Retail Originations Savings Accounts –US LZN User Manual
Oracle Banking Digital Experience Cloud Service
Release 25.1.0.0.0

Part No. G27932-01

April 2025

Retail Originations Savings Accounts User Manual

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1. Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc.

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info or visit http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs if you are hearing impaired.

1.4 Diversity and Inclusion

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

1.5 Conventions

The following text conventions are used in this document:

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

1.6 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. Savings Account Application

A savings account is an interest-bearing deposit account held at a bank or in a financial institution that yields a modest interest. The savings account application of OBDX has been created to enable customers to apply for savings accounts easily by providing minimal personal details. Applicants can quickly apply for savings accounts by simply specifying their basic personal information and defining account preferences, if required.

OBDX supports both single as well as joint applications for savings 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 US region application form has been designed in a manner that ensures that the information being captured adheres to all the regulations imposed by the US government. Additionally, all required disclosures and notices are also displayed as part of the application form.

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) In this release, OBDX is integrated solely with Oracle FLEXCUBE Onboarding (OBO), for the submission and processing (including tracking) of US region application forms. Third party integration is not supported.
2) At present, only the primary applicant will have access to the application tracker.
3) 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:

- **Zip Code Specification:** Once you select the **Savings Accounts** product category from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.
- **Product Selection**: All the products, available for your location (as per zip code specified) will be listed on the Product Listing page. 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.

- **Savings 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 define your preferences regarding account statement frequency and mode of delivery. In case of joint account application 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.

- **Beneficiary Information:** If you wish to do so, you can specify details of your beneficiary in this section. Beneficiary details will include basic information such as name, date of birth, address etc. In case the beneficiary is a minor, you will have to mandatorily also specify information of the beneficiary's guardian.

- **Review and Submit**: Once you have filled out all the information required in the **savings 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 **savings** account 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 Savings 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 >Savings Accounts
OR
Bank Portal page > Customer Services > Our Products > Product Offerings > Personal > Accounts > Savings Accounts

To apply for a savings account:

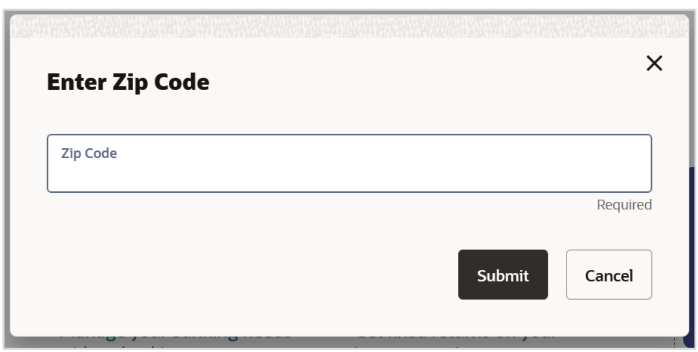
1. Select tab **Personal** under the **Product Offerings** section in the Bank Portal page.
2. Click on **Savings Accounts**

   A modal window in which you are required to specify the zip code of your home address, is displayed.

2.1 Zip Code Entry

This modal window is displayed once you select the Savings Accounts category on the bank portal page. You are required to specify the zip code of your home address, so that the bank can display only those Savings Accounts products that are available in your area.

Zip Code Entry



Field Description

Field Name	Description
Zip Code	You are required to enter the zip code of your home address.

1. Enter the zip code and click **Submit**. The page on which all the Savings Accounts products available in the area as per zip code specified, is displayed.
   OR
   Click **Cancel** to close the modal window and to return to the bank portal page.

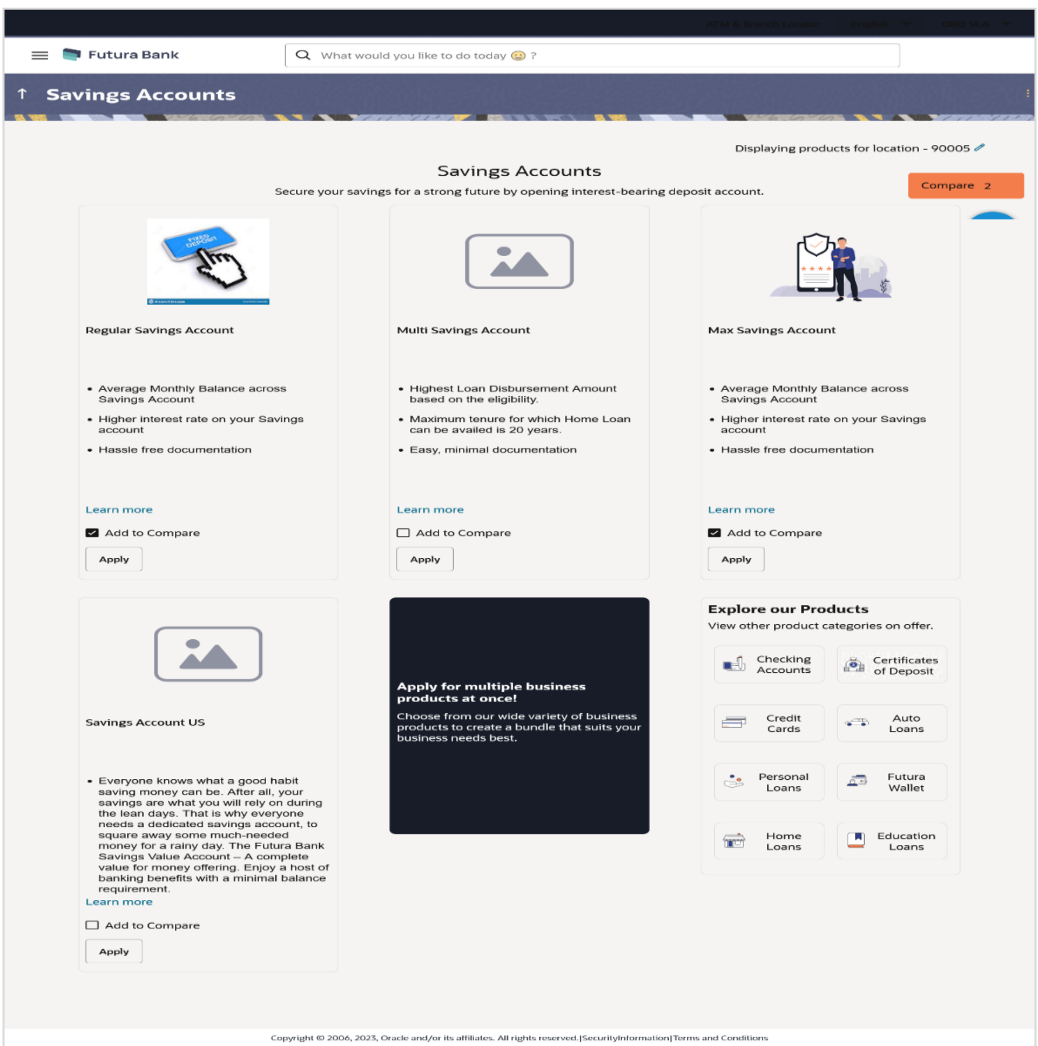
2.2 Savings Accounts - Product Listing

This page is displayed once you select the **savings accounts** category on the bank portal. All the **savings account** products of the bank that are available in the zip code 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.

The zip code entered in the Zip Code modal window, is displayed on the top of the screen to identify that the products being displayed on this screen are those that are available within the specific location. You can modify the zip code by selecting the edit option.

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

Product Listing



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.

