

Small & Medium Business Originations  
Checking Accounts User Manual  
Oracle Banking Digital Experience Cloud Service  
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Small & Medium Business Originations - Checking Accounts 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 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.

## 1.5 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. |

## 1.6 **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.

## 1.7 **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. Business Checking Account Application

Business checking accounts are accounts held by businesses at banks and financial institutions to hold deposits and to receive and make payments through online modes, cheques and debit cards. As opposed to business savings accounts, business checking accounts can also have overdraft facility.

The business Checking account application of OBDX has been created to enable customers to apply for Checking accounts easily by providing minimal details of the business and stakeholders. Applicants can quickly apply for Checking accounts by simply specifying their business details, stakeholder details and account preferences.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

Businesses that are existing digital banking customers can simply provide their online banking credentials to have the Business Details and Business Finances section of the form prefilled with information as maintained with the bank. The applicant will be define stakeholder information as required and can add multiple stakeholders.

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

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

---

Following are the steps involved in the application submission:

- **User Type Selection:** The first step in applying for a product is to select the user type so as to be displayed product categories and subsequently products which are applicable to you. i.e. select tab 'Personal' if you are a retail individual and select tab 'Business' if you are applying on behalf of your small-medium business.
- **Product Category Selection:** Once you have selected a user type, all the product categories that contain products for the specific user type, are displayed. Select any product category of choice.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As a business applicant, you can identify how you are going to proceed with the application. If your business is new to the bank, you can continue as a guest, or if your business has an existing relationship with the bank, you can select the provided option to simply login with your online banking credentials so as to

have certain sections such as Business Details and Business Finances pre-populated in the application.

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered business customer. You will be instructed to enter your registered business mobile number, after which the system will identify whether the mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Business Details:** This section captures information related to your business which includes information such as the business legal name, date and country of registration, registered address and other contact details.
- **Business Finances:** In this section, you can enter information pertaining to the finances of the business, which will include income, expenses, assets and liabilities.
- **Stakeholder Information:** In this section, you can specify information pertaining to the stakeholders of the business. This will include basic information such as the relationship of the stakeholder with the business, date of association and ownership percentage, depending on the type of stakeholder (relationship with the business). Depending on whether the stakeholder is an existing customer of the bank or if they are new to the bank, you will either be required to simply capture basic information such as customer ID, name, date of birth or extensive information including address and contact details.
- **Upload Documents:** Upload documents is not available as a separate step in the application form, rather it is provided inline with every step that supports OCR and for which document proof would be required. The steps for which the option to upload documents is provided are – Business Details, Business Financials, Stakeholder Information.
- **Checking Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, Access to Direct Banking, Phone Banking, etc. In this section, you can define your preferences with regards to these features. You can also specify the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
- **Review and Submit:** Once you have filled out all the information required in the application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the Checking account that is being applying for. You can also add a digital signature by means of uploading a document containing your (a stakeholder's) signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Confirmation:** Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

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

**How to reach here:**

*Bank Portal page > Product Offerings > Business > Checking Accounts*

*OR*

*Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > Business > Checking Accounts*



### To apply for a Checking account:

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

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

## 2.1 Business Checking Accounts - Product Listing

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

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

### Product Listing

The screenshot displays the 'Checking Accounts' page on the Futura Bank portal. The header includes navigation links for 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The main heading is 'Checking Accounts' with a sub-header 'Manage your day-to-day banking needs by choosing from our most popular checking accounts'. A 'Compare 2' button is present. Two product cards are shown:

- SMB Power Current Account:** A Current Account suitable for local businesses that ensures smooth running of your business with a minimum...
  - Free cheque collection and payment anywhere across the country
  - Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)
  - Free 100 cheque leaves per month.[Learn more](#)  
☒ Add to Compare  
[Apply](#)
- SMB Max Current Account:** SMB Max Current Account is beneficial for all who look to enhance their retail business and prosper
  - Easy to Open Account. Exclusive relationship manager. No transaction charges[Learn more](#)  
☒ Add to Compare  
[Apply](#)

A sidebar on the right promotes 'Apply for multiple business products at once!' and lists other product categories: 'Savings Accounts', 'Term Loans', and 'Working Capital Loans'. 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                                                                                                                                                                                                                                                                                           |
|--------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 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. |

2. 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 Business Checking Accounts - 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 English OBO 14.4

Futura Bank

What would you like to do today?

↑ Product Details

**SMB Power Current Account**  
A Current Account suitable for local businesses that ensures smooth running of your business with a minimum Quarterly Average Balance (QAB) commitment and easy overdraft availability.

**Key Highlights**

- 1 Cheque Collection**  
Free cheque collection and payment anywhere across the country
- 2 Online Transactions**  
Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)
- 3 Cheque Leaves**  
Free 100 cheque leaves per month.

**Product Details**

**Features**

- Cheque Collection**  
Free cheque collection and payment anywhere across the country
- Online Transactions**  
Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT)
- Cheque Leaves**  
Free 100 cheque leaves per month.
- Overdraft**  
Higher Overdraft availability based on Business Income and Collaterals.

