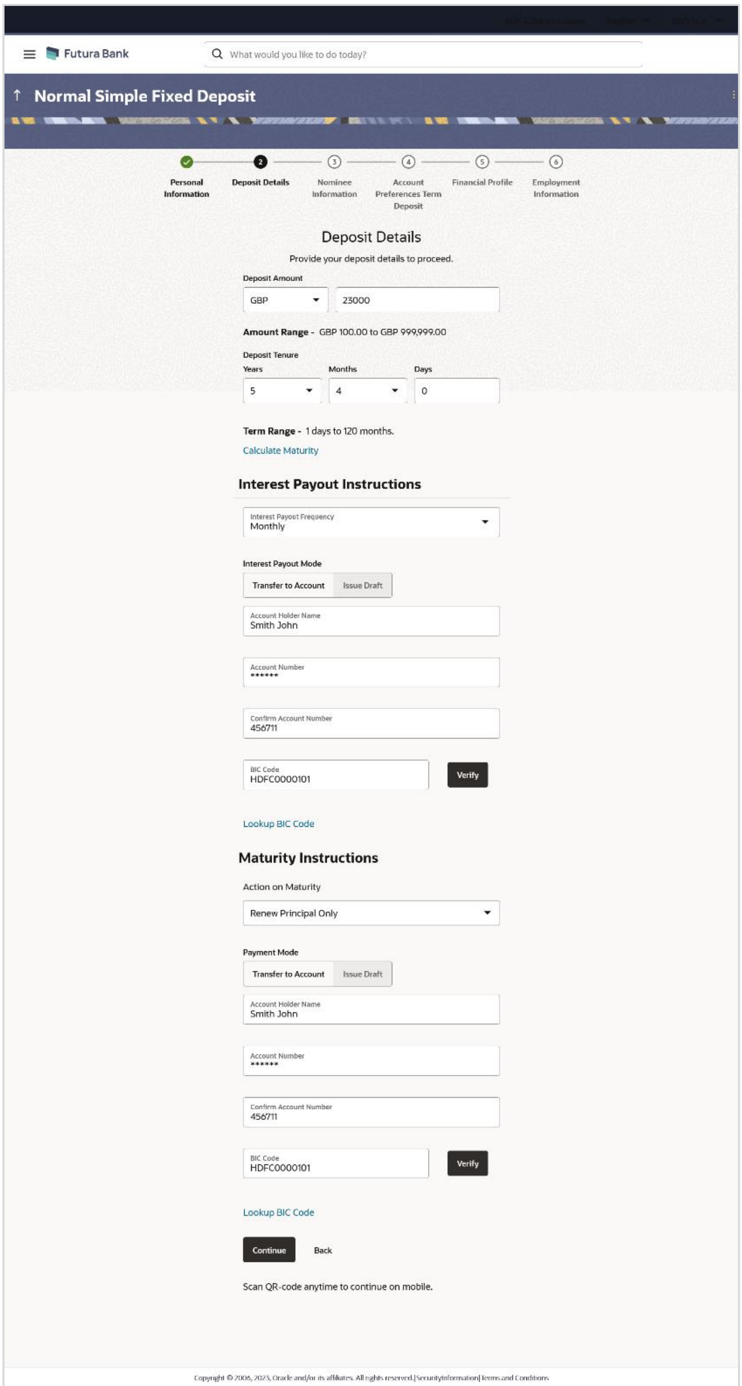
    Under the kebab menu –

    - 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.

2.12 Deposit Details

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

Deposit Details



Field Description

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

Interest Payout Instructions

This section will appear in case the deposit is a simple Term Deposit.

Interest Payout Frequency	The frequency at which Interest is to be paid out.
Interest Payout Mode	The mode through which the interest is to be paid out on a regular basis as defined in the Interest Payout Frequency field. The options are: • Transfer to Account • Issue Draft

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

Account Holder Name	The name of the account holder.

Field Name	Description
Account Number	The account number to which the interest amount is to be transferred on a regular basis.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.

Lookup BIC Code

The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the **Lookup BIC Code** link is selected.

BIC Code	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.
Bank Name	The facility to search for the BIC code based on the bank name.
City	The facility to search for the BIC code based on the city name.
Search Results	Based on search criteria or Bank Code (BIC), fetch bank details.
Bank Name	The name of the bank in which the account is held.
City	The city in which the bank is located.
State	The state in which the bank is located.
Maturity Instructions	
Action on Maturity	The option to identify what should be done of the maturity proceeds once the deposit matures. The options can be: • Close on Maturity • Renew Principal and Interest • Renew Principal only The option Renew Principal and Interest will not appear in the Action on Maturity dropdown in case the product is a simple deposit.

Field Name	Description
Payment Mode	The mode through which the maturity amount should be transferred. The options are: • Transfer to Account • Issue Draft This field will be displayed only if you have selected the **Close on Maturity** or **Renew Principal only** option in the **Payment Mode** field.

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

Account Holder Name	The name of the account holder.
Account Number	The account number to which the maturity amount is to be transferred once the Certificates of Deposit matures.
Confirm Account Number	Re-enter the account number so as to confirm that it is correct.
BIC Code	The payment network code through which the transfer is to be made.
Verify	Click on the link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field.