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

   OR

   Click icon to change the zip code. The Zip Code modal window will appear.
   OR

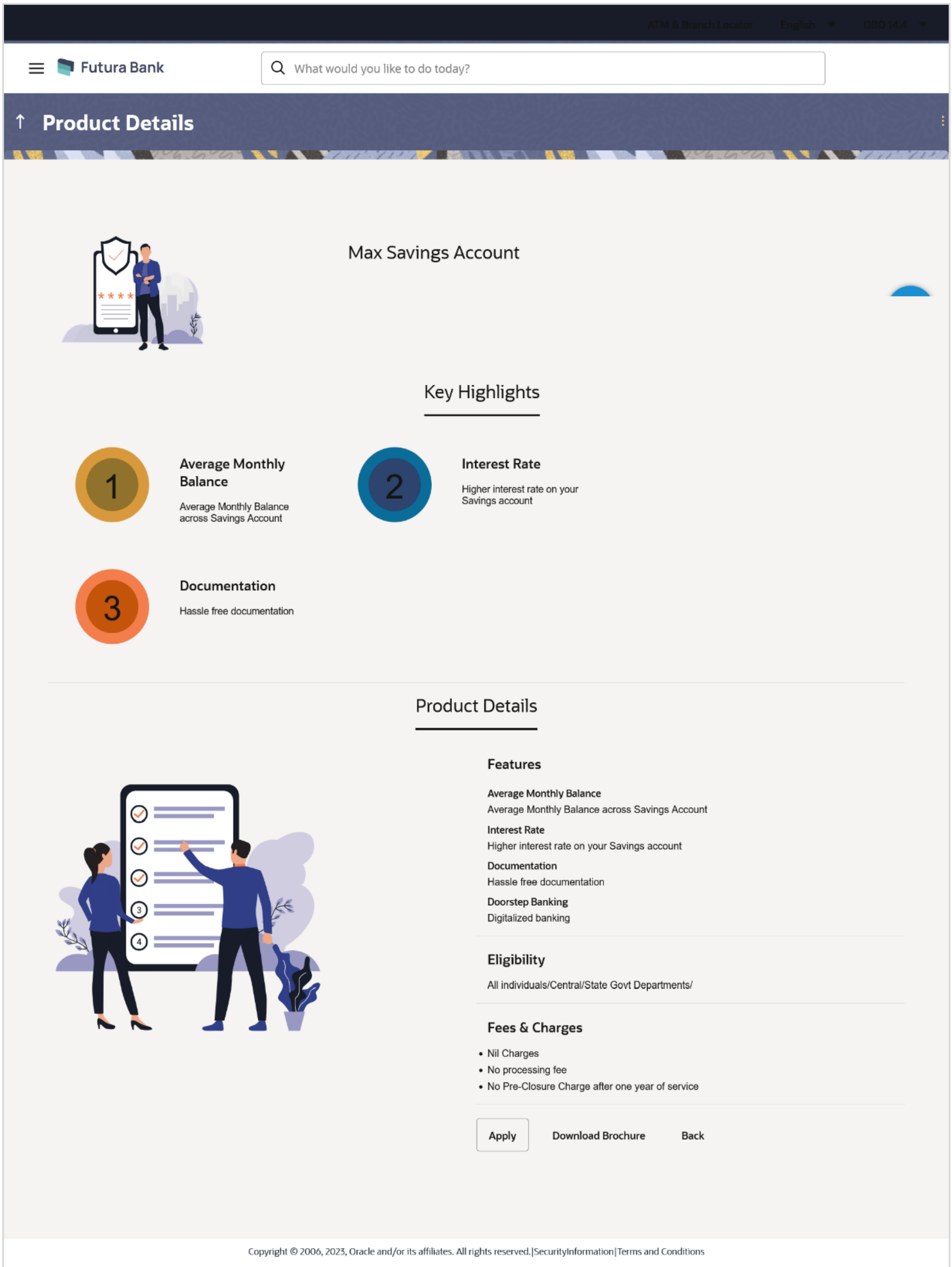
   Under the kebab menu –

   - 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 <u>Savings Accounts - Product Details</u>

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

Product Details



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.

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 –

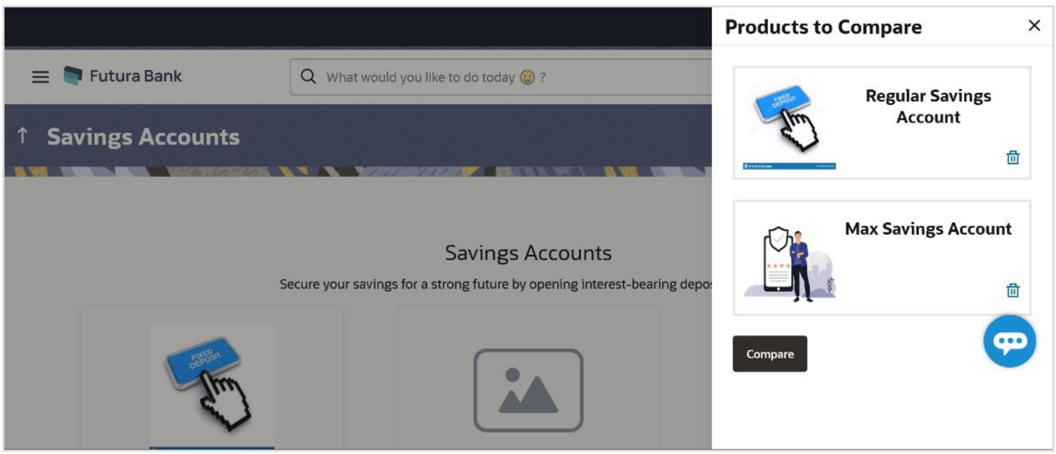
- Click the **View Other Products** option to navigate to the **Product Offerings** page.
  OR
  Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

2.4 Savings Accounts - Product Comparison

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

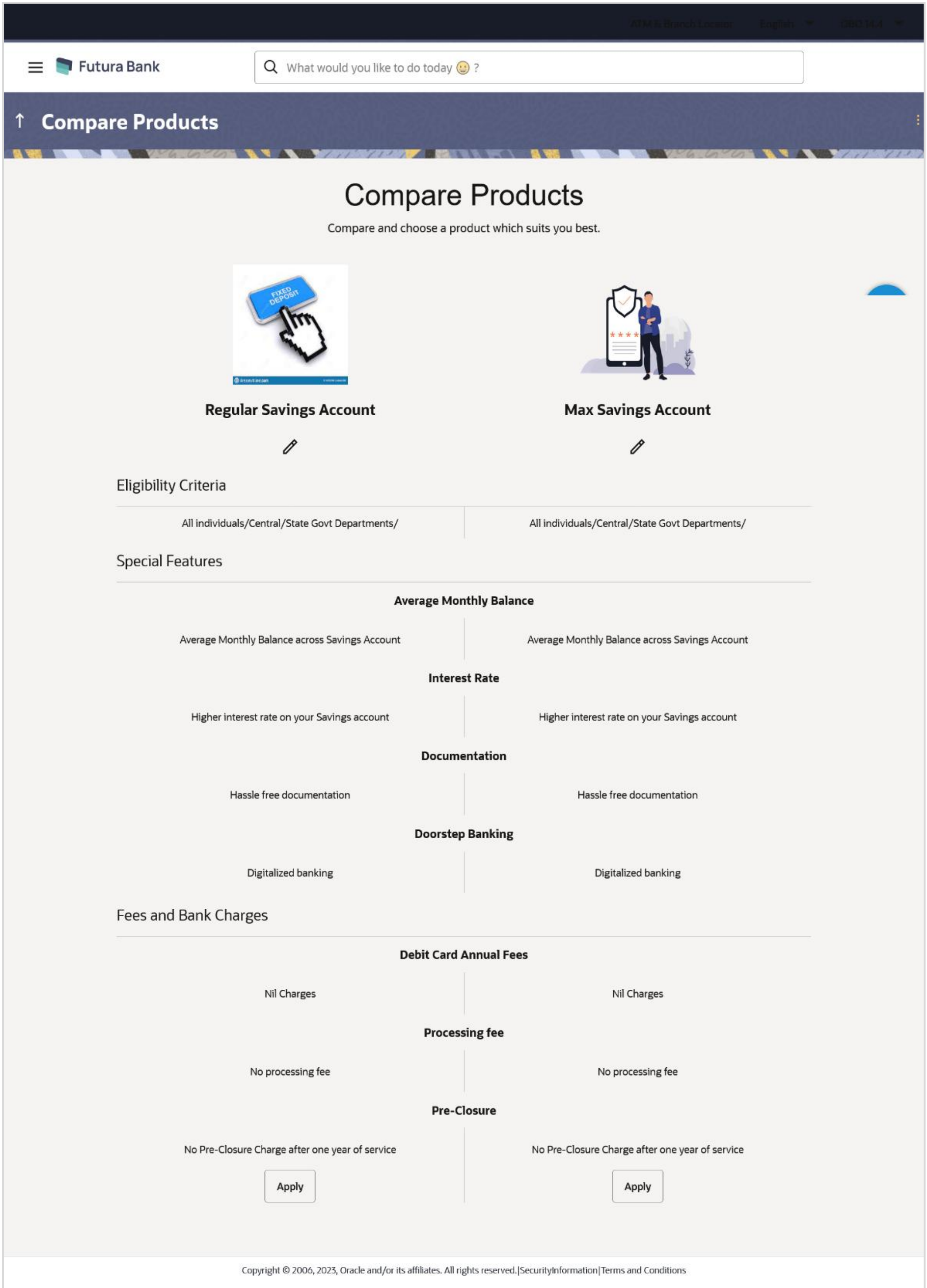
The **Compare Products** page will list down the product features, fees and charges for easy comparison.

Products to Compare



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

Compare Products



Field Description

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

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

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

2.5 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.