**Eligibility**  
Resident Individual, Sole Proprietorship Firms and other eligible entities can open current account.

**Fees & Charges**

- Minimum Cheque Return Charges
- Free unlimited DD and PO issuances

Apply Download Brochure Back

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### Field Description

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

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

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 –

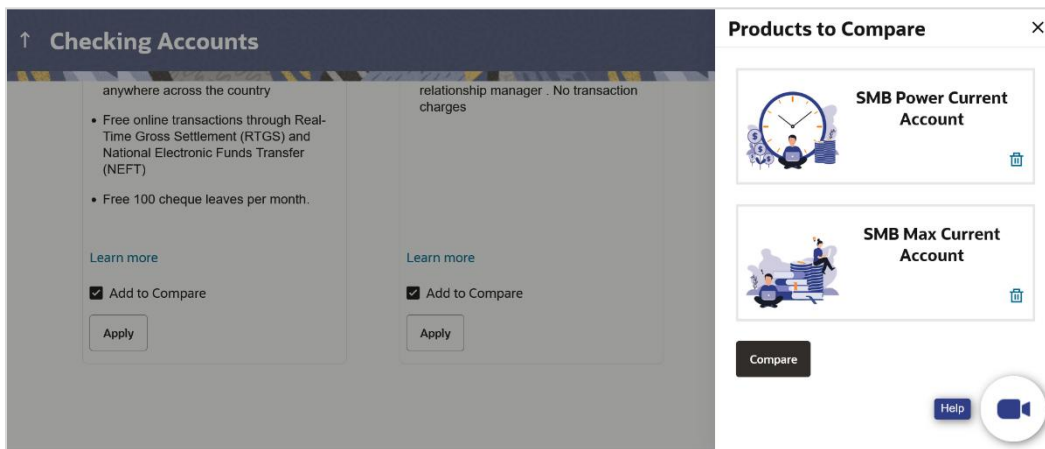
- Click the **View Other Products** option to navigate to the **Product Offerings** page.
- OR
- Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

## 2.3 Business Checking Accounts - Product Comparison

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

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

### Products to Compare



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

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

OR

Click the  icon to close the overlay layer.

## Compare Products

Futura Bank

What would you like to do today?

ATM & Branch LocatorEnglishOBO 14.4

↑ Compare Products

Compare Products

Compare and choose a product which suits you best.



SMB Power Current Account



SMB Max Current Account

Eligibility Criteria

|                                                                                                      |                                                                                    |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|
| Resident Individual, Sole Proprietorship Firms and other eligible entities can open current account. | 20<br>Resident Indian who is doing active business or Plan to start a New business |
|------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------|

Special Features

|                                                                                                                  |                                                                               |
|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|
| Cheque Collection                                                                                                |                                                                               |
| Free cheque collection and payment anywhere across the country                                                   | -                                                                             |
| Online Transactions                                                                                              |                                                                               |
| Free online transactions through Real-Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) | -                                                                             |
| Cheque Leaves                                                                                                    |                                                                               |
| Free 100 cheque leaves per month.                                                                                | -                                                                             |
| Overdraft                                                                                                        |                                                                               |
| Higher Overdraft availability based on Business Income and Collaterals.                                          | -                                                                             |
| Best in class account which offers all suitable for your business                                                |                                                                               |
| -                                                                                                                | Easy to Open Account. Exclusive relationship manager . No transaction charges |

Fees and Bank Charges

|                                    |                                                                                                                                     |
|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Cheque Return Charges              |                                                                                                                                     |
| Minimum Cheque Return Charges      | -                                                                                                                                   |
| DD / PO Issuance                   |                                                                                                                                     |
| Free unlimited DD and PO issuances | -                                                                                                                                   |
| No Account operation Charges       |                                                                                                                                     |
| -                                  | No Average balance required . Only card rates applicable for remittance transaction . No Trade finance charges other than card rate |
| <div>Apply</div>                   | <div>Apply</div>                                                                                                                    |

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### Field Description

| Field Name                                                                   | Description |
|------------------------------------------------------------------------------|-------------|
| The following fields appear as parameters for comparison under each product. |             |

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

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

Note:

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

## 2.4 Kick Off page

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

Additionally, this page also provides links and information to:

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

### Kick Off page

The screenshot shows the 'Ready to Apply?' page for an SMB Power Current Account on the Futura Bank website. The page has a dark blue header with the Futura Bank logo and a search bar. Below the header, there's a section titled 'Ready to Apply?' with a sub-header 'Please check the following eligibility criteria before you begin.' The main content area is white and contains a 'Check Your Eligibility' section with two bullet points: 'You (the applicant) and all stakeholders have attained the age of legal majority.' and 'You are the owner or are authorized to apply on behalf of the business.' There is a 'Read more' link below the bullet points. Below this, there is a checkbox labeled 'The business is an Online Banking Customer of Futura Bank' with a sub-label 'Login for a faster application experience'. At the bottom of the main content area is an 'Apply Now' button. The footer of the page contains copyright information: 'Copyright © 2009, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] [Terms and Conditions]'.