Lookup BIC Code

The lookup for the Bank Identifier code (BIC) search. The following fields appear on a modal window if the **Lookup BIC Code** link is selected.

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

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

37. In the **Deposit Tenure** field, specify the period for which the Certificates of Deposit is to be opened in Years, Months and/or Days.

38. Click the **Calculate Maturity** link to view the deposit maturity amount and interest rate chargeable,

39. If the deposit is a simple deposit, then In **Interest Payout Mode** section;

    a. From the **Interest Payout Frequency** list, select the frequency at which Interest is to be paid out.

    b. In **Interest Payout Mode** field, select mode through which the interest is to be paid out on a regular basis

        i. If you select the **Transfer to Account** option in the **Interest Payout Mode** field;

            1. In the **Account Holder Name** field, enter the name of the account holder to whose account the interest amount is to be transferred.

            2. In the **Account Number** field, enter the account number to which the interest amount is to be transferred.

            3. In the **Confirm Account Number** field, re-enter the account number to confirm the same.

            4. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.

            5. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
               OR
               Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.

        OR
        Select the **Issue Draft** option in the **Interest Payout Mode** field to issue a draft.

40. In the **Maturity Instructions** section;

    a. Select a maturity instruction under the **Action on Maturity** list.

       If you have selected the Renew Principal and Interest or the Renew Principal Only options, the **Payment Mode** field will be displayed.

    b. From the **Payment Mode** list, select an option.

        i. If you select the **Transfer to Account** option in the **Payment Mode** field;

            1. In the **Account Holder Name** field, enter the name of the account holder to whose account the matured amount is to be transferred.

            2. In the **Account Number** field, enter the account number to which the maturity amount is to be transferred.

            3. In the **Confirm Account Number** field, re-enter the account number to confirm the same.

            4. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.

5. Click on the **Verify** link to verify the Bank Identifier code (BIC) defined in the **BIC Code** field. The system fetch bank details based on Bank Identifier Code (BIC).
   OR
   Click on **Lookup BIC Code** link, and enter the details to search the Bank Identifier Code through the lookup option provided.

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

41. Click **Continue** to proceed to the next step in the application.
    OR
    Click **Back** to navigate back to the previous page.
    OR
    Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