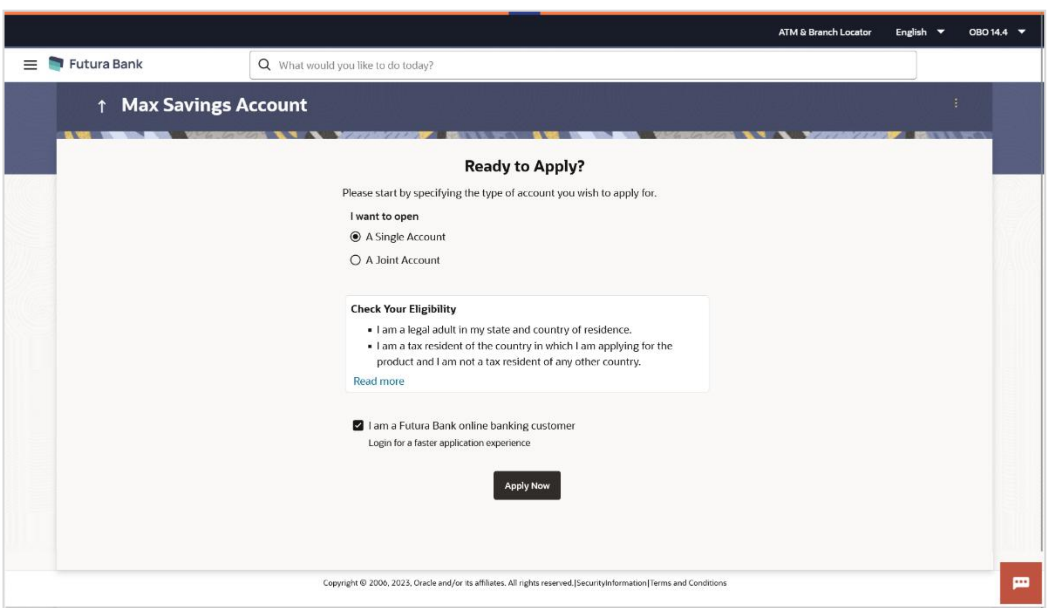
In case the product you have selected, allows for joint applications, this page will also provide the option by way of which you can choose to apply for a single account or joint account. In case you select the option to apply jointly, the eligibility criteria will reflect the conditions that both you, 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.

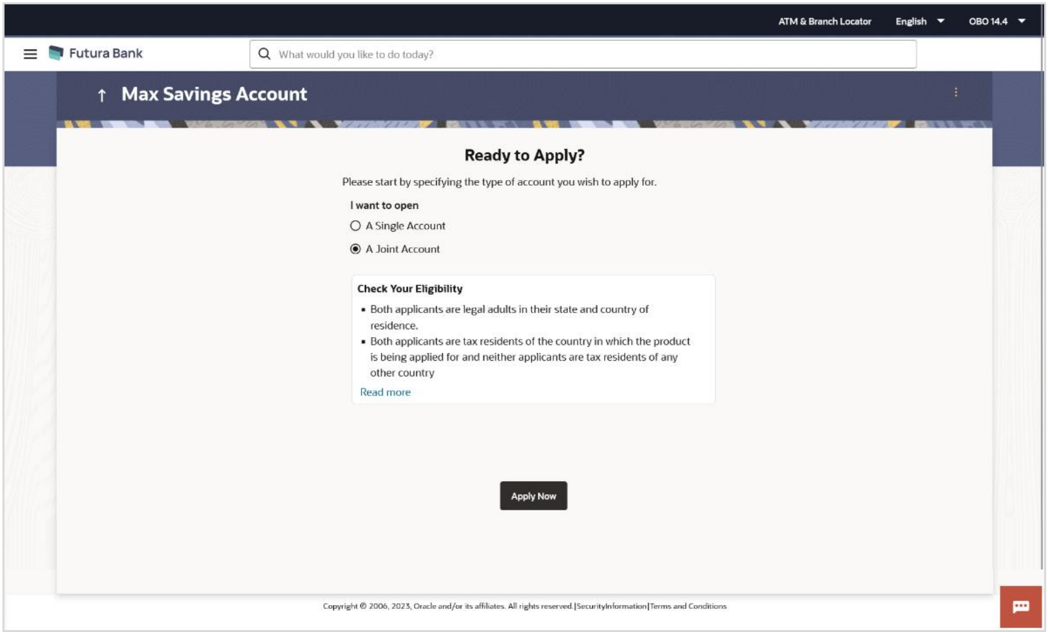
On the other hand, if you are new to the bank, you will be required to furnish all information including information pertaining to your personal details. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

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, online applications only support the case where the joint applicant is a prospect i.e. new to the bank.

Kick Off page – Single Account Application



Kick Off page – Joint Account Application



Field Description

Field Name	Description
I want to open	Select the type of account you wish to apply for. The options are: • A single account • A joint account This field is enabled only if the product being applied for supports joint applications.
I am a Futura Bank online banking customer	Select this checkbox if you are an existing online customer of the bank. 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. 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.

5. 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.

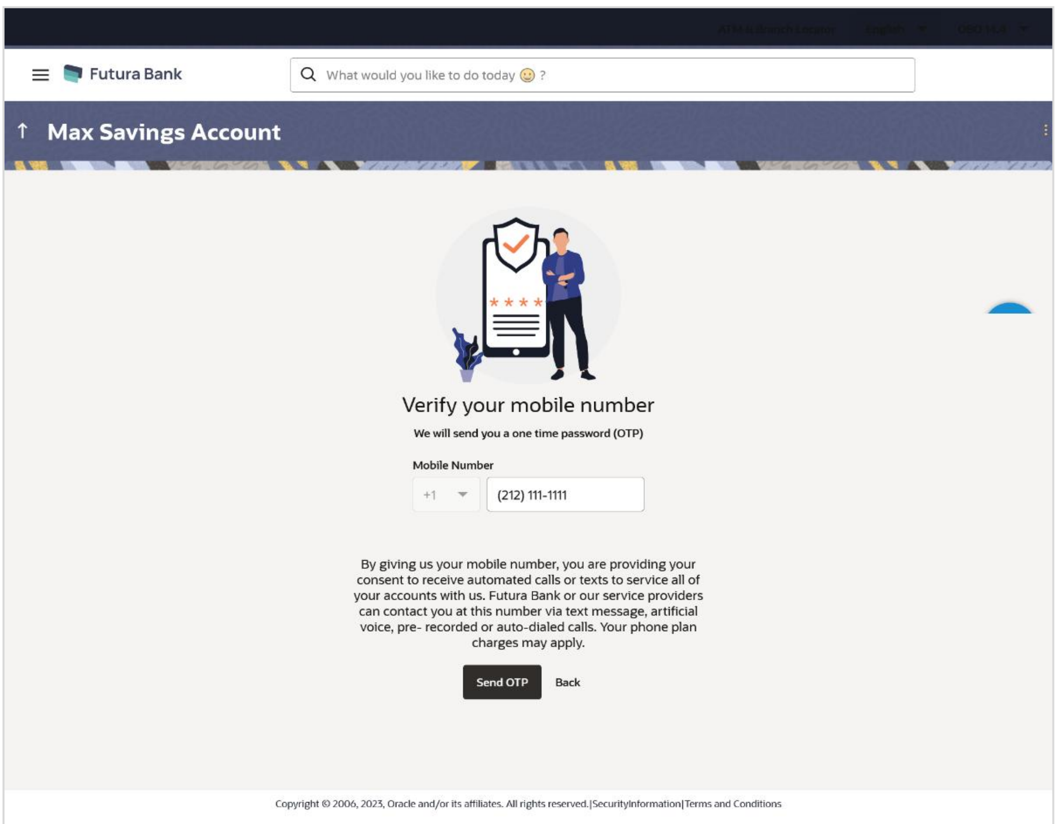
6. Click on the **View List** link. An overlay window on which the list of documents required to support the application for the selected product, will be listed.
7. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
8. Select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

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

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

Mobile Verification - Enter Mobile Number



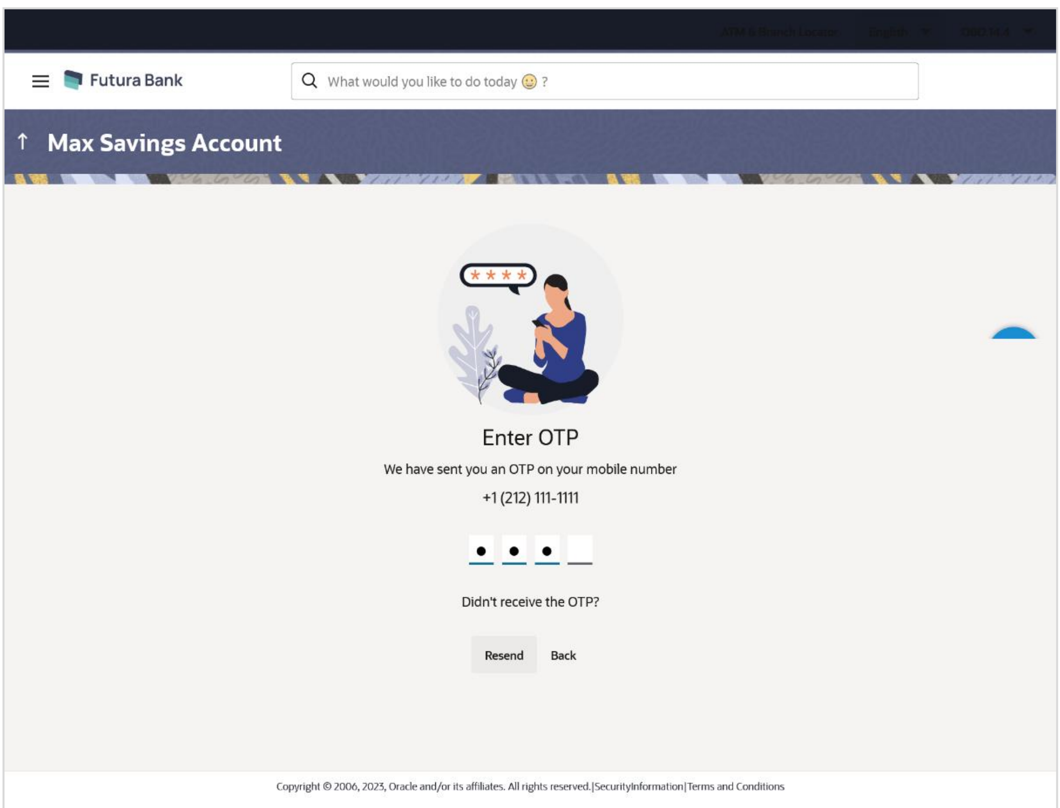
Field Description

Field Name	Description
Mobile Number: Country Code	The country code of the United States of America will be displayed here as +1

Field Name	Description
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.

