

Retail Originations Checking Accounts User Manual
Oracle Banking Digital Experience Cloud Service
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Retail Originations Checking Accounts User Manual

April 2025

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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
boldface	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. Checking Account Application

A checking account is a deposit account held with a bank or a financial institution that allows the account holder to make withdrawals and deposits. The checking account application of OBDX has been created to enable customers to apply for checking accounts easily by providing minimal personal details. Applicants can quickly apply for checking accounts by simply specifying their basic personal information and defining account preferences, if required.

OBDX supports both single as well as joint applications for checking account products (depending on whether the product, as maintained in the mid-office system, supports joint applications). If the product supports joint applications, the option to apply jointly will be provided on the kickoff page. On selecting this option, the application form will be adapted to also capture information of joint applicants. This will include the joint applicant's personal information and, depending on the maintenances in the mid-office system with regards to capture of financial and employment information, might also include sections to capture this information of the joint applicant.

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

In case the applicant is an existing digital banking customer (only supported in case of single applicant applications and not joint applications), he/she can simply provide his/her online banking credentials to have his/her personal information and if required, his/her employment and information sections of the form prefilled with information as maintained with the bank.

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

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

Note:

1)

At present, only the primary applicant will have access to the application tracker.

2) Currently, in the case of joint application forms, OBDX only supports the scenario where both the primary as well as the joint applicant are new to the bank i.e. neither of the applicants can be existing customers of the bank.

Following are the steps involved in the application submission:

- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify

how you are going to proceed with the application – whether you want to apply for a single or joint account, If you, the primary applicant, are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer (not supported for either primary or joint applicant in case of joint application forms) you can login with your online banking credentials to have your information pre-populated in the application.

- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form. Please note – as of this release, mobile verification is applicable only for the primary applicant even in the case of joint application forms.

- **Personal Information:** This section captures information pertaining to the applicants' personal information which will include full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually. In case of joint application forms, there will be two sections to capture personal information i.e. one to capture the personal information of the primary applicant and another to capture the personal information of the joint applicant.
- **Employment Information:** Employment information of the primary and or joint applicant might be required to be captured or can also be an optional step in the form, depending on certain product maintenances in the mid office system. In case the product supports overdraft and if it is opted for, then the employment as well as financial information of atleast one applicant will be required to be captured mandatorily.

Depending on whose employment information is being captured, the first record will have to be that of the current main source of employment. You can also add additional records to capture other current or past employment details.

- **Financial Information:** Similar to employment information, the capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for. Also if the overdraft feature is opted for, it would be mandatory to capture the financial information of atleast one applicant in the form.
- **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. In case of joint account applications forms, you will be able to provide specifications related to optional services available to both the primary as well as the joint applicant separately. There will also be an additional sub section under this section in which you can specify the mode of operation of the account.
- **Nominee Information:** If you wish to do so, you can specify details of your nominee in this section. Nominee details will include basic information such as name, date of birth, address etc. In case the nominee is a minor, you will have to mandatorily also specify information of the nominee's guardian.
- **Review and Submit:** Once you have filled out all the information required in the account application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of the account application you are applying for. In case of joint account

application forms, this section will list down the terms and conditions specific to the product being applied for, as well as terms and conditions that are required to be read and accepted by each of the applicant, separately. The signature sub section will also have a provision to capture the signature of both applicants.

- Digital signatures can be added by uploading a document containing the applicant's signature or by physically signing the provided space in case the application is being filled out from a touchscreen device..
- **Fund your account:** This step will be part of the application form if it has been configured for Checking Account applications. Through this step you will be able to fund your new account if you wish to do so. If you opt to fund your account, you will be required to specify the initial deposit amount and then proceed to furnish information regarding mode of transfer. In case of single applications, if you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds. The same will be the case if in the case of joint applications, the primary applicant is a prospect or an existing customer.

Note: In case a prospect is applying, this step will be part of the application form only if host integration is third party.

- **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.

Note: In the case of joint application forms, only the primary applicant will have access to the application tracker.

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

How to reach here:

Bank Portal page > Product Offerings > Retail tab > Personal > Checking Accounts

OR

Bank Portal page > Customer Services > Our Products > Product Offerings > Personal > Accounts > Checking Accounts

To apply for a checking account:

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

A screen containing the **Checking Account** products available for online application will be displayed.

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

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

Product Categories

The screenshot shows the 'Checking Accounts' section of the Futura Bank website. The header includes the Futura Bank logo, a search bar, and a navigation menu. The main heading is 'Checking Accounts' with a sub-heading 'Manage your day-to-day banking needs by choosing from our most popular checking accounts'. There are two main product cards: 'Instant Current Account' and 'Premier Checking Account'. Each card has an icon, a description, a list of features, a 'Learn more' link, and an 'Add to Compare' checkbox. A 'Compare 2' button is located at the top right of the product cards. To the right of the product cards is a section titled 'Explore our Products' which lists various other product categories like Savings Accounts, Term Deposit, Credit Cards, Auto Loans, Personal Loans, Futura Wallet, Home Loans, and Education Loans. A footer at the bottom contains copyright information.

Checking Accounts
Manage your day-to-day banking needs by choosing from our most popular checking accounts

Instant Current Account
Our Insta Current Account is especially designed for medium sized businesses to ensure optimal utilization of money and...

- You can avail free local and outstation cheque collection services at any of our locations across country.
- With our Insta Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.
- We provide 24x7 cash deposits through our convenient cash deposit machines.

[Learn more](#)

☒ Add to Compare

[Apply](#)

Premier Checking Account
Premier Cheking Account

- ou can avail free local and outstation cheque collection services at any of our locations across country.
- With our AU Power Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.
- We provide 24x7 cash deposits through our convenient cash deposit machines.

[Learn more](#)

☒ Add to Compare

[Apply](#)

Apply for multiple business products at once!
Choose from our wide variety of business products to create a bundle that suits your business needs best.

Explore our Products
View other product categories on offer.

- Savings Accounts
- Term Deposit
- Credit Cards
- Auto Loans
- Personal Loans
- Futura Wallet
- Home Loans
- Education Loans

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Field Description

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

3. Identify the product for which you want to make an application and, click the **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 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 LocatorEnglishUSD INR

Futura BankWhat would you like to do today?