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

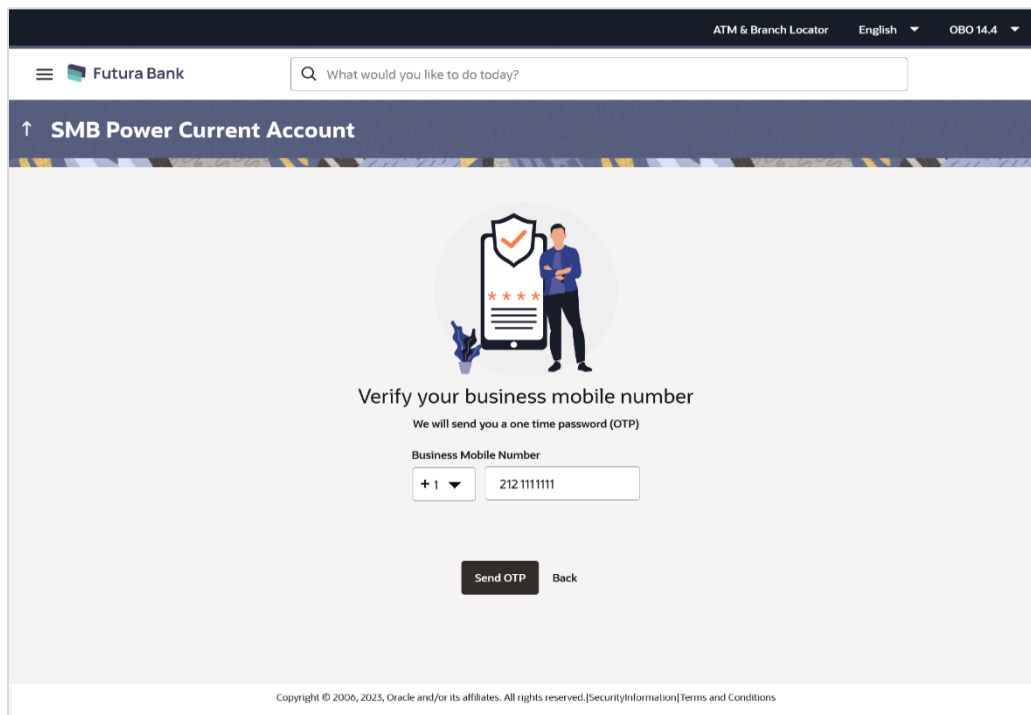


## 2.5 Mobile Verification

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

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

### Mobile Verification - Enter Business Mobile Number



The screenshot displays the Futura Bank mobile verification interface. At the top, there's a navigation bar with 'ATM & Branch Locator', 'English', and 'OBO 14.4'. Below this is a search bar with the placeholder 'What would you like to do today?'. The main heading is 'SMB Power Current Account'. The central part of the page features an illustration of a person standing next to a large smartphone with a checkmark and stars on its screen. Below the illustration, the text reads 'Verify your business mobile number' and 'We will send you a one time password (OTP)'. The form includes a 'Business Mobile Number' section with a country code dropdown (showing '+1') and a text input field containing '212 1111111'. At the bottom of the form are two buttons: 'Send OTP' and 'Back'. The footer contains a copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

### Field Description

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

8. In the **Business Mobile Number** field, select the country code and enter the mobile number.

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

## Mobile Verification – Enter OTP

ATM & Branch Locator English OBO 14.4

Futura Bank What would you like to do today?

↑ SMB Power Current Account

Enter OTP

We have sent you an OTP on your mobile number  
+1 (212) 111-1111

Didn't receive the OTP?

Resend Back

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## Field Description

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

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

## 2.9 Business Details

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

### Business Details – Business Structure

The screenshot shows the Futura Bank website interface for the SMB Power Current Account. The top navigation bar includes the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and OBO 14.4. The main header displays the account type: SMB Power Current Account. Below this, a progress indicator shows four steps: 1. Business Details (active), 2. Business Finances, 3. Stakeholder Information, and 4. Checking Account Specifications. A prompt encourages uploading supporting documents to prefill the section, with a link to view the list of supported documents. The Business Details section is divided into two tabs: Business Structure (selected) and Contact. The Business Structure tab contains a form with the following fields: Business Legal Structure (Sole Proprietorship), Business Legal Name (Samtech Corp), Registration Number (353464), Date of Registration (5/19/15), Country of Registration (United States), Business Tax ID Number (543663), and Preferred Currency (US DOLLAR). A Confirm button is located at the bottom of the form. A QR code is mentioned as a way to continue on mobile. The footer contains the copyright notice: Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions.