    OR

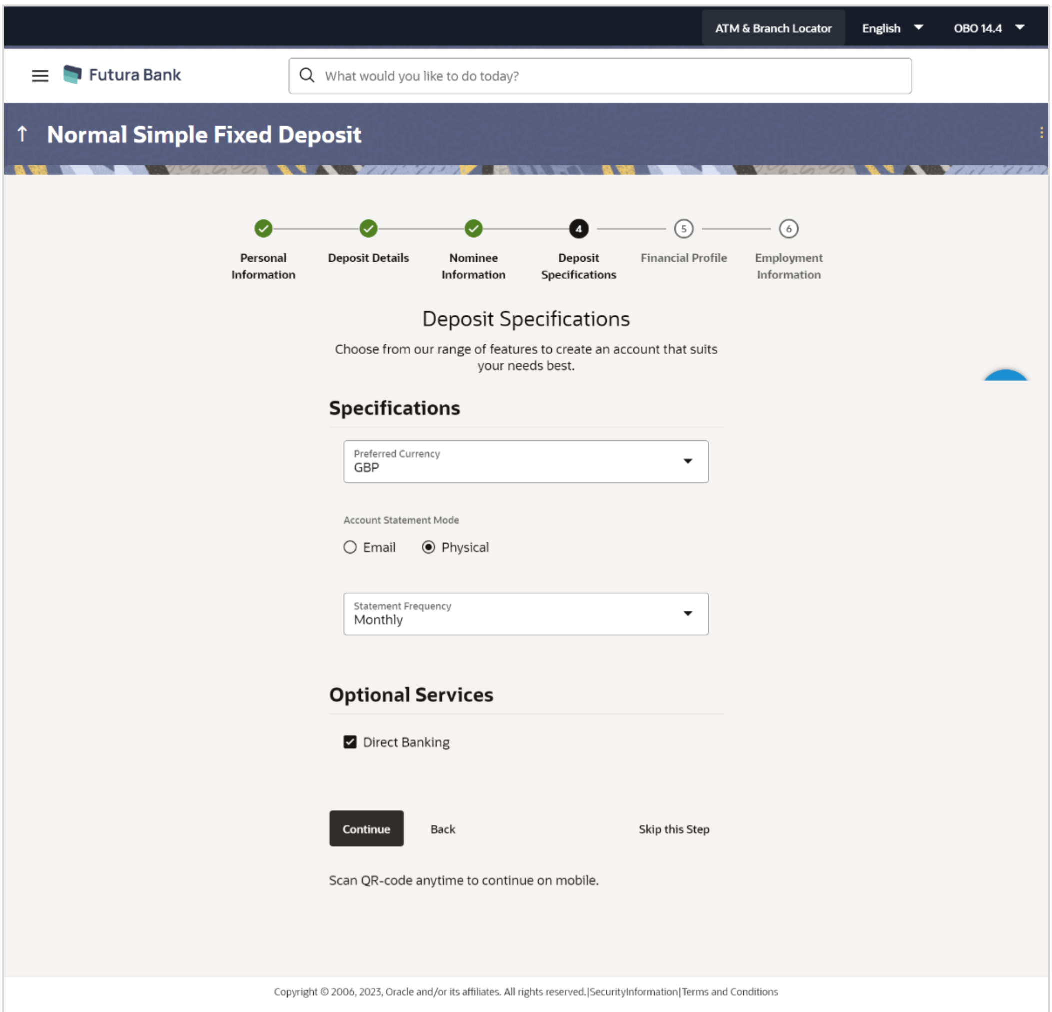
    Under the kebab menu –

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

2.13 Deposit Specifications

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

Deposit Specifications



Field Description

Field Name	Description
Specifications	
Preferred Currency	The currency in which you wish to open your deposit.

Field Name	Description
Account Statement Mode	Specify the mode through which you would like the account statement to be delivered. The options are: • Email • Physical
Statement Frequency	The frequency at which you would like to receive account statements. The options are: • Monthly • Quarterly • Bi Annual • Annual
Optional Services	
Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

42. From the **Preferred Currency** list, select the currency in which you wish to open your deposit.
43. In the **Account Statement Mode** field, select the desired option.
44. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
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 **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made. The next step in the application will be displayed.
    OR
    Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet.
    OR