↑ Product Details



Premier Checking Account
Premier Checking Account

Key Highlights

1

Cheque collection
ou can avail free local and outstation cheque collection services at any of our locations across country.


2

AU QR code and UPI
With our AU Power Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.

3

24x7 cash deposits
We provide 24x7 cash deposits through our convenient cash deposit machines.

Product Details



Features

Cheque collection
ou can avail free local and outstation cheque collection services at any of our locations across country.

AU QR code and UPI
With our AU Power Current Account, you can access digital payment methods such as AU Bank QR code and UPI at nominal cost.

24x7 cash deposits
We provide 24x7 cash deposits through our convenient cash deposit machines.

Cash deposit limit
ou get a minimum cash deposit limit of INR 3 lakhs or five times the previous month's AMB, whichever is higher. The maximum free limit is INR 10 lakhs.

Bank locations
All your cheque collections can be received free of cost at our bank locations, whether local or outstation.

Merchant Solutions
Merchant Solutions not provided for this product

Eligibility

Any Resident Individual can open Current Account

Fees & Charges

- Free Debit Card
- Is Acceptable
- Is Allowed

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

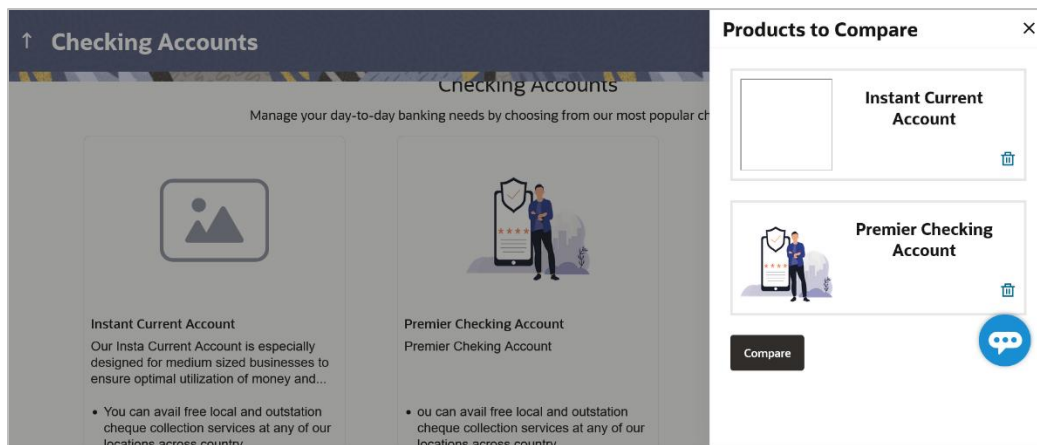
4. Click **Apply** to apply for the product. The **Product Kickoff** page is displayed.
OR
Click on the **Download Brochure** link to view and download the product brochure.
OR
Click **Back** to navigate back to the previous page.
OR
Under the kebab menu –
 - Click the **View Other Products** option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

2.3 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. You can click **Apply** on any product to proceed to the application form for that specific product.


Products to Compare



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

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

OR

Click the  icon to close the overlay layer.

Compare Products

Futura Bank

What would you like to do today ?

↑

Compare Products

Instant Current Account

Premier Checking Account

Eligibility Criteria

Any Resident Individual can open Current Account

Any Resident Individual can open Current Account

Special Features

Cheque collection

You can avail free local and outstation cheque collection services at any of our ou can avail free local and outstation cheque collection services at any of our locations across country.

AU QR code and UPI

With our Insta Current Account, you can access digital payment methods such With our AU Power Current Account, you can access digital payment methods as AU Bank QR code and UPI at nominal cost.

24x7 cash deposits

We provide 24x7 cash deposits through our convenient cash deposit machines.

Cash deposit limit

ou get a minimum cash deposit limit of INR 3 lakhs or five times the previous month's AMB, whichever is higher. The maximum free limit is INR 10 lakhs.

Bank locations

All your cheque collections can be received free of cost at our bank locations, whether local or outstation.

Merchant Solutions

Merchant Solutions not provided for this product

Fees and Bank Charges

Debit Card

Free Debit Card

Free Debit Card

Replacement of lost Debit Card

Is Acceptable

Is Acceptable

ATM Transactions at other bank ATMs outside India

Is Allowed

Is Allowed

Apply



Apply

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2-9

ORACLE®

Field Description

Field Name	Description
<hr/>	
The following fields appear as parameters for comparison under each product.	
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of the product.
Eligibility Criteria	Displays the eligibility criteria that are to be met in order to apply for the product.
Special Features	Displays the features of the product.
Fees and Bank Charges	Displays the fees and bank charges applicable for the product.
Value Added Benefits	Displays the value added benefits of the product.
Option to Remove a product from the comparison list	Click the  icon to remove the product from the list of products to be compared. This icon is provided against the product name and image.
Option to replace a product for comparison	Click the  icon to replace the product with another product for comparison.

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

Note:

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

2.4 **Kick Off page**

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

In case the product you have selected, allows for joint applications, this page will also provide the option by way of which you can choose to apply for a single account or joint account. In case you select the option to apply jointly, the eligibility criteria will reflect the conditions that both you, as the primary applicant, as well as the joint applicant, will need to meet in order to be able to apply for the account.

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

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

Note:

- 1) In case of Joint Applications, OBDX only supports two applicants to apply i.e. the primary applicant along with one joint applicant.
 - 2) At present, joint online applications only support the case where both the primary and the joint applicants are prospects i.e. new to the bank.
-

Kick Off Page – Single Account Application

ATM & Branch LocatorEnglishRPM 14.4 OBDXBUIB

Futura Bank

What would you like to do today?

↑ Premier Checking Account

Ready to Apply?

Please start by specifying the type of account you wish to apply for.

I want to open

☒ A Single Account

☐ A Joint Account

Check Your Eligibility

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

[Read more](#)

☐ I am a Futura Bank online banking customer

Login for a faster application experience

Apply Now

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Kick Off Page – Joint Account Application

ATM & Branch LocatorEnglishRPM 14.4 OBDXBUIB

Futura Bank

What would you like to do today?