9. In the **Mobile Number** field, enter your (the primary applicant's) mobile number.
10. 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.

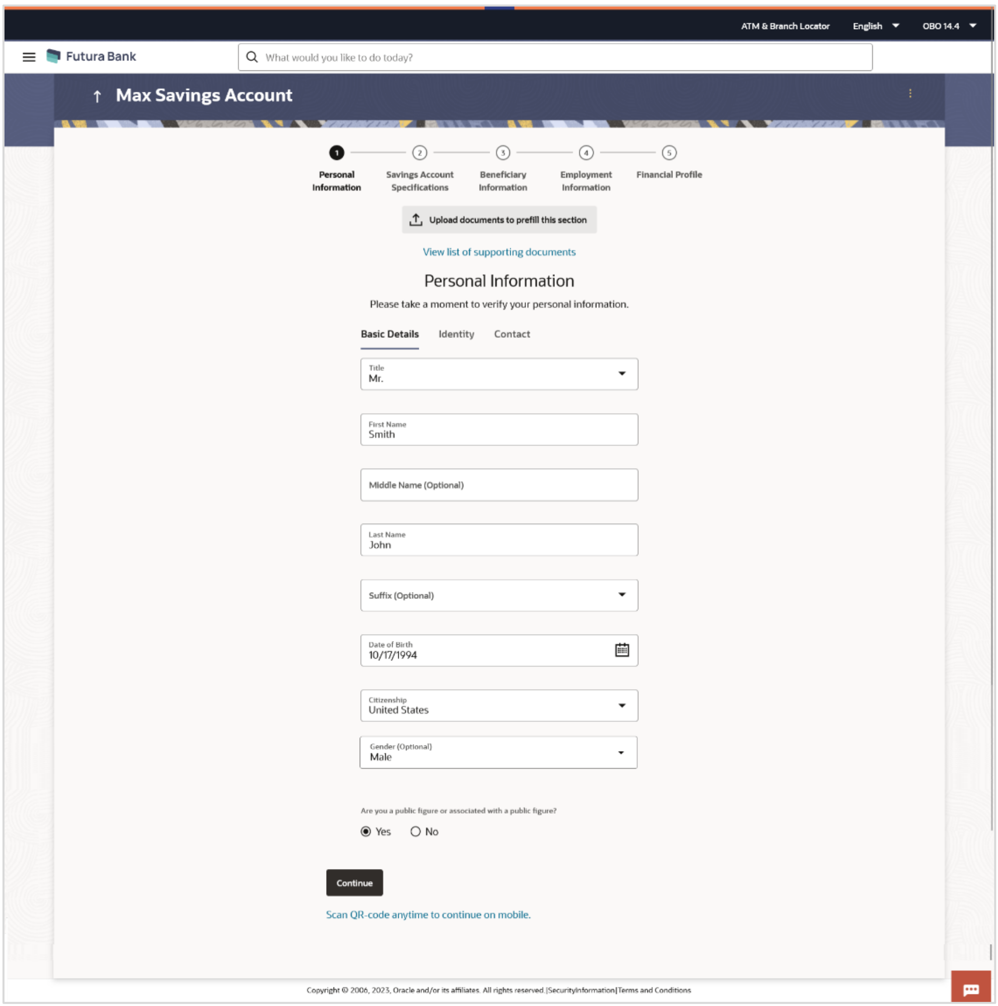
11. Enter the OTP (one time password). If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
    OR
    Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent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

2.9 Personal Information

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

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

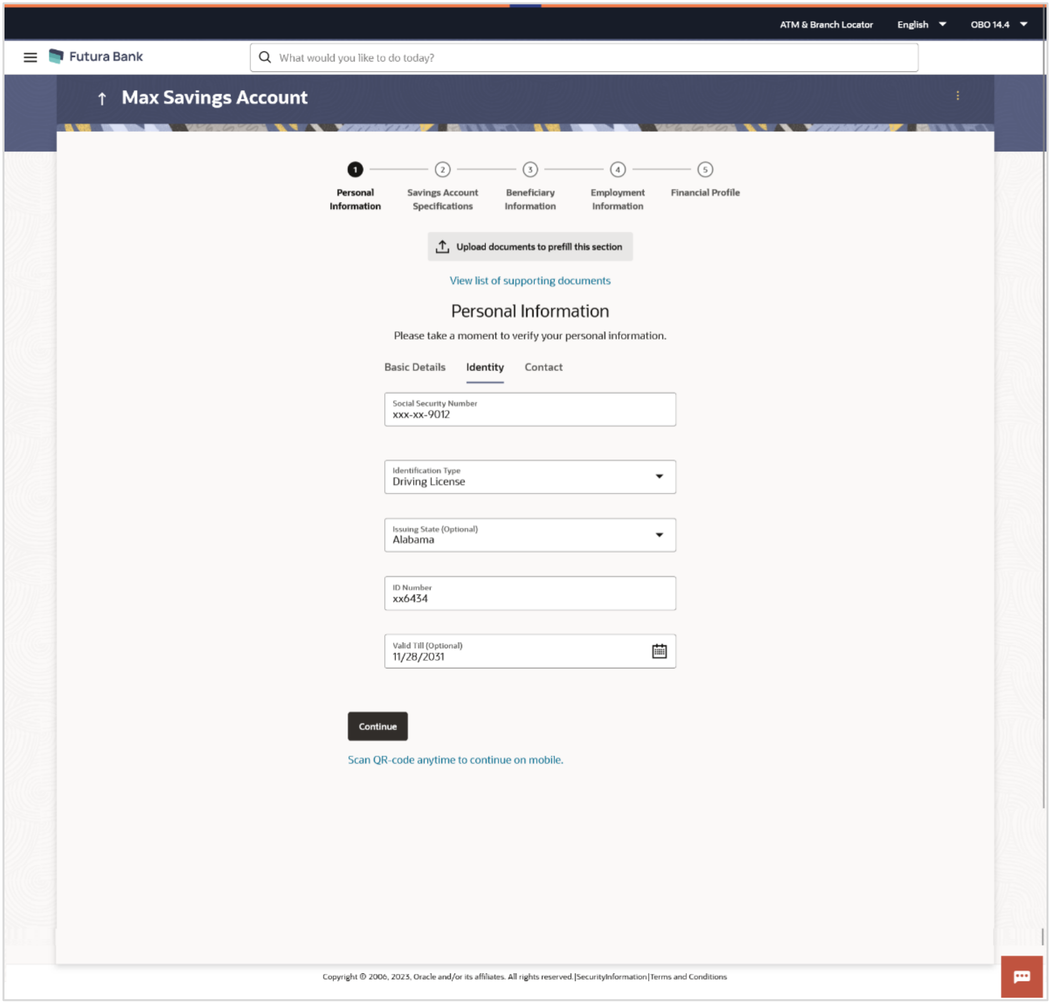


Field Description

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	
Title	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.
Suffix(Optional)	The applicant's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
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.
Gender	The gender with which you identify. The options are: • Male • Female • Other • Do not wish to disclose
Citizenship	The country in which the applicant is a citizen.