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

1 Business Details 2 Business Finances 3 Stakeholder Information 4 Checking Account Specifications

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

**Business Details**

Business Structure Contact

Please take a moment to verify your business details

Business Legal Structure  
Sole Proprietorship

Business Legal Name  
Samtech Corp

Registration Number  
353464

Date of Registration  
5/19/15

Country of Registration  
United States

Business Tax ID Number  
543663

Preferred Currency  
US DOLLAR

Confirm

Scan QR-code anytime to continue on mobile.

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## Field Description

| Field Name                                                                        | Description                                                                                                                                                                                                                                                                                                                                                                                             |
|-----------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  | The applicant can select this option to upload documents that contain information of the business.                                                                                                                                                                                                                                                                                                      |
| <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>Business Structure</b>                                                         |                                                                                                                                                                                                                                                                                                                                                                                                         |
| <b>Business Legal Structure</b>                                                   | <p>The type/structure of the business for which the application is being made.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Sole Proprietorship</li><li>• Corporation</li><li>• Limited Liability Company (LLC)</li><li>• Partnership</li><li>• Trust</li><li>• Other</li></ul> <p>Note - This field is specific to OBDX and is not available in OBO, as of current release.</p> |
| <b>Business Legal Name</b>                                                        | The business' registered name.                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Registration Number</b>                                                        | The registration number of the business.                                                                                                                                                                                                                                                                                                                                                                |
| <b>Date of Registration</b>                                                       | The date on which the business was registered.                                                                                                                                                                                                                                                                                                                                                          |
| <b>Country of Registration</b>                                                    | The country in which the business was registered.                                                                                                                                                                                                                                                                                                                                                       |
| <b>Business Tax ID Number</b>                                                     | The tax ID number of the business.                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Preferred Currency</b>                                                         | The preferred currency i.e. the currency in which the account will be held.                                                                                                                                                                                                                                                                                                                             |

12. Click on the  icon to upload documents that support this section, as required.  
OR

Enter information in this section manually as follows:

13. From the **Business Legal Structure** list, select the type/structure of the business for which the application is being made.

14. In the **Business Legal Name** field, enter the business' registered name.
15. In the **Registration Number** field, enter the registration number of the business.
16. From the **Date of Registration** date picker list, select the date on which the business was registered.
17. From the **Country of Registration** list, select the country in which the business was registered.
18. In the **Business Tax ID Number** field, enter the tax ID number of the business.
19. From the **Preferred Currency** list, select the preferred currency i.e. the currency in which the account will be held.
20. Click **Continue** to proceed to next tab. The **Business Details – Contact** sub section appears.

## Business Details – Contact

The screenshot shows the Futura Bank website interface for setting up an SMB Power Current Account. The top navigation bar includes links for 'ATM & Branch Locator', 'English', and 'OBD 14.4'. The main header displays the account type 'SMB Power Current Account'. Below this, a progress indicator shows four steps: 1. Business Details (active), 2. Business Finances, 3. Stakeholder Information, and 4. Checking Account Specifications. A link to 'Upload supporting documents to prefill this section' is provided. The 'Business Details' section has two sub-tabs: 'Business Structure' and 'Contact' (selected). A message prompts the user to verify business details. The form includes fields for 'Business Registered Address' (pre-filled with '1205, Crystal Avenue, M G Rd, Los Angeles, California, Un'), a location dropdown (set to 'United States Of America'), a checkbox for 'Is the business mailing address the same as above?' (selected 'Yes'), a 'Business Email ID' field (pre-filled with 'samtech@example.com'), and a 'Business Mobile Number' field (pre-filled with '+1 (212) 111-1111'). A 'Confirm' button is at the bottom, followed by a QR code instruction: 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions'.

## Field Description

| Field Name                                             | Description                                                                                                                                                             |
|--------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Contact</b>                                         |                                                                                                                                                                         |
| <b>Business Registered Address</b>                     | The registered physical address of the business.                                                                                                                        |
| <b>Click Here</b>                                      | Click on the link to enter address field by field in an overlay window.<br>On this overlay, you can enter business address line by line.                                |
| <b>Business Registered Address Overlay</b>             |                                                                                                                                                                         |
| The following fields will be displayed in the overlay. |                                                                                                                                                                         |
| <b>House/Unit Number</b>                               | The house or unit number of the building in which the business' registered address is located.                                                                          |
| <b>Building Name</b>                                   | Enter the name of the building in which your business' registered address is located                                                                                    |
| <b>Street</b>                                          | Specify street in which the in which your business' registered address is located.                                                                                      |
| <b>Locality</b>                                        | Specify locality in which your business' registered address is located.                                                                                                 |
| <b>Zip Code</b>                                        | Enter the zip code in which your business' registered address is located.                                                                                               |
| <b>City</b>                                            | The city in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.    |
| <b>State</b>                                           | The state in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required.   |
| <b>Country</b>                                         | The country in which your business' registered address is located.<br>This value will be displayed based on the zip code entered. You can modify the value as required. |
| <b>Location</b>                                        | The location of the business.                                                                                                                                           |