↑ Premier Checking Account

Ready to Apply?

Please start by specifying the type of account you wish to apply for.

I want to open

☐ A Single Account

☒ A Joint Account

Check Your Eligibility

- Both applicants are legal adults in their state and country of residence.
- Both applicants are tax residents of the country in which the product is being applied for and neither applicants are tax residents of any other country

[Read more](#)

Apply Now

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Field Description

Field Name	Description
I want to open	<p>Select the type of account you wish to apply for.</p> <p>The options are:</p> <ul style="list-style-type: none">• A single account• A joint account <p>This field is enabled only if the product being applied for supports joint applications.</p>
I am a Futura Bank online banking customer	<p>Select this checkbox if you are an existing online customer of the bank.</p> <p>This check box will be worded as such in case the product being applied for does not support joint applications or if in the case that the product does support joint applications, the option A single account has been selected.</p> <p>This checkbox will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.</p>

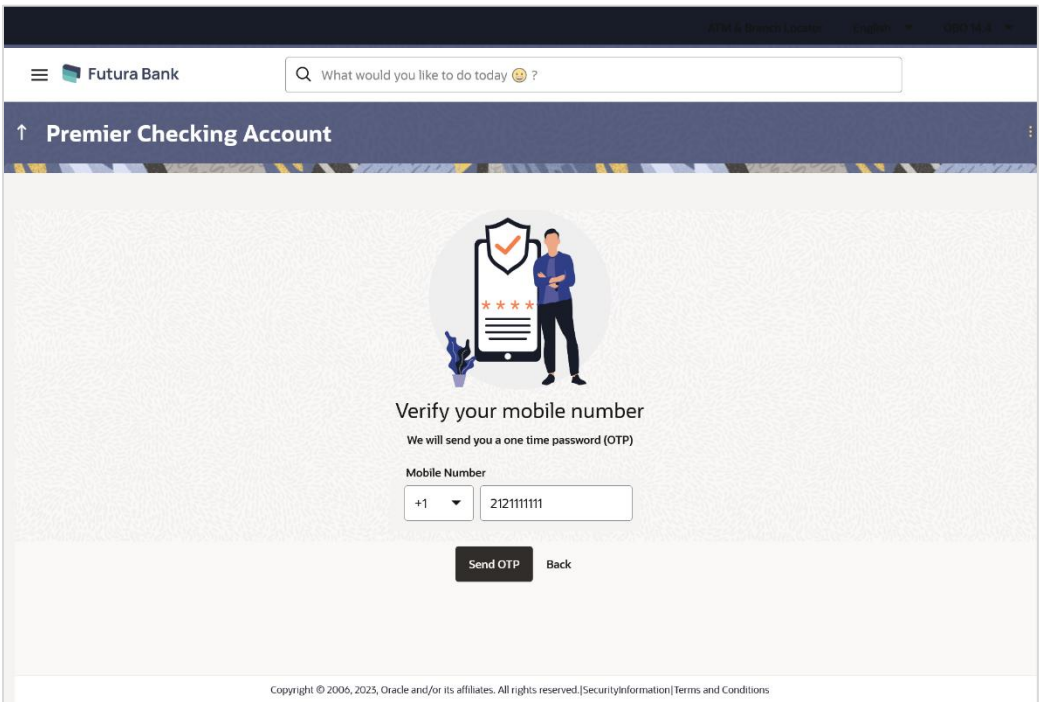
7. Applicable in the case of joint account applications only –
Under the I want to open field, select the desired option.
 - a. If you select the option **A Single Account**, on clicking on the **Apply Now** button, the application form specific to a single account, will be loaded.
 - b. If you select the option **A Joint Account**, on clicking on the **Apply Now** button, the application form specific to a joint account, will be loaded.
8. 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.
9. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
10. Select the **I am a Futura Bank online banking customer** option if you are an existing online banking customer of the bank. The **Login** page will appear after you click on the **Apply Now** button.
For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

2.5 Mobile Verification

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

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

Mobile Verification – Enter Mobile Number



Field Description

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

11. In the **Mobile Number** field, select the country code and enter your (the primary applicant's) mobile number.

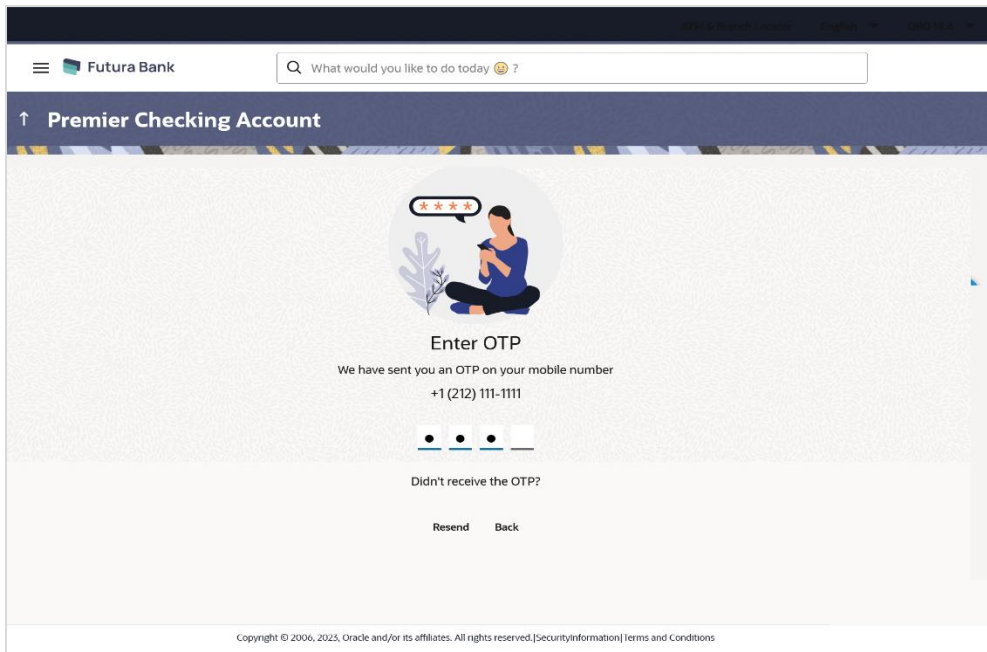
12. Click **Send OTP** to receive the OTP on your mobile number. The **Enter OTP** page appears.
OR
Click **Back** to navigate back to the previous page.