Field Name	Description
Citizenship Status	In case applicant is not a citizen of the United States of America, he/she is required to identify whether he/she is a resident alien or non-resident alien. The options are: • Resident Alien • Non-Resident Alien This field is displayed only if any country other than United States is selected in the "**Citizenship**" field. In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.
Are you a public figure or associated with a public figure?	Specify whether applicant is a public figure (aka politically exposed person) or related to a public figure. The options are: • Yes • No

Personal Information – Identity

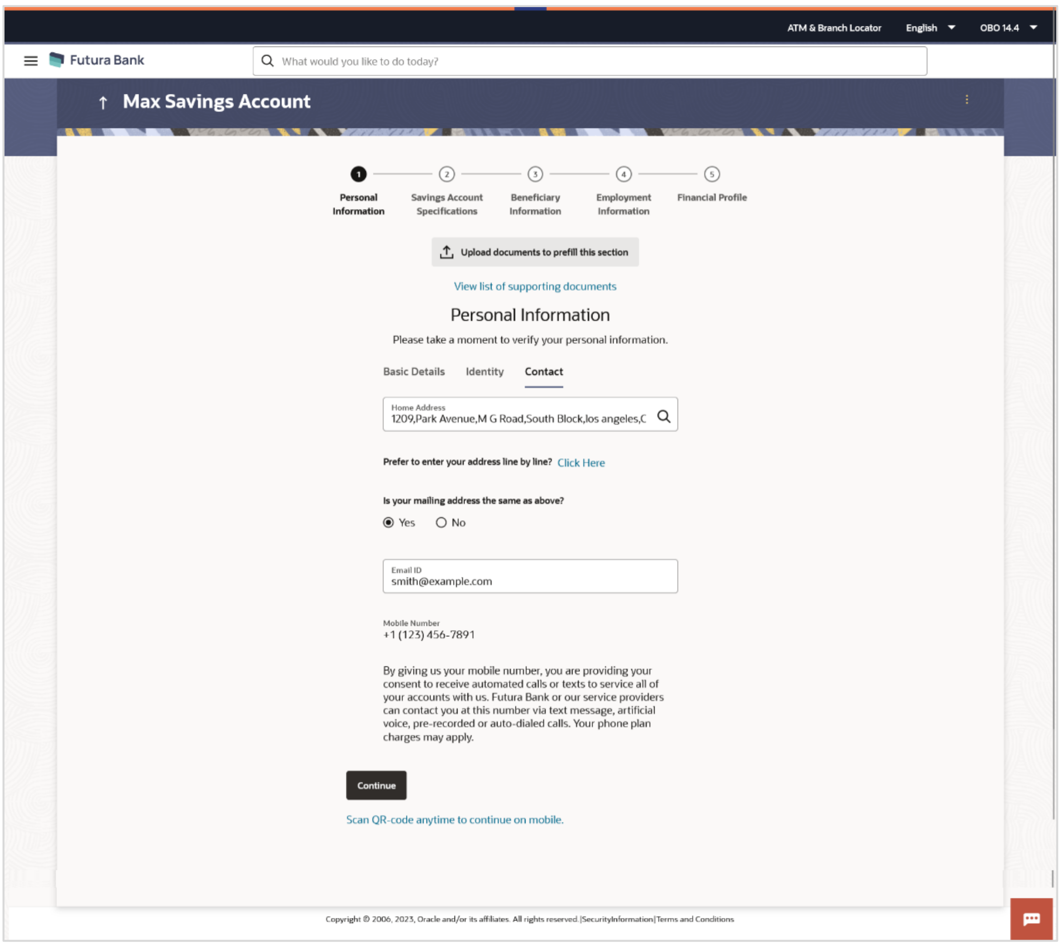


Field Description

Field Name	Description
Social Security Number	The applicant's Social Security Number (SSN) for tax identification purposes. The Social Security Number is a 9-digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes. The format of the SSN number should be xxx-xx-xxxx.
Identification Type	The type of identification that the applicant wishes to provide as proof of identity. The options are: • Passport • Driving License

Field Name	Description
Issuing State	The state/territory in which the specified ID was issued.
ID Number	The applicant's identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

Personal Information – Contact



Field Description

Field Name	Description
Contact	

Field Name	Description
Is your Home Address same as Primary Applicant's Home Address?	This field will be displayed only under the Contact sub section of the Joint Applicant's personal information section. In options are: • Yes • No
Home Address	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. 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
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.
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?	Identify if the applicant's mailing address is the same as the home address entered. The options are: • Yes • No
Add Mailing Address	The applicant's mailing address. This option will appear only if you have selected option **No** under the **Is the mailing address the same as above?** field.

Field Name	Description
Mailing Address	Enter the applicant's 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 the applicant's 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 your mailing address.
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	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. 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.

14. Click the **Upload documents to prefill this section** option to upload supporting documents to prefill the section.
15. In the **Basic Details** tab;
    a. From the **Title** list, select the title that applies to 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 **Suffix** list, select the suffix, if applicable.
    f. From the **Date of Birth** date picker, select the applicant's date of birth of yours.
    g. From the **Gender** list, select your gender.

h. From the **Citizenship** list, select the country of which the applicant is a citizen.

i. From the **Citizenship Status** list, select the status of the citizenship in case the applicant is not a citizen of the United States of America.

j. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.

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

    a. In the **Social Security Number** field, enter your Social Security Number (SSN) for tax identification purposes.

    b. From the **Identification Type** list, select the type of identification that you wish to provide as proof of identity.

    c. From the **Issuing State** list, select state/territory in which the specified ID was issued.

    d. In the **ID Number** field, enter the identity number of the proof of identity selected.

    e. From the **Valid till** date picker, select the date till which the identification document is valid.

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

    a. In the **Home Address** field, enter the applicant 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 applicant's 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. In the **Locality** field, enter the locality in which the applicant's home address is located.

    v. In the **City** field, edit the city in which the applicant's home address is located, if required.

    vi. In the **State** field, enter the name of the state in which the applicant's home address is located.

    vii. In the **Zip Code** field, edit the zip code of the applicant's home address, if required.

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

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

    b. 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 applicant's 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. In the **Locality** field, enter the locality in which the applicant's mailing address is located.

vi. In the **City** field, enter the name of the city in which applicant's mailing address is located.

vii. In the **State** field, enter the name of the state in which the applicant's mailing address is located.

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

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

c. If you select **Yes,** your home address will be considered as the applicant's mailing address.

21. In the **Email ID** field, enter the applicant's email ID.

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

Under the kebab menu –

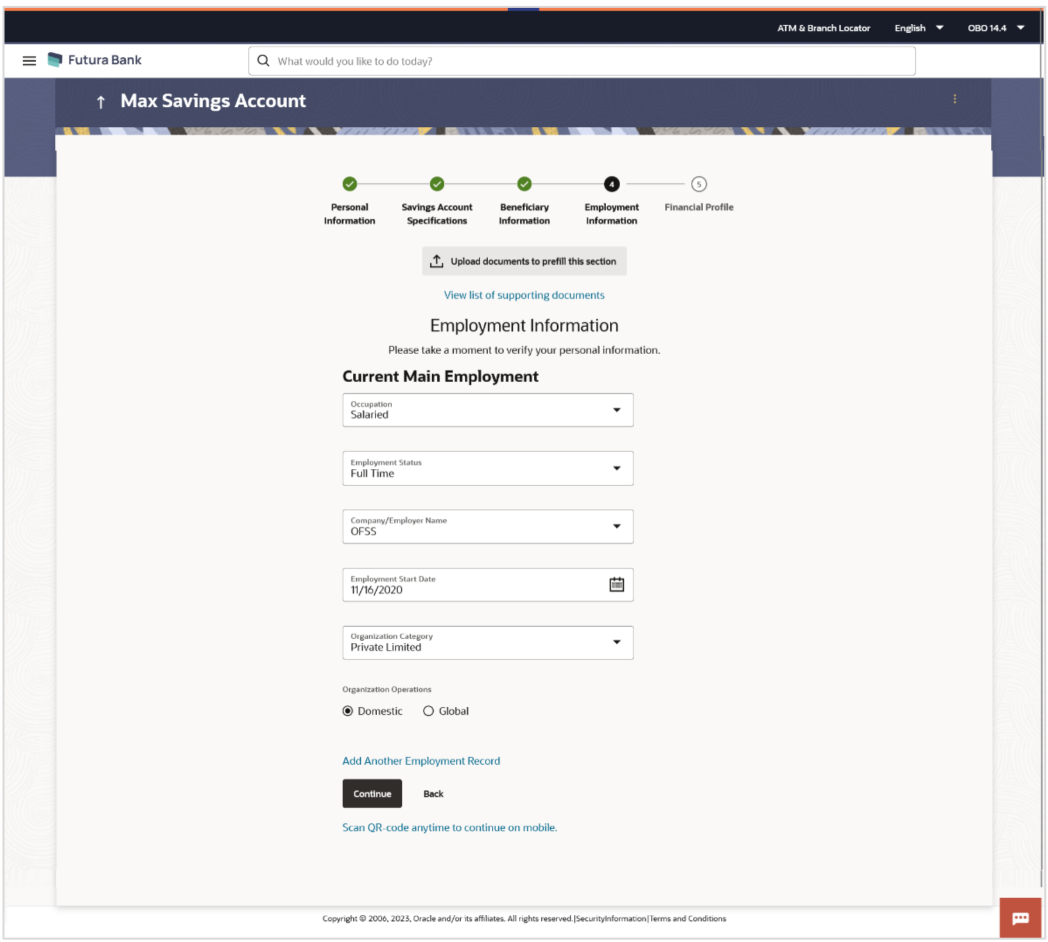
- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

2.10 Employment Information

You can provide 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.