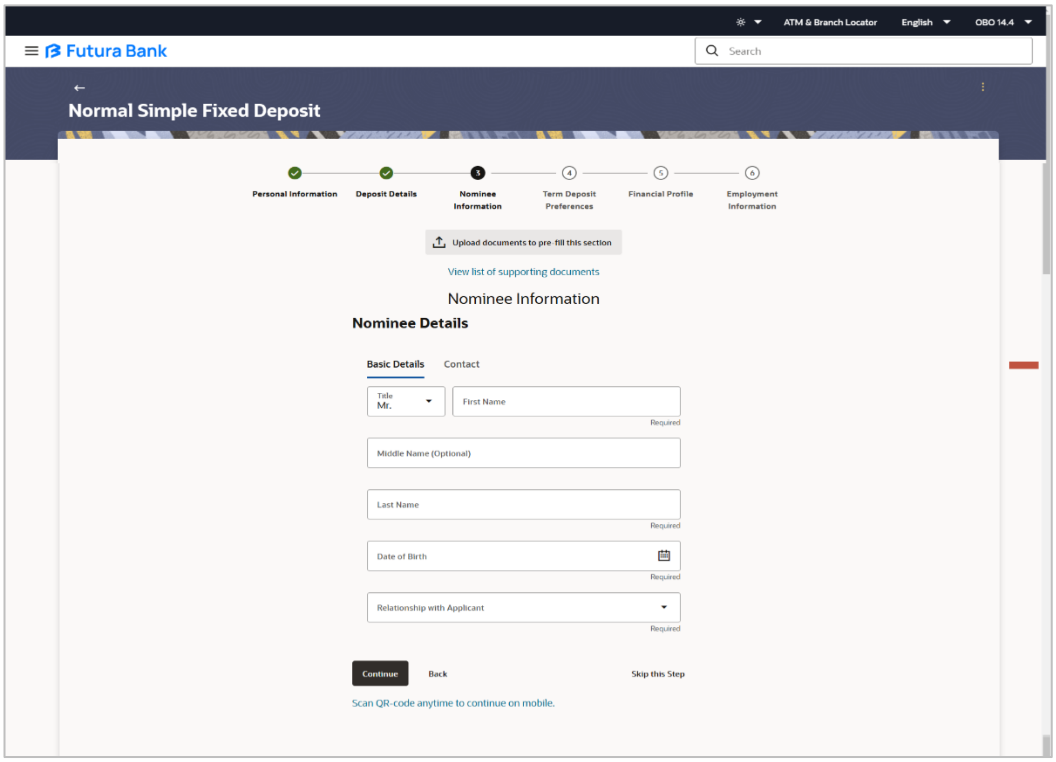
    Under the kebab menu –

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

2.14 Nominee Information

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

Nominee Information – Basic Details

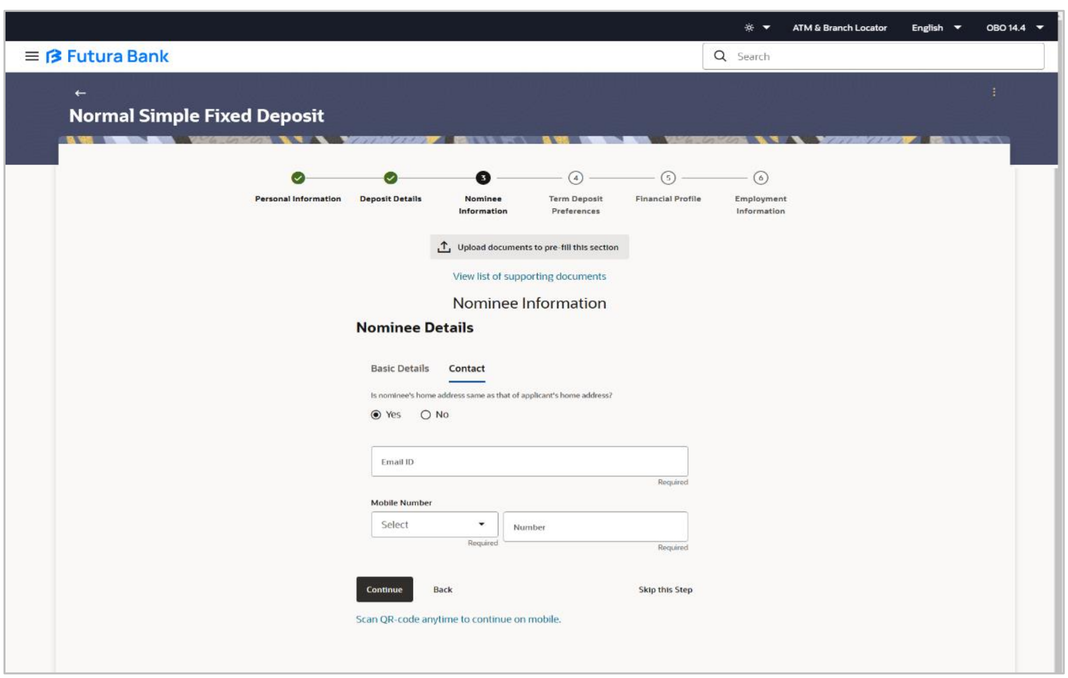


Field Description

Field Name	Description
Upload documents to prefill this section	The option to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Title	Specify the salutation/title applicable to the nominee. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the nominee.

Field Name	Description
Middle Name	Specify the middle name of the nominee.
Last Name	Specify the last name or surname of the nominee.
Date Of Birth	Specify the date of birth of the nominee. The system validates date of birth of nominee so as to identify whether nominee have attained age of majority as per nominee country’s specifications.
Relationship with applicant	Specify the nominee’s relationship with you. E.g. If the nominee is your mother, choose the value Mother’ from the list of values. The options are: • Spouse • Mother • Father • Brother • Sister • Daughter • Son

Nominee Information – Contact



Field Description

Field Name	Description
Is nominee's address same as that of applicant's home address?	Specify whether the nominee's address is the same as that of your home address. The options are: • Yes • No If you have selected the option **No**, you will be required to specify the nominee’s address.
Nominee Address	Enter the nominee’s address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Nominee Address Overlay

This overlay is displayed when you click on the **Click Here** link available under the **Nominee Address** field. On this overlay, you can enter the nominee’s address line by line.

House/Unit Number	The house or unit number of the nominee.
Building Name	Enter the building name of the nominee.
Street	Specify the street in which the nominee's address is located.
Country	Specify the country in which the nominee's residence is located.
City	Enter the city in which the nominee's residence is located.
State	Select the state in which the nominee's residence is located.
Locality	Specify the locality in which the nominee's address is located.
Zip Code	Enter the zip code of the nominee's residence.
Email ID	Specify the email ID of the nominee.
Mobile Number	Specify the mobile number of the nominee.

Guardian Details

This section will be displayed only if the nominee is a minor as identified by the nominee's date of birth.

Title	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.

Field Name	Description
First Name	Specify the first name of the guardian.
Middle Name	Specify the middle name of the guardian.
Last Name	Specify the last name or surname of the guardian.
Date Of Birth	Specify the date of birth of the guardian.
Is guardian's address same as that of applicant's home address?	Specify whether the guardian's address is the same as that of your home address. The options are: • Yes • No If you have selected the option **No**, you will be required to specify the guardian’s address.
Guardian Address	Enter the guardian’s address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.

Guardian Address Overlay

This overlay is displayed when you click on the **Click Here** link available under the **Guardian Address** field. On this overlay, you can enter guardian address line by line .

House/Unit Number	The house or unit number of the guardian.
Building Name	Enter the building name of the guardian.
Street	Specify the street in which the guardian's address is located.
Country	Specify the country in which the guardian's residence is located.
City	Specify the city in which the guardian's residence is located.
State	Specify the state in which the guardian's residence is located.
Locality	Specify the locality in which the guardian's address is located.
Zip Code	Enter the zip code of the guardian's residence.
Email ID	Specify the email ID of the guardian.
Mobile Number	Specify the mobile number of the guardian.

46. Click the **Upload documents to prefill this section** option to upload the nominee's ID proof so as to have his/her information pre-populated based on the ID document.

    OR

47. In the **Basic Details** sub section;
    a. From the **Title** list, select the title that applies to the nominee.
    b. In the **First Name** field, enter the first name of the nominee.
    c. In the **Middle Name** field, enter middle name of the nominee, if applicable.
    d. In the **Last Name** field, enter the last name of the nominee.
    e. From the **Date of Birth** date picker, select date of birth of the nominee.
    f. From the **Relationship with applicant** list, select the nominee’s relationship with you.
48. Click **Continue** to move to next sub section, the **Contact** sub section appears.
49. In the **Contact** sub section;
    a. In the **Is nominee's address same as applicant's home address?** field, select the option of choice.
       i. If you have selected the option **No**;
          1. In the **Nominee Address** field, enter nominee’s address.
             OR
             Click on the **Click Here** link provided under the **Nominee Address** field to invoke the overlay on which you can enter the nominee’s address line by line.