OR

Under the kebab menu –

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

Mobile Verification – Enter OTP



Field Description

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

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

2.6 Personal Information

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

In the case of joint applications, the personal information of both applicants i.e. the primary applicant as well as the joint applicant will need to be captured. There will be two separate sections to capture this information of each applicant, which will have headers as Primary Applicant – Personal, Joint Applicant – Personal, respectively.

Personal Information – Basic Details

The screenshot shows the Futura Bank website interface for a Premier Checking Account application. 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 reads "Premier Checking Account". Below this, a progress bar indicates four steps: 1. Personal Information (active), 2. Checking Account Specifications, 3. Employment Information, and 4. Financial Profile. A button labeled "Upload documents to pre-fill this section" is present, along with a link "View list of supporting documents". The "Personal Information" section is titled "Please take a moment to verify your personal information." and has three tabs: "Basic Details" (selected), "Identity", and "Contact". The "Basic Details" tab contains several required fields: Title (dropdown), First Name, Middle Name (Optional), Last Name, Date of Birth (with a calendar icon), Citizenship (dropdown), Gender (dropdown), and Marital Status (dropdown). Each field has a "Required" label. A "Continue" button is at the bottom, with a note "Scan QR-code anytime to continue on mobile."

Field Description

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

Field Name	Description
Title	Enter the salutation/title of the applicant. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	The first name of the applicant.
Middle Name	The applicant's middle name, if applicable.
Last Name	The applicant's last name/surname.
Date of Birth	The applicant's date of birth. The system will verify the applicant's date of birth to ensure that the applicant is a legal adult. Even in the case of joint applications, both applicant's i.e. the primary applicant as well as joint applicant should be legal adults in order to apply.
Citizenship	The country in which the applicant is a citizen.
Gender	<p>The gender with which you identify.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Male • Female • Other • Do not wish to disclose
Marital Status	<p>Your marital status.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Legally Separated • Married • Unmarried • Widow

Personal Information – Identity

The screenshot shows the Futura Bank website interface for setting up a Premier Checking Account. The top navigation bar includes the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and CBO 14.4. The main heading is "Premier Checking Account". Below this, a progress bar indicates four steps: 1. Personal Information (active), 2. Checking Account Specifications, 3. Employment Information, and 4. Financial Profile. A button labeled "Upload documents to pre-fill this section" is present, along with a link "View list of supporting documents". The "Personal Information" section is titled, followed by the instruction "Please take a moment to verify your personal information." Below this, there are three tabs: "Basic Details", "Identity" (selected), and "Contact". The "Identity" tab contains three input fields: "Identification Type" (a dropdown menu), "ID Number" (a text field), and "Valid Till (Optional)" (a date field). Each of these fields has a "Required" label to its right. At the bottom of the form is a "Continue" button and a note: "Scan QR-code anytime to continue on mobile."

Field Description

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

Personal Information – Contact

The screenshot shows the Futura Bank website interface for setting up a Premier Checking 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 indicates the user is in the 'Premier Checking Account' setup process. A progress bar at the top shows four steps: 1. Personal Information, 2. Checking Account Specifications, 3. Employment Information, and 4. Financial Profile. Below the progress bar, there is a section for uploading documents to pre-fill the section, with a link to 'View list of supporting documents'. The 'Personal Information' section is active, with a sub-section 'Contact' selected. The 'Contact' sub-section includes a 'Home Address' field (required), a prompt to enter the address line by line with a 'Click Here' link, a question 'Is your mailing address the same as above?' with radio buttons for 'Yes' (selected) and 'No', an 'Email ID' field (required), and a 'Mobile Number' field with the value '+91 555555444'. A 'Continue' button is at the bottom, and a note says 'Scan QR-code anytime to continue on mobile.'

Field Description

Field Name	Description
Contact	
Is your Home Address same as Primary Applicant's Home Address?	<p>This field will be displayed only under the Contact sub section of the Joint Applicant's personal information section.</p> <p>In options are:</p> <ul style="list-style-type: none">• Yes• No
Home Address	<p>Enter the applicant's home/residential address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.</p> <p>In case the option Yes has been selected in the above field (applicable only in the Joint Applicant's Personal Information section) then the Primary Applicant's Home address will be prefilled in this field.</p>

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

Field Name	Description
Country	Select the country in which the applicant's mailing address is located.
City	Specify the city in which the applicant's mailing address is located.
State	Select the state in which the applicant's mailing address is located.
Locality	Specify the locality in which the applicant's mailing address is located.
Zip Code	Enter the zip code of the applicant's mailing address.
Email ID	Enter the applicant's email ID.
Mobile Number	<p>Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub section.</p> <p>When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.</p>

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

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

- a. From the **Title** list, select the title that applies to the applicant.
- b. In the **First Name** field, enter the applicant's first name.
- c. In the **Middle Name** field, enter the applicant's middle name, if applicable.
- d. In the **Last Name** field, enter the applicant's last name.
- e. From the **Date of Birth** date picker, select the applicant's date of birth.
- f. From the **Citizenship** list, select the country of which the applicant is a citizen.

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

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

- g. From the **Identification Type** list, select the type of identification that you wish to provide as proof of identity.
- h. In the **ID Number** field, enter the identity number of the proof of identity selected.
- i. From the **Valid till** date picker, select the date till which the identification document is valid.

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

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

- a. In the **Home Address** field, enter your home address.

OR

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

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

- i. In the **House/Unit Number** field, enter the applicant's house or unit number.
- ii. In the **Building Name** field, enter the building/house name of the applicant's home address, if applicable.
- iii. In the **Street** field, enter the name of the street on which the applicant's home address is located.
- iv. From the **Country** field, select the country in which the applicant's home address is located.
- v. In the **City** field, specify the city in which the applicant's home address is located. From the **State** field, select the state in which the applicant's home address is located.
- vi. In the **Locality** field, enter the locality in which the applicant's home address is located.
- vii. In the **Zip Code** field, enter the zip code of the applicant's home address.
- viii. Click **Add** to add the address details. The **Personal Information** page displays the newly added address.