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

Employment Information



Field Description

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

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

Field Description

Field Name	Description
Current Main Employment	
Occupation	The occupation of the applicant. The options are: • Salaried • Self Employed/Professional
The following fields will be applicable if you have selected the option **'Salaried'** in the **Occupation** drop-down list.	
Employment Status	The status of your employment. The options are: • Full Time • Part Time • Permanent • Contract •
Company/Employer Name	The name of the company of employer at which you are employed.
Employment Start Date	The date on which you started working with the specific company/employer.

Field Name	Description
Organization Category	The category under which your organization falls. The options are: • Private Ltd. • Government • NGO
Organization Operations	Specify the area of operations of the organization with which you are employed. The options are: • Global • Domestic
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

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

Additional Employment <Number>

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

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

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

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

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

Field Name	Description
Profession	Specify your profession.
Company/Firm Name	The name of the Company/Firm where you are working.
I currently work in this role	Specify whether you are currently working in this role with this organization. The options are: • Yes • No
Business Start Date	The date on which you started the business.
Business End Date	The date on which you ended the business. This field will only be displayed and mandatory if the option **No** has been selected under the field **I currently work in this role**.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

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

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

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

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

    OR

    Under the kebab menu –

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

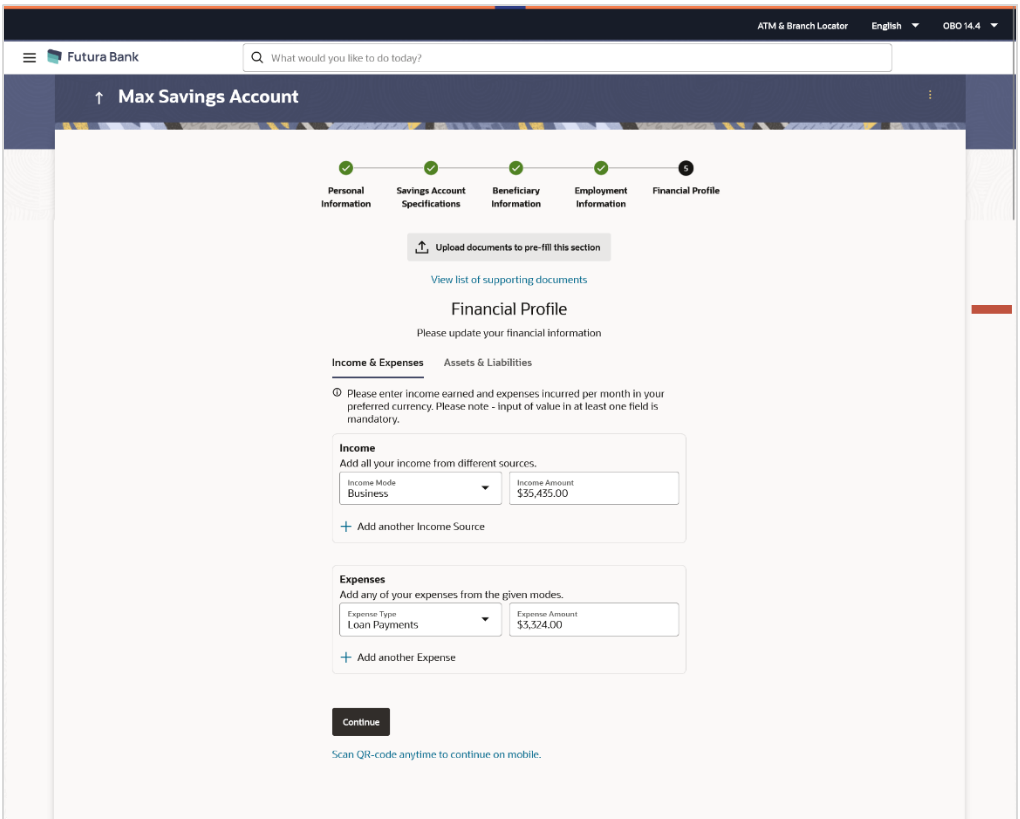
2.11 Financial Profile

In this section, you can provide details pertaining to 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.

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

Financial Profile – Income & Expenses



Field Description

Field Name	Description
Upload documents to prefill this section	Click this link to upload supporting documents to prefill the section.

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

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

Income & Expenses

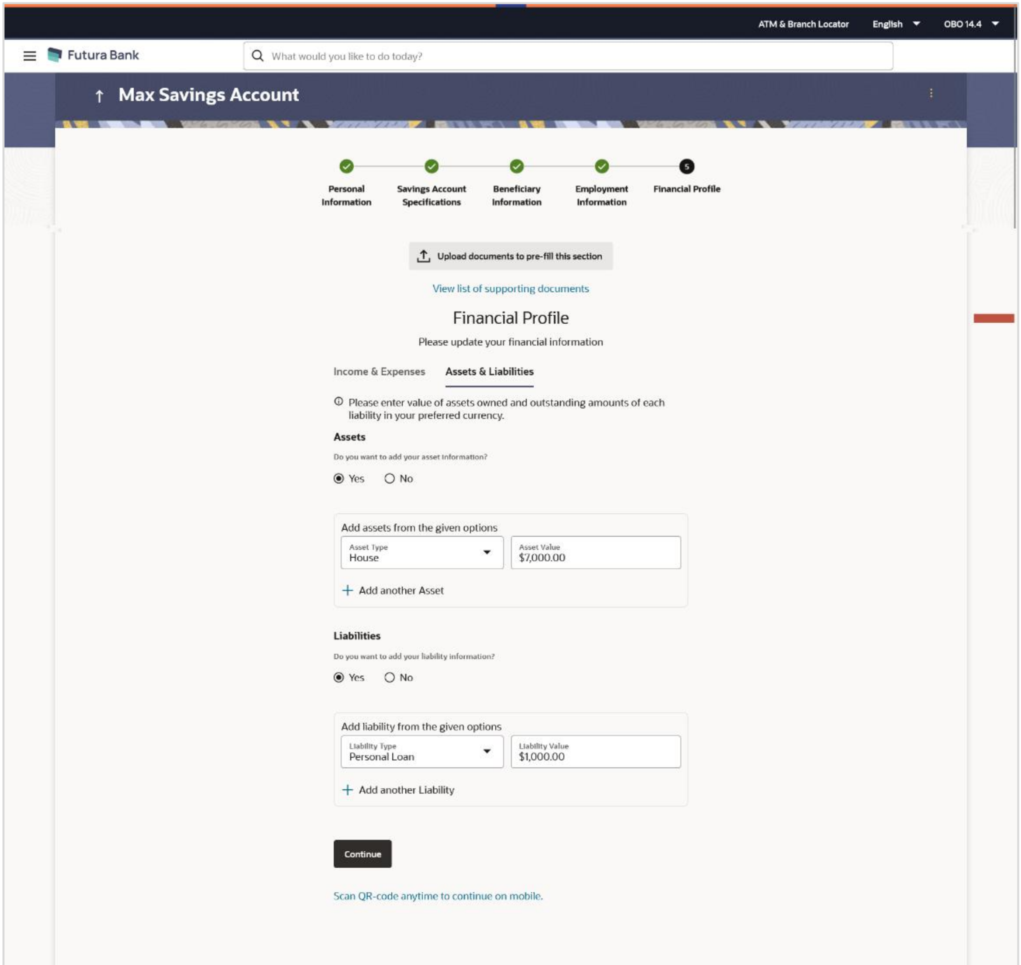
Field Description

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.

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

32. Click on the **Add another Expense** link to add another expense record.

Financial Profile – Assets & Liabilities



Field Description

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

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

33. In the **Do you want to add your asset information?** field:
    a. if you select option **Yes**:
        I. From the **Asset Type** list, select the type of asset you wish to add.
        II. In the **Asset Value** field, enter the value of the selected asset.
        III. Click on the **Add another Asset** link to add another asset record.
    b. Select option **No** if you do not wish to add asset information.
34. In the **Do you want to add your liability information?** field:
    a. if you select option **Yes**:
        I. From the **Liability Type** list, select the type of liability you wish to define.
        II. In the **Liability Value** field, enter the value of the selected liability.
        III. Click on the **Add another Liability** link to add another liability record.
    b. Select option **No** if you do not wish to add liability information.
35. Once you have furnished all your financial information in the various sections, click **Continue** to proceed to the next step in the application.
    OR
    Click **Back** to navigate back to the previous step in the application.
    OR
    Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on a mobile or tablet device.