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

          2. In the **House/ Unit Number** field, enter the house or unit number of the nominee, if applicable.
          3. In the **Building Name** field, enter the name of the building/house of the nominee, if applicable.
          4. In the **Street** field, enter the name of the street on which the nominee’s address is located.
          5. From the **Country** field, select the country in which the nominee’s address is located.
          6. In the **City** field, enter the name of the city in which the nominee’s address is located.
          7. From the **State** field, select the state in which the nominee’s address is located.
          8. In the **Locality** field, enter the locality in which the nominee’s address is located.
          9. In the **Zip Code** field, enter the zip code of the nominee’s address.
          10. Click **Add** to add the address details. The **Nominee Information** page displays the nominee address.
       ii. If you have selected option **Yes,** your home address will be considered as the nominee’s address.
50. In the **Email ID** field, enter the email ID of the nominee.

51. In the **Mobile Number** field, enter the mobile number of the nominee.

52. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.

    a. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
    OR

    b. From the **Title** list, select the title that applies to the guardian.

    c. In the **First Name** field, enter the first name of the guardian.

    d. In the **Middle Name** field, enter middle name of the guardian, if applicable.

    e. In the **Last Name** field, enter the last name of the guardian.

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

    g. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.

        i. If you have selected the option **No**;

            1. In the **Guardian Address** field, enter guardian's address.
            OR
            Click on the **Click Here** link provided under the **Guardian Address** field to invoke the overlay on which you can enter guardian address line by line.

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

            2. In the **House/Unit Number** field, enter the house or unit number of the guardian, if applicable.

            3. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.

            4. In the **Street** field, enter the name of the street on which the guardian's address is located.

            5. From the **Country** field, select the country in which the guardian's address is located.

            6. In the **City** field, enter the name of the city in which the guardian's address is located.

            7. From the **State** field, select the state in which the guardian's address is located.

            8. In the **Locality** field, enter the locality in which the guardian's address is located.

            9. In the **Zip Code** field, enter the zip code of the guardian's address.

            10. Click **Add** to add the address details. The **Nominee Information** page displays the guardian's address.

        ii. If you have selected option **Yes,** your permanent address will be considered as the guardian's address.

    h. In the **Email ID** field, enter the email ID of the guardian.

    i. In the **Mobile Number** field, enter the mobile number of the guardian.