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

| Field Name                    | Description                                                                                                         |
|-------------------------------|---------------------------------------------------------------------------------------------------------------------|
| <b>Business Email ID</b>      | Enter your business' email ID.                                                                                      |
| <b>Business Mobile Number</b> | The business' mobile number as entered on the Mobile Verification page will be displayed here and cannot be edited. |

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

OR

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

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

- In the **House/Unit Number** field, enter the house or unit number of the building in which the business' registered address is located.
- In the **Building Name** field, enter the name of the building in which your business' registered address is located.
- In the **Street** field, enter the name of the street on which your business registered address is located.
- In the **Locality** field, enter the locality in which your business registered address is located.
- In the **Zip Code** field, enter the zip code of your business's registered address.
- In the **City** field, enter the name of the city in which your business registered address is located.
- In the **State** field, enter the name of the state in which your business registered address is located.
- In the **Country** field, enter the name of the country in which your business registered address is located.
- Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the Business Registered Address field under the Contact tab on the Business Details page.

22. From the **Location** list, select the location of the business.

23. In the **Is business mailing address the same as above?** field, select the option of choice;

- If you select **No**;

- In the **Business Mailing Address** field, enter your business mailing address.

OR

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

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



- ii. In the **House/Unit Number** field, enter your house or unit number of the building in which the business' mailing address is located.
  - iii. In the **Building Name** field, enter the name of the building in which your business' mailing address is located.
  - iv. In the **Street** field, enter the street in which the in which your business' mailing address is located.
  - v. In the **Locality** field, enter the locality in which your business' mailing address is located.
  - vi. In the **Zip Code** field, enter the zip code of your business mailing address.
  - vii. In the **City** field, enter the name of the city in which your business mailing address is located.
  - viii. In the **State** field, enter the name of the state in which your business mailing address is located.
  - ix. In the **Country** field, enter the name of the country in which your business mailing address is located.
  - x. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Business Mailing Address** field under the **Contact Details** section on the **Business Details** page.
- b. If you select **Yes**, your registered business address will be considered as your business mailing address.
24. From the **Location** list, select the location of the business' mailing address.
25. In the **Business Email ID** field, enter your business' email ID.
- 26.
27. 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 Business Finances

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

### Business Finances – Income & Expenses

ATM & Branch LocatorEnglishOBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

1

2

3

4

Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

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

Business Finances

Please update your business financial information

Income & Expenses

Assets & Liabilities

① Please enter income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

Income

Add all your income from different sources.

Income Mode

Salary

Income Amount

USD 120,000.00

+ Add another Income Source

Expenses

Add any of your expenses from the given modes.

Expense Type

Vehicle

Expense Amount

USD 5,000.00

+ Add another Expense

Please Note

Information entered on this screen will impact the final interest rate.

Continue

Back

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## Business Finances – Assets & Liabilities

ATM & Branch LocatorEnglishOBO 14.4

Futura Bank

Q What would you like to do today?

↑ SMB Power Current Account

1

2

3

4

Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

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

Business Finances

Please update your business financial information

Income & Expenses

Assets & Liabilities

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

Assets

Do you want to add your asset information?

☒ Yes

☐ No

Add assets from the given options

Asset Type

Vehicle

Asset Value

USD 23,000.00

+ Add another Asset

Liabilities

Do you want to add your liability information?

☒ Yes

☐ No

Add liability from the given options

Liability Type

Home Loan

Liability Value

USD 12,000.00

+ Add another Liability

Please Note

Information entered on this screen will impact the final interest rate.

Continue

Back

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## Field Description

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

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

28. Click on  icon to upload documents supporting this section.
29. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
30. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.
31. Click on the **Add another Income Source** link to add another income record.
32. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
33. In the **Expense Amount** field, enter the amount of expenditure incurred on a monthly basis against the type selected.
34. Click on the **Add another Expense** link to add another expense record.
35. 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.
36. 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.
37. 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.

## 2.11 Stakeholder Information

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

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

### Stakeholder Information – Step1 – Stakeholder 1

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

SMB Power Current Account

Business Details Business Finances Stakeholder Information Checking Account Specifications

Stakeholder 1

Add details of the stakeholder

Relationship to the Business  
Owner

Associated Since  
3/9/10

Ownership Percentage  
100 %

Is the stakeholder an existing customer of the bank?  
☐ Yes ☒ No

Continue Back

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### Field Description

| Field Name                   | Description                                                                                                                          |
|------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| Relationship to the Business | Specify the stakeholder type.<br>The options are: <ul style="list-style-type: none"><li>Owner</li><li>Authorized Signatory</li></ul> |

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

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



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

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

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

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

Business Details Business Finances Stakeholder Information Checking Account Specifications

Stakeholder 1

Add details of the stakeholder

Customer ID  
253134

First Name  
Smith

Middle Name (Optional)