    OR

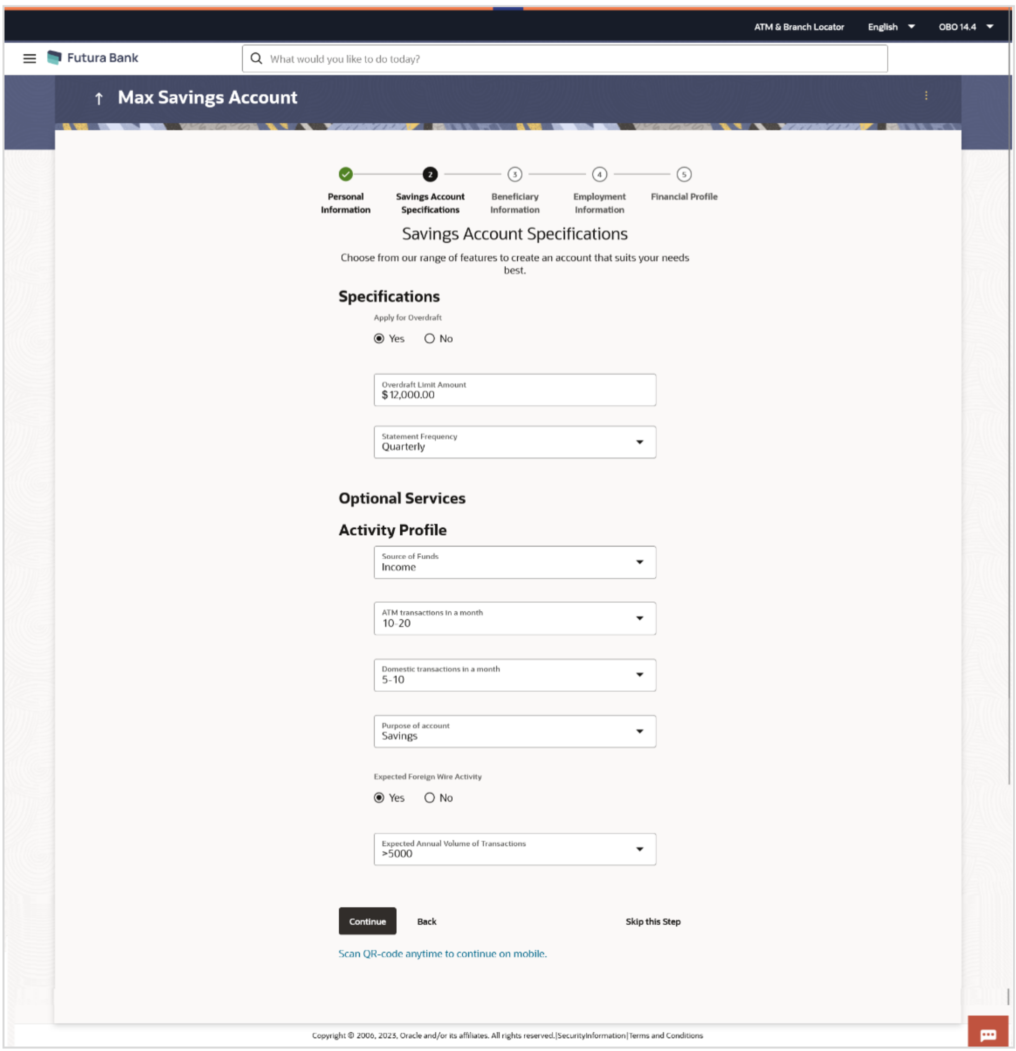
    Under the kebab menu –

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

2.12 Savings 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 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.

Savings Account Specifications



Field Description

Field Name	Description
Specifications	
Preferred Currency	The currency in which you wish to hold your savings account. The currency will be defaulted to USD. If other currencies are supported, you will be able to edit this selection.
Apply for Overdraft	Specify whether you want to apply for overdraft facility or not. The options are: • Yes • No
Overdraft Limit Amount	The amount of overdraft limit to be requested. This field is enabled only if the option **Yes** has been selected in the **Apply for Overdraft** field.
Statement Frequency	The frequency at which you would like to receive account statements. The options are: • Monthly • Quarterly • Bi Annual • Annual
Optional Services 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.	
Service	Each service that has been configured for the product you are applying for, will be listed here. Select the check box against the service that you wish to enable on your account.
Activity Profile The fields (including type of field and values, in case of dropdowns) displayed under this sub section can change based on mid-office maintenances for the product. The fields described below serve as examples of fields that can appear under this sub section.	

Field Name	Description
Source of Funds	Specify the primary source of funds that will be used to debit this account. The options can be: • Pension • Income • Rent • Alimony
ATM Transactions in a month	Specify the approximate number of transactions (domestic as well as international) expected to be performed in this account, in a month. The options can be: • 10-20 • >20 • 0-10
Domestic Transactions in a month	Specify the approximate number of domestic transactions expected to be performed in this account, in a month. The options can be: • 0-5 • 5-10 • >10
Purpose of account	Specify the purpose for which this account is being opened. The options can be: • Salary • Savings • Investment
Expected Foreign Wire Activity	Specify whether you expect funds from foreign countries to be transferred to this account. The options are: • Yes • No

Field Name	Description
Expected Annual Volume of Transactions	Specify the expected annual volume of transactions. The options can be: • >5000 • >2000 • >500
Courtesy Overdraft	Specify whether Courtesy Overdraft facility is required or not. The options are: • Yes • No
Choose which one you wish to opt in for Courtesy OD	Specify the channel through which you wish to opt-in for courtesy overdraft. The options can be: • POS • ATM This field is enabled only if the **Yes** option is selected in the **Courtesy Overdraft** field.
Account Operation Mode	
This sub section will be displayed only in the case of joint applicant application forms.	
Mode of Operation	The available modes of operation by way of which the account will be operated. The options are – • Joint Tenants with Right of Survivorship • Tenants in Common • Former or Survivor • Tenants by the Entirety

36. From the **Preferred Currency** list, select the currency in which you wish your account to be held.
37. In the **Apply for Overdraft** field, select the desired option.
    c. If you select the option **Yes**;
        iv. In the **Overdraft Limit Amount** field, enter the amount of overdraft limit to be requested.
38. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.

39. Under the Optional Services section/s, select the checkbox against any service that the respective applicant wishes to have enabled on the account.
40. Under the **Activity Profile** section, select options or enter values are desired.
41. 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.