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

    OR

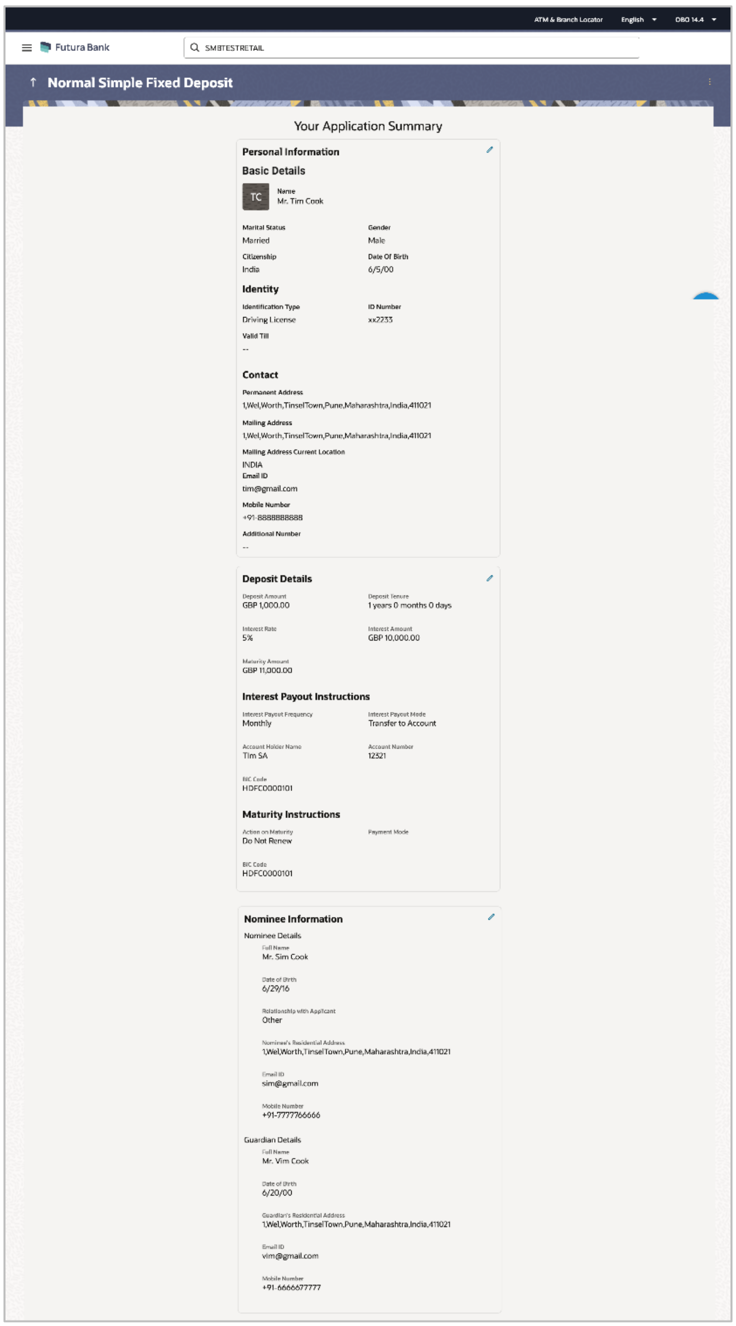
    Under the kebab menu –

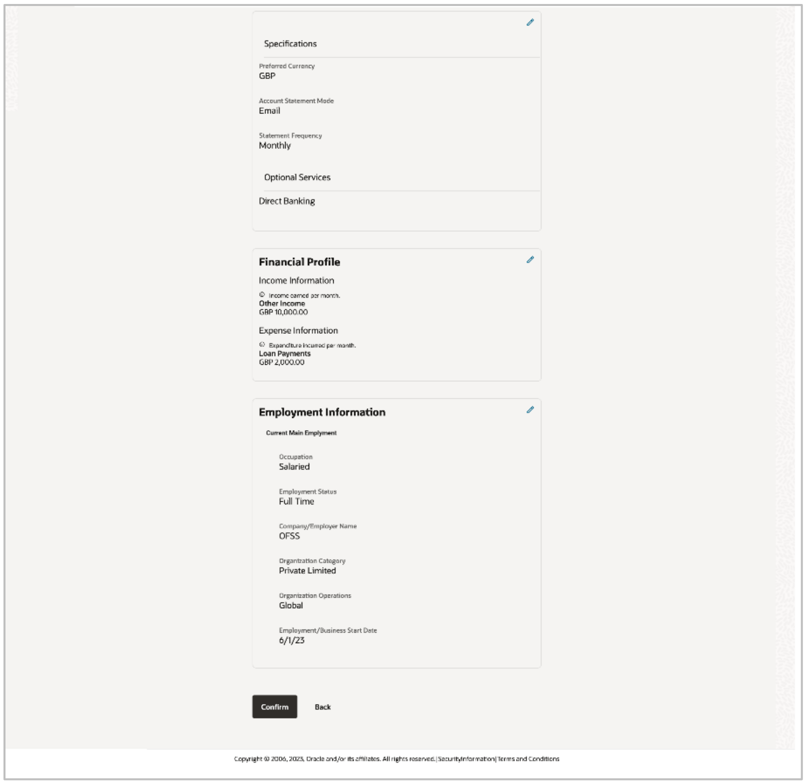
    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

2.15 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





54. Review the application details and click **Confirm**, to proceed with application submission. The **Terms of Service** page appears.
    OR
    Click the icon against any section if you wish to update any information in the respective step.
    OR
    Click **Back** to navigate back to the previous step in the application.
    OR
    Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

    OR

    Under the kebab menu –

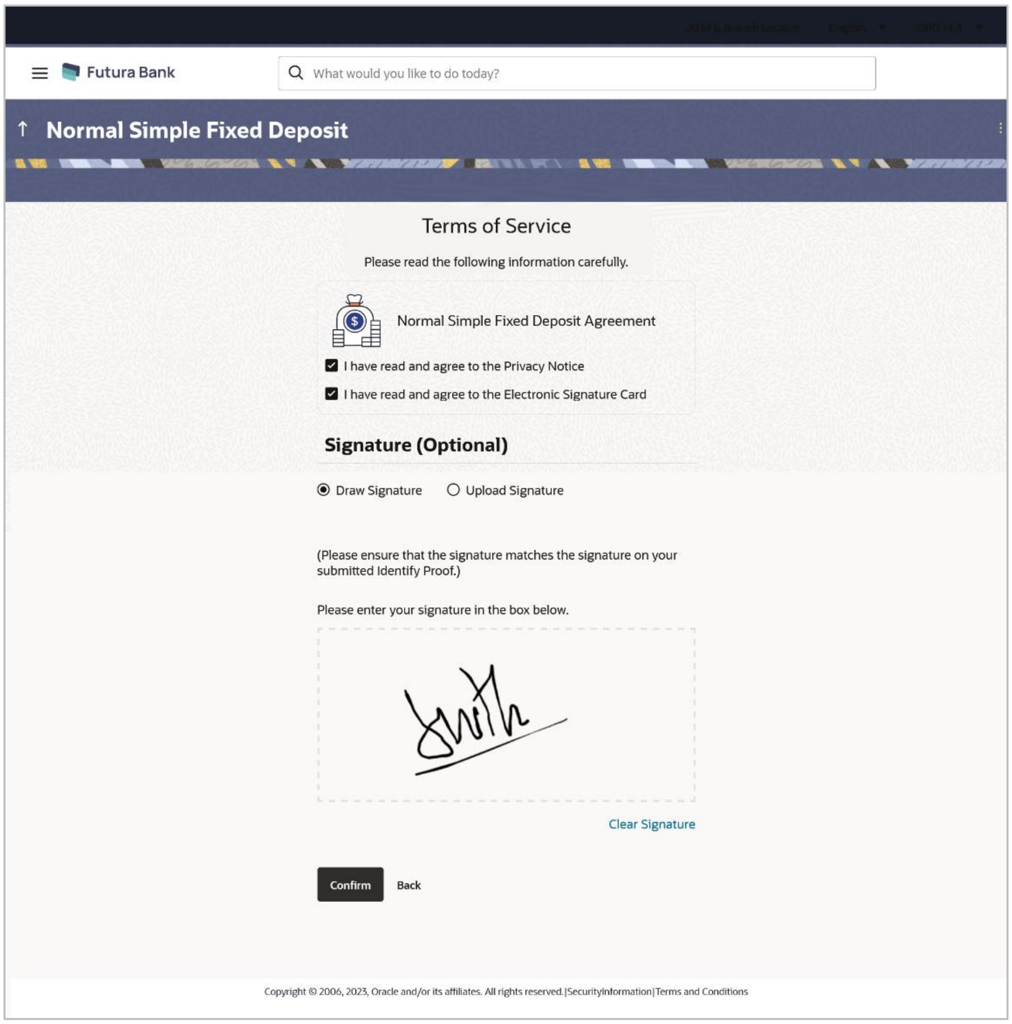
    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