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

a. If you select **No**;

- i. In the **Mailing Address** field, enter the applicant's mailing address.

OR

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

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

- ii. In the **House/Unit Number** field, enter the applicant's house or unit number.
- iii. In the **Building Name** field, enter the building/house name of the applicant's mailing address, if applicable.
- iv. In the **Street** field, enter the name of the street on which the applicant's mailing address is located.
- v. From the **Country** field, select the country in which the applicant's mailing address is located.
- vi. In the **City** field, enter the name of the city in which the applicant's mailing address is located.
- vii. From the **State** field, select the name of the state in which the applicant's mailing address is located. In the **Locality** field, enter the locality in which the applicant's mailing address is located.
- viii. In the **Zip Code** field, enter the zip code of the applicant's mailing address.
- ix. Click **Add** to add the address details. The **Personal Information** page displays the newly added mailing address.

- b. If you select **Yes**, the applicant's home address will be considered as their mailing address.
- 22. In the **Email ID** field, enter the applicant's email ID.
- 23. Click **Continue** to proceed to the next step in the application.
 - OR
 - Click **Back** to navigate back to the previous page.
 - OR
 - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.
 - OR
 - Under the kebab menu –
 - Click the **Save and Continue Later** option to save the application.
 - OR
 - Click the **Continue on Mobile** option to continue the application on a mobile device.


2.7 Employment Information

You can provide details of the applicant’s employment in this step. In the case of joint application forms the names of the sections in which employment information of each applicant is to be captured will be displayed as **Primary Applicant – Employment** and **Joint Applicant – Employment** respectively.

Employment Information


The screenshot shows the Futura Bank website interface for setting up a Premier Checking Account. At the top, there's a navigation bar with 'Futura Bank', a search bar, and links for 'ATM & Branch Locator', 'English', and 'OBD 14.4'. Below this, a progress indicator shows five steps: Personal Information (completed), Checking Account Specifications (completed), Nominee Information (completed), Employment Information (current step, marked with a '1'), and Financial Profile. The main content area is titled 'Employment Information' and includes a sub-header 'Current Main Employment'. It contains several form fields: 'Occupation' (Salaried), 'Employment Status' (Full Time), 'Company/Employer Name' (OFSS), 'Employment Start Date' (11/16/2020), and 'Organization Category' (Private Limited). There are also radio buttons for 'Organization Operations' (Domestic selected, Global unselected). At the bottom of the form, there are links for 'Add Another Employment Record', 'Continue', and 'Back', along with a QR code prompt.

Field Description

Field Name	Description
	Click and browse the supporting documents to prefill the section.
View list of supporting documents	Click on the link to view the supporting documented required to prefill the section.
Current Main Employment	

Field Name	Description
Occupation	<p>Specify the occupation of the applicant.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed/Professional <p>The following fields will be applicable if the applicant has selected the option 'Salaried' in the Occupation drop-down list.</p>
Employment Status	<p>Specify the status of the applicant's employment.</p> <p>The options can be:</p> <ul style="list-style-type: none"> • Full Time • Part Time • Contract • Professional • Lawyer • Proprietor • Self Employed • Business • Agriculturist • Govt. Employee • Professional • Others
Employer/Business Name	Enter the name of the company or employer at which the applicant is employed.
Employment/Business Start Date	Specify the date on which the applicant started working with the specific company/employer.
Organization Category	<p>Select the category under which the organization falls.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Private Ltd. • Government • NGO


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

-
24. Click on  icon, click and browse the supporting documents to prefill the section.
25. From the **Occupation** list, select the occupation in which the applicant is/was involved when employed at the company/business.
- If you select the option '**Salaried**' in the **Occupation** drop-down list.
 - From the **Employment Status** list, select the applicable employment status.

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

Note:

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

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

26. 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.

2.8 Financial Profile

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

In the case of joint application forms, the sections in which you can specify financial information of each applicant will be displayed as **Primary Applicant – Finances** and **Joint Applicant – Finances** respectively.

Financial Profile – Income & Expenses

The screenshot shows the Futura Bank mobile app interface for a Premier Checking Account. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and 0800 164 444. Below the navigation bar, a progress indicator shows five steps: Personal Information, Checking Account Specifications, Nominee Information, Employment Information, and Financial Profile (the current step, marked with a '5').


The main content area is titled "Financial Profile" and includes a sub-header "Please update your financial information". There are two tabs: "Income & Expenses" (selected) and "Assets & Liabilities".


Under the "Income & Expenses" tab, there's a note: "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." Below this, there are two sections:

- Income**: "Add all your income from different sources." It features a dropdown for "Income Mode" (set to "Salary") and a text input for "Income Amount" (set to "USD 120,000.00"). A button "+ Add another Income Source" is at the bottom.
- Expenses**: "Add any of your expenses from the given modes." It features a dropdown for "Expense Type" (set to "Vehicle") and a text input for "Expense Amount" (set to "USD 4,500.00"). A button "+ Add another Expense" is at the bottom.

At the bottom of the form, there are "Continue" and "Back" buttons. Below the buttons, it says "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. [Security|Information] Terms and Conditions".

Field Description

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

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

Income & Expenses

Field Description

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

28. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.

29. In the **Income Amount** field, enter the amount of income earned on a monthly basis against the selected income mode.

30. Click on the **Add another Income Source** link to add another income record.

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

Financial Profile – Assets & Liabilities

ATM & Branch Locator English USD USA

Futura Bank

What would you like to do today ?

↑ Premier Checking Account

Personal Information Checking Account Specifications Nominee Information Employment Information Financial Profile

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

Financial Profile
Please update your financial information

Income & Expenses **Assets & Liabilities**

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

Assets
Do you want to add your asset information?
☒ Yes ☐ No

Add assets from the given options

Asset Type: Deposit Asset Value: USD 230,000.00

+ Add another Asset

Liabilities
Do you want to add your liability information?
☒ Yes ☐ No

Add liability from the given options

Liability Type: Property Loan Liability Value: USD 12,000.00

+ Add another Liability

Continue Back

Scan QR-code anytime to continue on mobile.