Last Name  
John

Date Of Birth  
4/15/94

Continue Back

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**Field Description**

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

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

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

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

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

## Stakeholder Information- Stakeholder 1 – Primary Information

The screenshot shows the Futura Bank interface for setting up a new stakeholder. The top navigation bar includes the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and OBO 14.4. The main header indicates the user is in the 'SMB Power Current Account' section. A progress bar shows four steps: Business Details (completed), Business Finances (completed), Stakeholder Information (current step), and Checking Account Specifications (pending). Below the progress bar, there is a section for 'Stakeholder 1' with the instruction 'Add details of the stakeholder'. Under this, there are three tabs: 'Primary Information' (selected), 'Identity', and 'Contact'. The 'Primary Information' tab contains several input fields: 'Title' (dropdown menu with 'Mr.' selected), 'First Name' (text field with 'Smith'), 'Middle Name (Optional)' (text field), 'Last Name' (text field with 'John'), 'Date of Birth' (calendar icon and text field with '5/16/95'), 'Citizenship' (dropdown menu with 'United States'), and 'Country of Birth' (dropdown menu with 'United States'). At the bottom of the form, there are 'Confirm' and 'Back' buttons. A QR code is displayed with the text 'Scan QR-code anytime to continue on mobile.' The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

## Field Description

| Field Name                 | Description                                                 |
|----------------------------|-------------------------------------------------------------|
| <b>Primary Information</b> |                                                             |
| <b>Title</b>               | The title of the stakeholder.                               |
| <b>First Name</b>          | The first name of the stakeholder.                          |
| <b>Middle Name</b>         | The middle name of the stakeholder. This field is optional. |
| <b>Last Name</b>           | The last name of the stakeholder.                           |
| <b>Date of Birth</b>       | The date of birth of the stakeholder.                       |
| <b>Citizenship</b>         | The country in which the stakeholder holds citizenship.     |
| <b>Country of Birth</b>    | The country in which the stakeholder was born.              |

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

## Stakeholder Information- Step 2 - Stakeholder 1 – Identity

The screenshot shows the Futura Bank web interface for setting up an SMB Power Current Account. The top navigation bar includes 'ATM & Branch Locator', 'English', and 'OBO 14.4'. The main header shows 'SMB Power Current Account' with an upward arrow. Below this is a progress bar with four steps: 'Business Details' (checked), 'Business Finances' (checked), 'Stakeholder Information' (active, step 3), and 'Checking Account Specifications' (step 4). A message prompts the user to 'Upload supporting documents to prefill this section' with a link to 'View list of supporting documents'. The main section is titled 'Stakeholder 1' with the instruction 'Add details of the stakeholder'. There are three tabs: 'Primary Information', 'Identity' (selected), and 'Contact'. The 'Identity' tab contains three input fields: 'Identification Type' (a dropdown menu showing 'Driving License'), 'ID Number' (a text field with 'xxx5535'), and 'Valid Till (Optional)' (a date field with '5/5/26' and a calendar icon). At the bottom of the form are 'Confirm' and 'Back' buttons. A note at the bottom says 'Scan QR-code anytime to continue on mobile.' The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

### Field Description

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

- From the **Identification Type** list, select an identification document which stakeholder would like to provide as proof of identity.
- In the **ID Number** field, enter the identity number of the proof of identity selected.

- iii. From the **Valid till** date picker, select the date till which the identification document is valid.
43. Click **Continue** to proceed to the next sub section under the Stakeholder 1 section in the application. The **Stakeholder Information- Stakeholder 1 Contact Details** tab appears.  
OR  
Click **Back** to navigate back to the previous page.

## Stakeholder Information- Step 2 - Stakeholder 1 – Contact

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

Business Details Business Finances **Stakeholder Information** Checking Account Specifications

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

**Stakeholder 1**  
Add details of the stakeholder

Primary Information Identity **Contact**

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

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

Current Location  
United States Of America

Email ID  
samtech@example.com

Mobile Number  
+1 (212) 111-1111

**Confirm** Back

Scan QR-code anytime to continue on mobile.

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## Field Description

| Field Name             | Description                                               |
|------------------------|-----------------------------------------------------------|
| <b>Contact Details</b> |                                                           |
| <b>Home Address</b>    | Enter the current residential address of the stakeholder. |

| Field Name                                                                               | Description                                                                                            |
|------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
| <b>Link to enter address field by field</b>                                              | Click the provided link to enter the stakeholder's address field by field in an overlay window.        |
| <b>Home Address Overlay</b>                                                              |                                                                                                        |
| This overlay window will open when the user clicks on the link to enter fields manually. |                                                                                                        |
| <b>House/Unit Number</b>                                                                 | The house or unit number of the stakeholder.                                                           |
| <b>Building Name</b>                                                                     | The building name of the stakeholder.                                                                  |
| <b>Street</b>                                                                            | Specify street in which the stakeholder's address is located.                                          |
| <b>Locality</b>                                                                          | Specify locality in which the stakeholder's address is located.                                        |
| <b>Zip Code</b>                                                                          | Enter the zip code in which the stakeholder's address is located.                                      |
| <b>City</b>                                                                              | The city in which the stakeholder's address is located.                                                |
| <b>State</b>                                                                             | The state in which the stakeholder's address is located.                                               |
| <b>Country</b>                                                                           | The country in which the stakeholder's address is located.                                             |
| <b>Current Location</b>                                                                  | Select the current location of the stakeholder.                                                        |
| <b>Email ID</b>                                                                          | The email ID of the stakeholder.                                                                       |
| <b>Mobile Number</b>                                                                     | The mobile number of the stakeholder.                                                                  |
| <b>Alternate Phone Number</b>                                                            | The stakeholder's alternate phone number in addition to his/her mobile number. This field is optional. |