2.16 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



55. Select each checkbox to accept the specific term and condition.
56. 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.

57. Click **Confirm** to proceed with application submission.
    OR
    Click **Back** to navigate back to the previous step in the application.

    OR

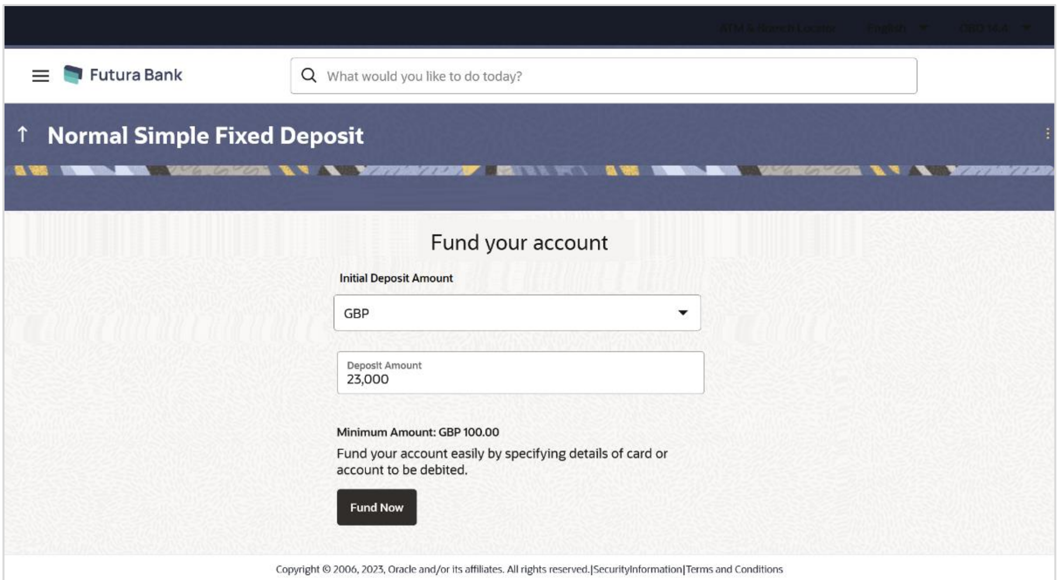
    Under the kebab menu –

    - 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.

2.17 Fund your deposit

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

Fund your deposit



Field Description

Field Name	Description
Deposit Amount	Displays the deposit amount as specified on the **Deposit Details** page.
Fund Now	Click this button if you wish to fund the deposit right away.
Fund Later	Click this button if you do not wish to fund the deposit right away.
Payment gateway page	
Payment Modes	Specify the payments modes through which you want to fund the term deposit. The options are: • Debit Card • Internet Banking • QR • UPI