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Field Description

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

34. 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.

35. 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.

36. Once you have furnished the 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.

2.9 Checking Account Specifications

This step enables you to enhance the features of the account you are applying for. You can provide your preferences related to services you would like on your account 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 delivery mode and frequency. In the case of joint application forms, you can specify the optional services as preferred by each applicant separately. Additionally, if applying for a joint account, you will also be required to specify information regarding how the account is to be operated.

Checking Account Specifications

The screenshot shows the 'Premier Checking Account' application process on the Futura Bank website. The top navigation bar includes 'Futura Bank', a search bar with 'SMBTESTRETAIL', and links for 'ATM & Branch Locator', 'English', and 'OBD 14.4'. The main header indicates the current step is 'Checking Account Specifications' (Step 2 of 5). The progress bar shows: 1. Personal Information (completed), 2. Checking Account Specifications (current), 3. Nominee Information, 4. Employment Information, and 5. Financial Profile.

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

Specifications

- Preferred Currency:
- Apply for Overdraft: ☐ Yes ☒ No
- Account Statement Mode: ☒ Email ☐ Physical
- Statement Frequency:

Optional Services

- ☒ Cheque Book
- ☒ Pass Book
- ☒ Debit Card
- ☒ Direct Banking
- ☒ Phone Banking
- ☒ Kiosk Banking

Buttons: **Continue** (highlighted), Back, Skip this Step

Scan QR-code anytime to continue on mobile.

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Field Description

Field Name	Description
Specifications	
Preferred Currency	The currency in which you wish to hold your checking account.
Apply for Overdraft	<p>Specify whether you want to apply for overdraft facility or not.</p> <p>The options are:</p> <ul style="list-style-type: none">• Yes• No
Overdraft Limit Amount	<p>The amount of overdraft limit to be requested.</p> <p>This field is enabled only if the Yes option is selected in the Apply for Overdraft field.</p>
Account Statement Mode	<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">• Email• Physical
Statement Frequency	<p>The frequency at which you would like to receive account statements.</p> <p>The options are:</p> <ul style="list-style-type: none">• Monthly• Quarterly• Bi Annual• Annual
Optional Services	
<p>In case of joint application forms, there will be two sub sections to capture each applicant's preference with regards to the optional services offered against the account. In this case the sub sections will be titled as Primary Applicant – Optional Services and Joint Applicant – Optional Services respectively.</p>	
Service	<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 the applicant wishes to enable on the account.</p>
Account Operation Mode	
<p>This sub section will be displayed only in the case of joint applicant application forms.</p>	

Field Name	Description
Mode of Operation	<p>The available modes of operation by way of which the account will be operated.</p> <p>The options are –</p> <ul style="list-style-type: none"> • Jointly • Either or Survivor • Anyone or Survivor • Former or Survivor • As per Mandate

The following fields will be displayed per record if the option **As per Mandate** has been selected as **Mode of Operation**.

Amount From	Specify the minimum amount of the amount range for which the mandate is to be set up.
Amount To	Specify the maximum amount of the amount range for which the mandate is to be set up.
Required Signatories	<p>Specify the required number of signatories for the specific amount range.</p> <p>The options are –</p> <ul style="list-style-type: none"> • Anyone • Both

Add another Mandate Select this option if you wish to add another mandate record.

-
37. From the **Preferred Currency** list, select the currency in which you wish your account to be held.
 38. In the **Apply for Overdraft** field, select the desired option.
 - a. If you select **Yes** option;
 - i. In the **Overdraft Limit Amount** field, enter the amount of overdraft limit to be requested.
 39. In the **Account Statement Mode** field, select the desired option.
 40. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
 41. Select the checkbox against any service that the respective applicant wishes to have enabled on the account.
 42. Select the desired **Mode of Operation** from the provided options.

Note – The **Account Operation Mode** sub section and this field is displayed only in case of Joint Applications.

 - a. If you select the **As per Mandate** option;

- i. In the **Amount From** field, enter the minimum amount of the amount range for which the mandate is to be set up.
- ii. In the **Amount To** field, enter the maximum amount of the amount range for which the mandate is to be set up.
- iii. From the **Required Signatories** list, select the required number of signatories for the specific amount range.

Note:

1) Click **Add another Mandate** to add another mandate record.

2) Click the  icon against a mandate record to delete the specific record.

43. 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.

2.10 Nominee Information

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

Nominee Information – Basic Details


The screenshot shows the Futura Bank website interface for a Premier Checking Account application. The top navigation bar includes the Futura Bank logo, a search bar, and links for ATM & Branch Locator, English, and RPM 14.4 OBDXBUI8. The main header displays "Premier Checking Account" with an upward arrow. Below this, a progress bar indicates five steps: Personal Information (completed), Checking Account Specifications (completed), Nominee Information (current step, marked with a '3'), Employment Information (marked with a '4'), and Financial Profile (marked with a '5').

The "Nominee Information" section is titled "Nominee Details" and is divided into two tabs: "Basic Details" (selected) and "Contact". The "Basic Details" tab contains the following fields:

- Title: A dropdown menu with "Mr." selected.
- First Name: A text input field containing "Tom".
- Middle Name (Optional): A text input field.
- Last Name: A text input field containing "Roge".
- Date of Birth: A date picker showing "11/18/2009".
- Relationship with Applicant: A dropdown menu with "Child" selected.

At the bottom of the form, there are three buttons: "Continue" (highlighted in black), "Back", and "Skip this Step". Below the buttons, a message reads: "Scan QR-code anytime to continue on mobile." The footer of the page contains the copyright notice: "Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [Security Information] Terms and Conditions".

Field Description

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

Nominee Information – Contact

ATM & Branch LocatorEnglishRPM 14.4 OBDXBU18

Futura BankWhat would you like to do today?

↑ Premier Checking Account

Personal Information

Checking Account Specifications

Nominee Information

Employment Information

Financial Profile

Nominee Information

Nominee Details

Basic Details

Contact

Is nominee's home address same as that of applicant's home address?