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

OR

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

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

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

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

### Additional Stakeholder

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

### Additional Stakeholder

ATM & Branch Locator English OBO 14.4

Futura Bank

Q What would you like to do today?

↑ Stakeholder Information

Business Details Business Finances Stakeholder Information Checking Account Specifications

**Additional Stakeholder**

Add an additional stakeholder by selecting the provided option

Do you want to add an additional Stakeholder?

☐ Yes ☒ No

**Continue** Back

Scan QR-code anytime to continue on mobile.

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### Field Description

| Field Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Description                                                                                                                                                         |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Do you want to add an additional stakeholder?</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p>Specify whether you want to add another stakeholder's details.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Yes</li> <li>• No</li> </ul> |
| <p>a. Select option <b>Yes</b> under the <b>Do you want to add an additional stakeholder?</b> field, if you wish to add another stakeholder's details. The screen on which you can specify basic details of the stakeholder followed by others steps depending on whether the stakeholder is an existing customer of the bank or not, will appear, once you click on <b>Continue</b>.</p> <p>b. Repeat steps 1 to 7 for the new stakeholder.</p> <p>OR</p> <p>Select option <b>No</b> under the <b>Do you want to add an additional stakeholder?</b> field, if you do not wish to add another stakeholder. The next step in the application form will be displayed once you click on <b>Continue</b>.</p> <p>45. Click <b>Continue</b> to proceed to the next step in the application.</p> <p>OR</p> <p>Click <b>Back</b> to navigate back to the previous page.</p> <p>OR</p> <p>Click on the <b>Scan QR-code anytime to continue on mobile</b> link to continue the application on a mobile or tablet device.</p> <p>OR</p> <p>Under the kebab menu –</p> <p>46. Click the <b>Save and Continue Later</b> option to save the application.</p> <p>OR</p> <p>Click the <b>Continue on Mobile</b> option to continue the application on a mobile device.</p> |                                                                                                                                                                     |



## 2.12 Checking Account Specifications

This step enables you to enhance the features of the business account that is being applied for. You can specify preferences related to services that you would like the account to have, which could include Debit Card, Passbook, Cheque Book, access to Direct Banking and Phone Banking, etc. You can also select the currency in which you wish your account to be held and define account statement preferences such as the account statement mode and frequency. A business checking account might also come with the additional feature of Overdraft. In this case, if overdraft is enabled for the product, the option to apply for overdraft and subsequently to specify the required overdraft limit amount will be provided on this page.

### Checking Account Specifications

ATM & Branch LocatorEnglishOBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

Business Details

Business Finances

Stakeholder Information

Checking Account Specifications

Checking Account Specifications

Choose from our range of features to create an account that suits your needs best.

Activity Profile & Specifications

Preferred Currency

USD

Apply for Overdraft

☐ Yes

☒ No

Account Statement Mode

☐ Email

☒ Physical

Statement Frequency

Quarterly

Optional Services

☒ Cheque Book

☒ Pass Book

☒ Direct Banking

Continue

Back

Skip this Step

Scan QR-code anytime to continue on mobile.

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## Field Description

| Field Name                                   | Description                                                                                                                                                                                                            |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Activity Profile &amp; Specifications</b> |                                                                                                                                                                                                                        |
| <b>Preferred Currency</b>                    | The currency in which you wish to hold your business Checking account.                                                                                                                                                 |
| <b>Apply for Overdraft</b>                   | <p>Specify whether you wish to utilize the overdraft facility available for this account type.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Yes</li><li>• No</li></ul>                          |
| <b>Overdraft Limit Amount</b>                | <p>Specify the overdraft amount you wish to apply for.</p> <p>This field will be displayed if the option <b>Yes</b> has been selected in the <b>Apply for Overdraft</b> field.</p>                                     |
| <b>Account Statement Mode</b>                | <p>Specify the mode through which you would like the account statement to be delivered.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Email</li><li>• Physical</li></ul>                         |
| <b>Statement Frequency</b>                   | <p>The frequency at which you would like to receive account statements.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Monthly</li><li>• Quarterly</li><li>• Bi Annual</li><li>• Annual</li></ul> |
| <b>Optional Services</b>                     |                                                                                                                                                                                                                        |
| <b>Service /Feature</b>                      | <p>Each service that has been configured for the product you are applying for will be listed here.</p> <p>Select the check box against the service that you wish to enable on your account.</p>                        |

47. From the **Preferred Currency** list, select the currency in which you wish your account to be held.

48. In the **Apply for Overdraft** field, specify whether to utilize the overdraft facility for this account type or not.