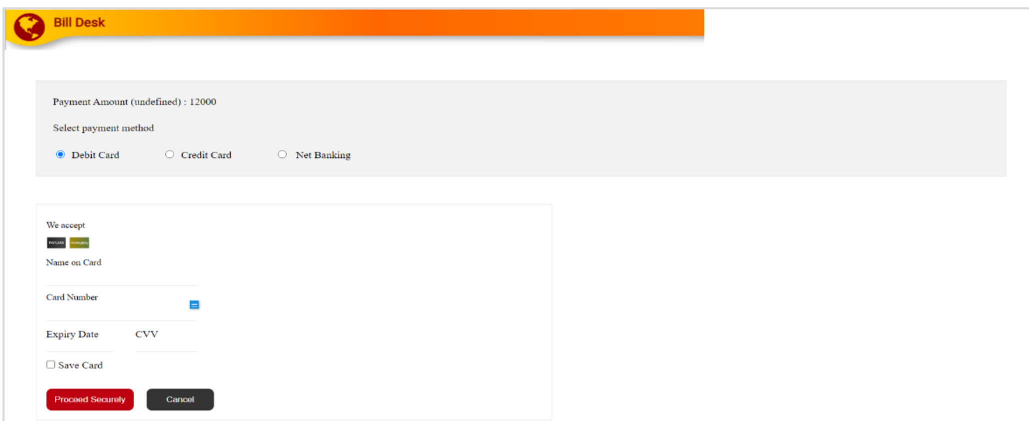
58. In the **Fund your deposit** modal window, specify whether you wish to fund the deposit right away or at a later time.
    a. If you have selected the **Fund Now** option, the payment gateway page will be opened on which you can select the mode through which you can fund the deposit.
    b. If you have selected the **Fund Later** option, your preference will be updated and your application will be submitted. You will then be displayed the **Confirmation** page.

    OR

    Under the kebab menu –

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

Payment Gateway



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

Field Description

Field Name	Description
Payment Modes	All the payment modes through which you can fund your account will be available for selection. The options can be, and are not limited to: • Debit Card • Internet Banking • QR • UPI

Field Name	Description
Additional Payment Information	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

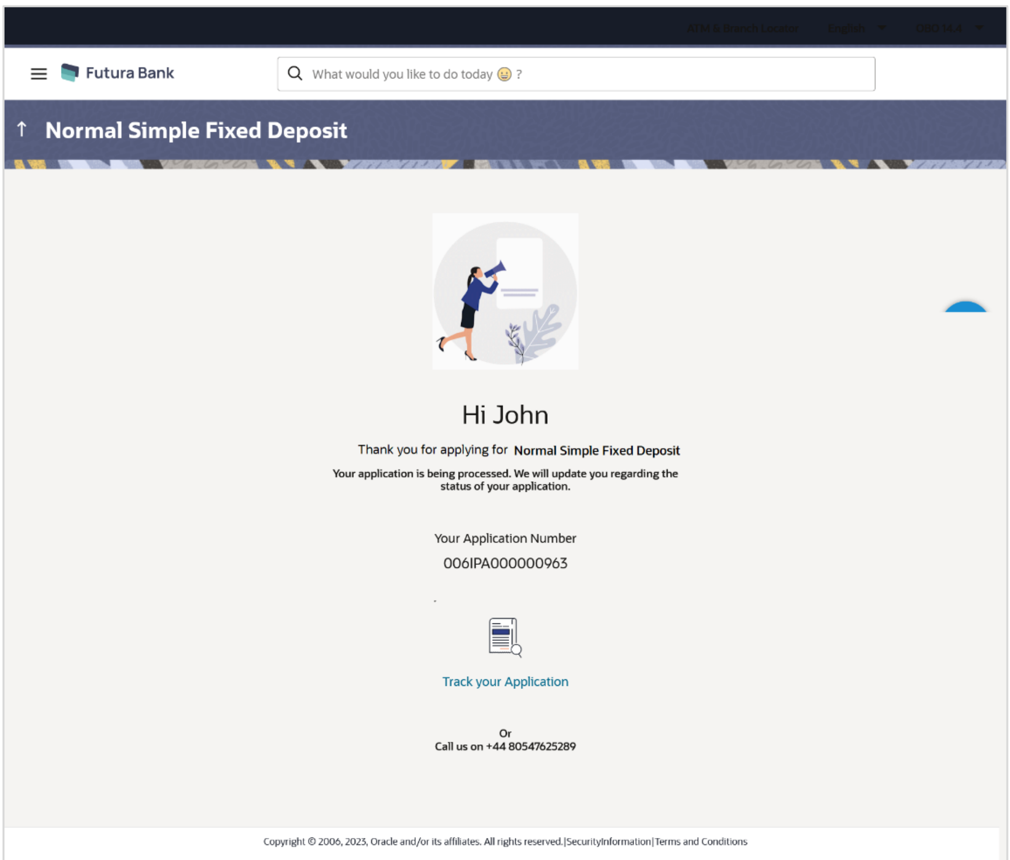
59. Select the mode through which you would like to fund your term deposit and proceed to enter card or account information in the subsequent fields as required to complete the transfer.
60. Once you have completed the fund transfer, you will be displayed the **Confirmation** page.

2.18 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 term deposit account number, generated by the bank. A link to register for online banking will is also provided.

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

Confirmation



61. In case of insta account application processed successfully:

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

62. In case of non-insta account application or if the insta account application could not be processed instantly:
    Click on the **Track your application** link to navigate to the **Application Tracker** Login page. For information on the Application Tracker, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker** User Manual.

2.19 Existing User

Existing customers will be able to apply for term deposits by selecting the **New Term Deposit** option provided in the menu once the user has logged in to the online banking application.

If an existing customer has selected a term deposit product via the product showcase on the bank portal, once he/she logs in by selecting the provided option on the kickoff page, he/she will be navigated to the **New Term Deposit** screen.

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, can 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. **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.

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

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

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

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

13. **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.