☒ Yes ☐ No

Email ID
tom@example.com

Mobile Number
+91 4645642228

Alternate Number (Optional)
Select

Continue

Back

Skip this Step

Scan QR-code anytime to continue on mobile.


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Field Description

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

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

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

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

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

- From the **Title** list, select the title that applies to the nominee.
- In the **First Name** field, enter the first name of the nominee.
- In the **Middle Name** field, enter middle name of the nominee, if applicable.
- In the **Last Name** field, enter the last name of the nominee.
- From the **Date of Birth** date picker, select date of birth of the nominee.
- From the **Relationship with applicant** list, select the nominee's relationship with you.

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

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

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

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

- In the **Nominee Address** field, enter nominee's address.

OR

Click on the **Click Here** link provided under the **Nominee Address** field to invoke the overlay on which you can enter the nominee's address line by line.

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

- In the **House/ Unit Number** field, enter the house or unit number of the nominee, if applicable.
- In the **Building Name** field, enter the name of the building/house of the nominee, if applicable.
- In the **Street** field, enter the name of the street on which the nominee's address is located.
- From the **Country** field, select the country in which the nominee's address is located.
- In the **City** field, enter the name of the city in which the nominee's address is located.

7. From the **State** field, select the state in which the nominee's address is located.
 8. In the **Locality** field, enter the locality in which the nominee's address is located.
 9. In the **Zip Code** field, enter the zip code of the nominee's address.
 10. Click **Add** to add the address details. The **Nominee Information** page displays the nominee address.
- ii. If you have selected option **Yes**, your home address will be considered as the nominee's address.
48. In the **Email ID** field, enter the email ID of the nominee.
 49. In the **Mobile Number** field, enter the mobile number of the nominee.
 50. In the **Alternate Number** field, enter an alternate phone number of the nominee by which the bank will be able to contact the nominee. This field is optional.
 51. The **Guardian Details** section will appear if the nominee is a minor as identified on the basis of the nominee's date of birth.
 - a. Click **Upload** to upload the guardian's ID proof so as to have his/her information pre-populated based on the ID document.
OR
 - a. From the **Title** list, select the title that applies to the guardian.
 - b. In the **First Name** field, enter the first name of the guardian.
 - c. In the **Middle Name** field, enter middle name of the guardian, if applicable.
 - d. In the **Last Name** field, enter the last name of the guardian.
 - e. From the **Date of Birth** date picker, select the date of birth of the guardian.
 - f. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.
 - i. If you have selected the option **No**;
 1. In the **Guardian Address** field, enter guardian's address.
OR
Click on the **Click Here** link provided under the **Guardian Address** field to invoke the overlay on which you can enter guardian address line by line.

If you have clicked the **Click Here** link, the **Guardian Address** overlay is displayed. You can specify your guardian address as follows:
 2. In the **House/Unit Number** field, enter the house or unit number of the guardian, if applicable.
 3. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
 4. In the **Street** field, enter the name of the street on which the guardian's address is located.
 5. From the **Country** field, select the country in which the guardian's address is located.
 6. In the **City** field, enter the name of the city in which the guardian's address is located.
 7. From the **State** field, select the state in which the guardian's address is located.

8. In the **Locality** field, enter the locality in which the guardian's address is located.
 9. In the **Zip Code** field, enter the zip code of the guardian's address.
 10. Click **Add** to add the address details. The **Nominee Information** page displays the guardian's address.
 - ii. If you have selected option **Yes**, your permanent address will be considered as the guardian's address.
 - g. In the **Email ID** field, enter the email ID of the guardian.
 - h. In the **Mobile Number** field, enter the mobile number of the guardian.
 - i. In the **Alternate Number** field, enter an alternate phone number of the guardian by which the bank will be able to contact guardian. This field is optional.
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 a mobile or tablet device.
- OR
- Under the kebab menu –
- Click the **Save and Continue Later** option to save the application.
- OR
- Click the **Continue on Mobile** option to continue the application on a mobile device.

2.11 Review and Submit

This step displays a summary of your application. Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively. In the case of joint application forms as well, the personal information of both applicants will appear first starting with the information of the primary applicant and followed by the joint applicant's information. You can modify the information in any section by selecting the link provided against each section.

Review and Submit

Future Bank | What would you like to do today? | ATM & Branch Locator | English | RPN 16.4.02080108

↑ Premier Checking Account

Your Application Summary

Personal Information

Basic Details

Name: Mr. Smith John

Marital Status: Married | Gender: Male

Citizenship: United States | Date Of Birth: 11/21/1995

Identity

Identification Type: Passport | ID Number: XXXX5125

Valid Till: 11/15/2050

Contact

Permanent Address: 1209 Park Avenue M G Road South Block, Los Angeles, California, United States, 90005

Working Address: 1209 Park Avenue M G Road South Block, Los Angeles, California, United States, 90005

Working Address: Contact your sales

Email ID: Smith@example.com

Mobile Number: +91-5464232388

Additional Number:

Savings Account Specifications

Specifications

Currency: USD

Account Statement Mode: Physical

Statement Frequency: Quarterly

Optional Services

Passbook

Debit Card

Nominee Information

Nominee Details

Full Name
Mr. Tom Rege

Date of Birth
11/18/2009

Relationship with Applicant
Child

Nominee's Residential Address
1209,Park Avenue,M G Road,South Block,Los
angeles,California,United States,90005

Email ID
tom@esample.com

Mobile Number
+91 4645642228

Guardian Details

Full Name
Mr. Tom Rege

Date of Birth
11/18/2009

Guardian's Residential Address
1209,Park Avenue,M G Road,South Block,Los
angeles,California,United States,90005

Email ID
tom@esample.com

Mobile Number
+91-4645642228

Employment Information

Current Main Employment

Occupation
Salaried

Employment Status
Full Time

Company/Employer Name
QESS

Organization Category
Private Limited

Organization Operations
Domestic

Employment/Business Start Date
11/24/2021

Financial Profile

Income Information

Income earned per month
Salary
AUD 21,000.00

Expense Information

Expenses incurred per month
Medical
AUD 5,000.00

Asset Information

AUD 5,000.00

Liability Information


Outstanding Liabilities
Home Loan
AUD 12,000.00

Confirm **Back**

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53. 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.