- c. If you select **Yes**;
    - i. In the **Overdraft Limit Amount** field, enter the overdraft amount you wish to apply for.
  - 49. In the **Account Statement Mode** field, select the desired option.
  - 50. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
  - 51. Select the checkbox against any service that you wish to have enabled on your account under the **Optional Services** sub section.
  - 52. 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.

## 2.13 Review and Submit

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

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

### Review and Submit

The screenshot displays the 'Your Application Summary' page for an 'SMB Power Current Account' on the Futura Bank website. The page is divided into two main sections: 'Business Details' and 'Business Finances', each with an edit icon (pencil) in the top right corner.

**Business Details**

- Business Structure**
  - Business Legal Structure: Sole Proprietorship
  - Business Legal Name: Samtech Corp
  - Registration Number: 353464
  - Date of Registration: 5/19/15
  - Business Tax ID Number: 543663
  - Country of Registration: United States
  - Preferred Currency: US DOLLAR
- Contacts**
  - Business Email ID: samtech@example.com
  - Business Registered Address: 1205, Crystal Avenue, M G Rd, Los Angeles, California, United States, 90005
  - Business Mailing Address: 1205, Crystal Avenue, M G Rd, Los Angeles, California, United States, 90005
  - Business Phone Number: +1 (212) 111-1111

**Business Finances**

- Income**
  - Salary: USD 120,000.00
- Expenses**
  - Vehicle: USD 5,000.00
- Assets**
  - Vehicle: USD 23,000.00
- Liabilities**
  - Home Loan: USD 12,000.00



## Relationship to the Business Owner

Ownership Percentage  
100.00%

### Primary Details

Title  
Mr.

First Name  
**Smith**

Middle Name (Optional)

Last Name  
John

Date of Birth  
5/16/95

United States

United States

Identification Type  
Driving License

xxx5535

5/5/20

## Home Addr

Current Location

Email ID

Mobile Number

Alternate Phone Nu

Preferred Currency

Account Sta  
Discussion

Statement 1  
Quarterly

Option

## Cheque Book

Passbook

\_\_\_\_\_

[Back](#)

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.

## 2.14 Terms of Service

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

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

### Terms of Service

ATM & Branch Locator English OBO 14.4

Futura Bank

What would you like to do today?

↑ SMB Power Current Account

### Terms of Service

Please read the following information carefully.

Terms and Conditions

 SMB Power Current Account Agreement

☒ I have read and agree to the Privacy Notice

☒ I have read and agree to the Electronic Signature Card

### Signature (Optional)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.



[Clear Signature](#)

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

---

Note:

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

OR

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

---

Note:

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

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

OR

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

OR

Under the kebab menu –

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



## 2.15 Submitted Application - Confirmation

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

### Confirmation

The screenshot shows the Futura Bank website interface. At the top, there is a dark blue header with the Futura Bank logo on the left and links for 'ATM & Branch Locator', 'English', and 'OBO 14.4' on the right. Below the header is a search bar with the placeholder text 'What would you like to do today?'. The main content area has a dark blue banner with the text '↑ SMB Power Current Account'. Below this banner is a large illustration of a person in a blue suit pointing at a clock and a document. The text 'Hi Samtech Corp' is centered below the illustration. Below this, a message reads: 'Thank you for applying for SMB Power Current Account. Your application is being processed. We will update you regarding the status of your application.' The application number '006APP000049764' is displayed. Below the number is a link 'Track your Application' with a magnifying glass icon. At the bottom, it says 'Or Call us on +44 80547625289'. The footer contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

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

## 2.16 Existing User

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

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

The business Checking account application form for existing business customers will comprise of the following sections:

1. **Business Details** – This page will display basic information of the business. There will be no option provided to edit this information as part of the application form.
2. **Business Finances** – This page will display an financial information of the business that is already maintained with the bank. The applicant will be able to add additional financial information in the Income, Expenses, Assets and Liabilities sub sections and will also be able to modify information already present, as required.
3. **Stakeholder Information** – This section will enable the business applicant to specify information pertaining to the stakeholders of the business. The applicant can opt to add multiple stakeholders, as required. Please refer the Stakeholder Information sections in this user manual for details.
4. **Checking Account Specifications** – This section will be part of the application form and you will be required to define the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery. If the overdraft feature is enabled for the product, the applicant will also be able to select the option to apply for overdraft and will be able to subsequently specify the desired overdraft limit amount.
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. The application reference number along with the link to access the Application Tracker will be displayed.

## **FAQ**

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

- 5. 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.

- 6. 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.

- 7. 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.

- 8. 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.

- 9. 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.