2.12 **Terms of Service**

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


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

In the case of joint application forms, the consent of each applicant to certain terms and conditions, will be required. Hence, in this case, there will be two separate sub sections capturing the consents of each applicant, in addition to the sub section capturing the primary applicant's consent to product specific terms and conditions. Each of the applicant specific consents sub sections will be labelled with the name of each applicant to make it clear as to whose consents are required to be captured. Similarly, in the case of joint applications, each applicant can also provide their digital signatures, if they wish to do so. The sub sections capturing the signatures of each applicant will also be labelled with the name of the applicant.

Terms of Service

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

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

OR

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

OR

Under the kebab menu –

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

OR

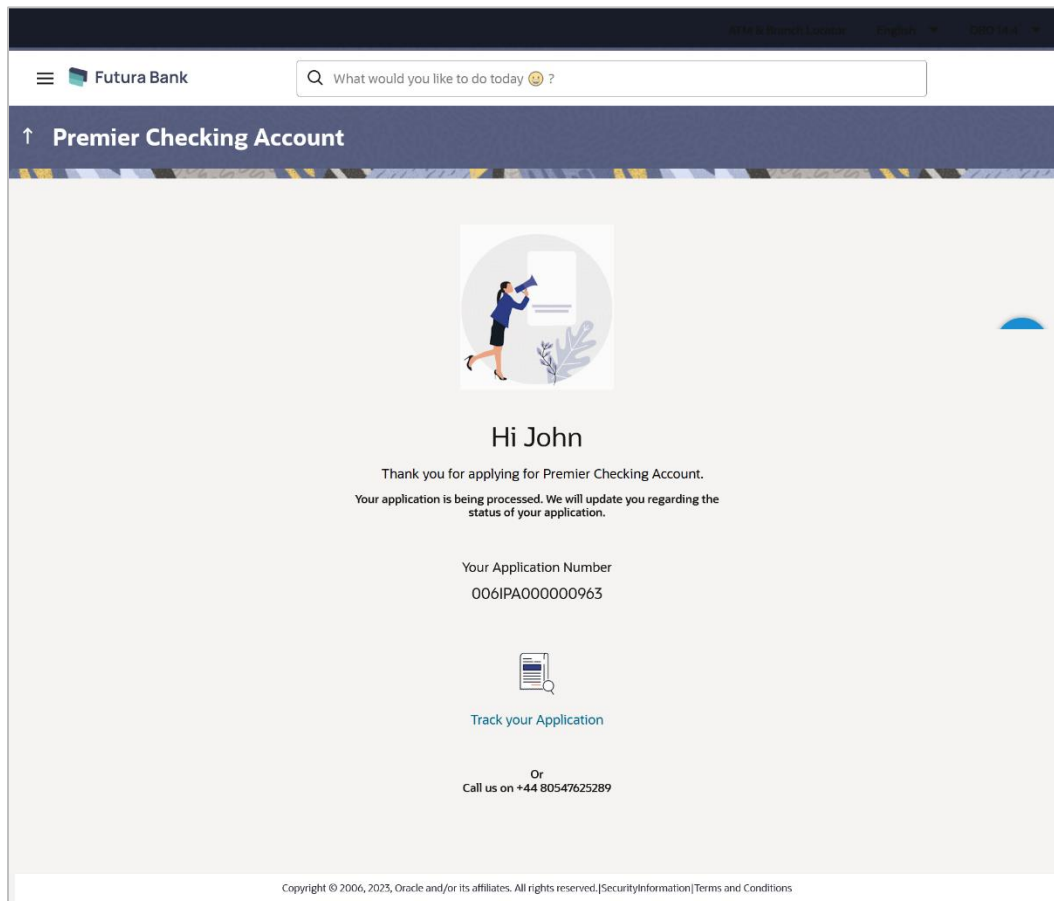
Click the **Continue on Mobile** option to continue the application on a mobile device.

2.13 Submitted Application - Confirmation

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

Note: In case of non-insta account application or if, for any reason, the account number could not be generated, the application reference number will be displayed along with the link to track the application.

Confirmation



57. In case of insta account application processed successfully:

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

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

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

2.14 Existing User

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

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

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, you will not be allowed to apply for the product and will be displayed a message informing you of the same.

Note: When applying for a joint Checking account online, the system does not support application by existing customers of the bank i.e. both the primary as well as the joint applicant will always be prospects or new to the bank.

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

1. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
2. **Financial Profile** – Like employment information, the financial information section will also be part of the application form only if you have specified that you are currently employed by having selected the provided option on the disclaimer modal window displayed once you select a product for application. Subsequently, if you have identified that you are currently employed, this section will be part of the application form only if financial profile is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Account Preferences** – 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.
4. **Nominee Information** – This section will be part of the application form if it is configured for the product that you are applying for. You can add information pertaining to the nominee that you wish to add to the account in this section.
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. **Fund your Account** – If this step is configured for checking account applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your account. If you opt to fund your account, you will be required to specify the amount that is to be deposited in your account and also select the mode through which you will be making the transfer.

7. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the account number as generated by the bank will be displayed along with the link to access the Current & Savings Accounts (summary) page. In case the application is being processed through the non-insta or manual processing mode, 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 I am an existing customer of the bank but do not have online banking access?**

You will need to first onboard yourself on the digital banking platform. You can do so by selecting the 'Register for online banking access' link on the kick off page or by selecting the 'Register Now' option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation. Please note that currently existing customer applications are supported only for single applicant applications and not for joint applications.

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

Yes, provided the product you have selected supports this feature. If the joint account feature is supported for the selected product, you will be required to specify information of both applicants i.e. the primary applicant as well as the joint applicant's information. An account can have only two joint account holders. Please note that currently joint application forms are available only to prospects i.e. both the primary as well as the joint applicant should be new to the bank.

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

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

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

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

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

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

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

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

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

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

12. How does National ID verification work?

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

13. How does OCR work?

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

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

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