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

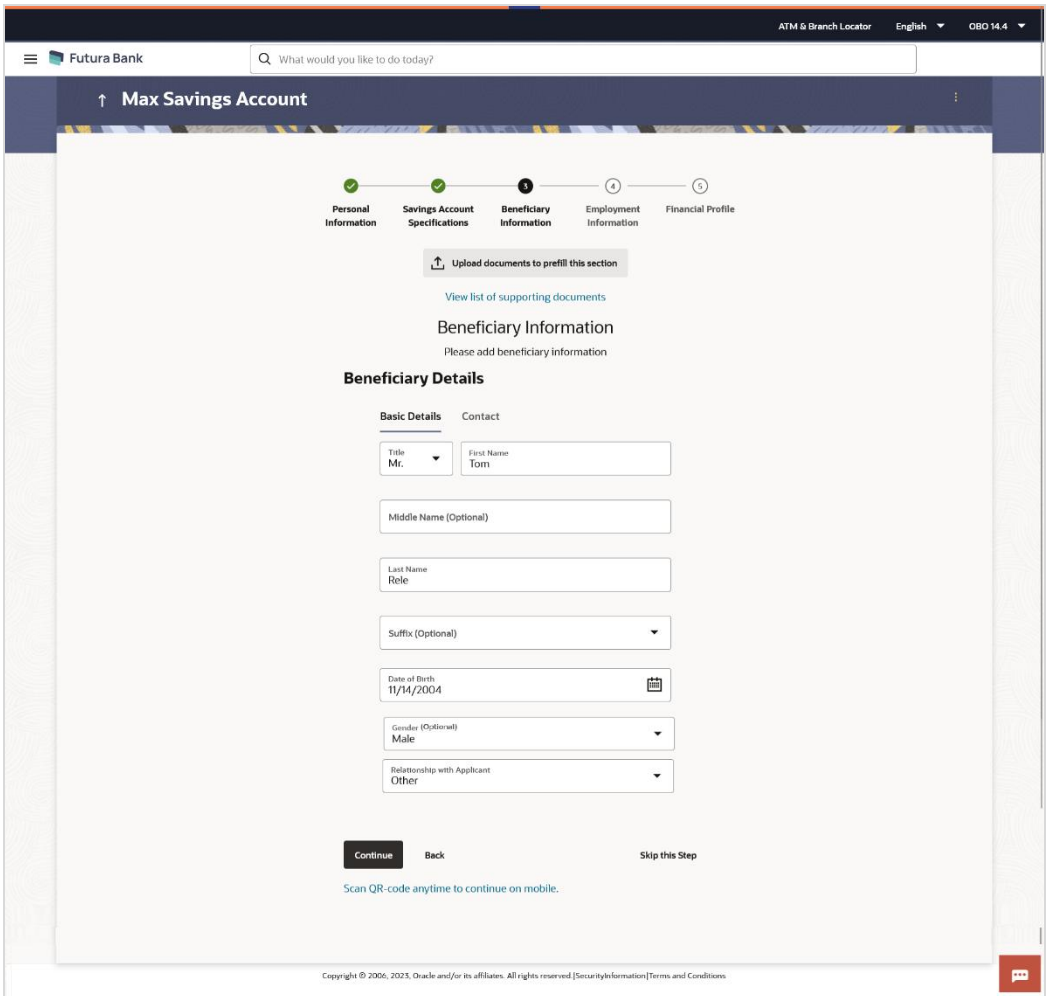
    Under the kebab menu –

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

2.13 Beneficiary Information

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

Beneficiary Information – Basic Details



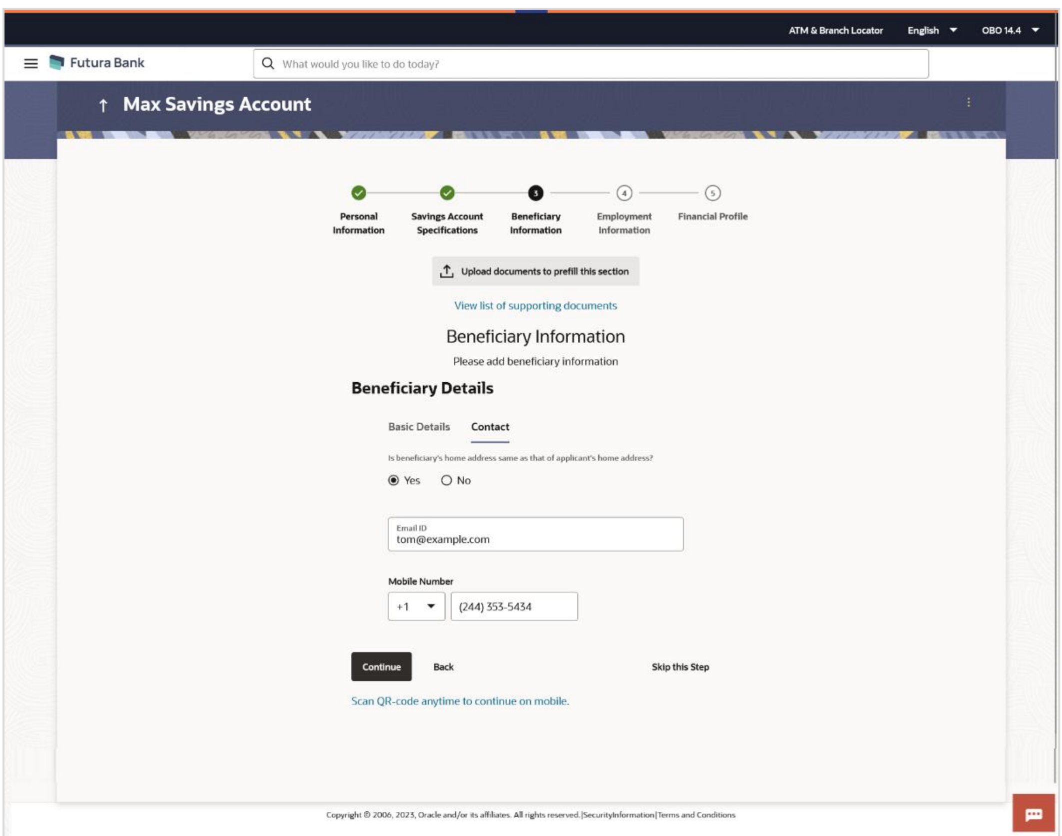
Field Description

Field Name	Description
Upload documents to prefill this section	The option to upload the beneficiary's ID proof so as to have his/her information pre-populated based on the ID document.

Field Name	Description
View list of supporting documents	Click on the link to view the documents supported for this section to be prefilled with data.
Basic Details	
Title	Specify the salutation/title applicable to the beneficiary. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the beneficiary.
Middle Name	Specify the middle name of the beneficiary.
Last Name	Specify the last name or surname of the beneficiary.
Suffix	The beneficiary's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the beneficiary. The system validates the date of birth to ascertain whether the beneficiary has attained the age of majority as per the definition of age of majority in the state in which the beneficiary is residing. If the beneficiary is a minor, the Guardian Information sub section will be displayed and you will be required to mandatorily specify information of the beneficiary's guardian.
Gender	Select the gender of the beneficiary. The options are: • Male • Female • Other • Do not wish to disclose

Field Name	Description
Relationship with applicant	Specify the beneficiary’s relationship with you. E.g. If the beneficiary is your mother, choose the value Mother’ from the list of values. 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 beneficiary’s relationship with the primary applicant. The options are: • Spouse • Child • Father • Other

Beneficiary Information – Contact



Field Description

Field Name	Description
Contact	
Is beneficiary's address same as that of applicant's home address?	Specify whether the beneficiary's address is the same as that of your home address. Note: In the case of Joint Application forms, this field will be labelled as Is beneficiary's address same as that of primary applicant's home address. The options are: • Yes • No If you have selected the option **No**, you will be required to specify the beneficiary's address.
Beneficiary Address	Enter the beneficiary'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.
Beneficiary Address Overlay This overlay is displayed when you click on the **Click Here** link available under the **Beneficiary Address** field. On this overlay, you can enter the beneficiary's address line by line.	
House/Unit Number	The house or unit number of the beneficiary.
Building Name	Enter the building name of the beneficiary.
Street	Specify the street in which the beneficiary's address is located.
Locality	Specify the locality in which the beneficiary's address is located.
City	Specify the city in which the beneficiary resides.
State	Specify the state in which the beneficiary's residence is located.
Zip Code	Enter the zip code of the beneficiary's residence.
Email ID	Specify the email ID of the beneficiary.
Mobile Number	Specify the mobile number of the beneficiary.

Field Name	Description
Guardian Details	
This section will be displayed only if the beneficiary is a minor as identified by the beneficiary's date of birth.	
Basic Details	
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.
Suffix	The guardian's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
Date Of Birth	Specify the date of birth of the guardian.
Gender	Select the gender of the guardian. The options are: • Male • Female • Other • Do not wish to disclose
Contact	
Is guardian's address same as that of applicant's home address?	Specify whether the guardian's address is the same as that of your home address. The options are: • Yes • No If you have selected the option **No**, you will be required to specify the guardian's address.
Guardian Address	Enter the guardian's address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Guardian Address Overlay	
This overlay is displayed when you click on the **Click Here** link available under the **Guardian Address** field. On this overlay, you can enter guardian address line by line .	

Field Name	Description
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.
Locality	Specify the locality in which the guardian's address 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.
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.

43. icon to upload the beneficiary's ID proof so as to have his/her information pre-populated based on the ID document.
    OR
44. In the **Basic Details** sub section;
    a. From the **Title** list, select the title that applies to the beneficiary.
    b. In the **First Name** field, enter the first name of the beneficiary.
    c. In the **Middle Name** field, enter middle name of the beneficiary, if applicable.
    d. In the **Last Name** field, enter the last name of the beneficiary.
    e. From the **Suffix** list, select the suffix applicable to the beneficiary.
    f. From the **Date of Birth** date picker, select date of birth of the beneficiary.
    g. From the **Gender** list, select gender of the beneficiary.
    h. From the **Relationship with applicant** list, select the beneficiary’s relationship with you.
45. Click **Continue** to move to next sub section, the **Contact** sub section appears.
46. In the **Contact** sub section;
    a. In the Is beneficiary'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 **Beneficiary Address** field, enter beneficiary’s address.
               OR
               Click on the **Click Here** link provided under the **Beneficiary Address** field to invoke the overlay on which you can enter the beneficiary’s address line by line.

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

1. In the **House/ Unit Number** field, enter the house or unit number of the beneficiary, if applicable.
2. In the **Building Name** field, enter the name of the building/house of the beneficiary, if applicable.
3. In the **Street** field, enter the name of the street on which the beneficiary's address is located.
4. In the **Locality** field, enter the locality in which the beneficiary's address is located.
5. In the **City** field, enter the name of the city in which the beneficiary's address is located.
6. In the **State** field, enter the name of the state in which the beneficiary's address is located.
7. In the **Zip Code** field, enter the zip code of the beneficiary's address.
8. Click **Add** to add the address details. The **Beneficiary Information** page displays the beneficiary address.

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

47. In the **Email ID** field, enter the email ID of the beneficiary.
48. In the **Mobile Number** field, enter the mobile number of the beneficiary.
49. The **Guardian Details** section will appear if the beneficiary is a minor as identified on the basis of the beneficiary's date of birth.

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

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

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

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

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

f. From the **Suffix** list, select the suffix applicable to the guardian.

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

h. From the **Gender** list, select gender of the guardian.

i. 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. In the **Locality** field, enter the locality 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. In the **State** field, enter the name of the state in which the guardian's address is located.
8. In the **Zip Code** field, enter the zip code of the guardian's address.
9. Click **Add** to add the address details. The **Beneficiary 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.

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

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

50. 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

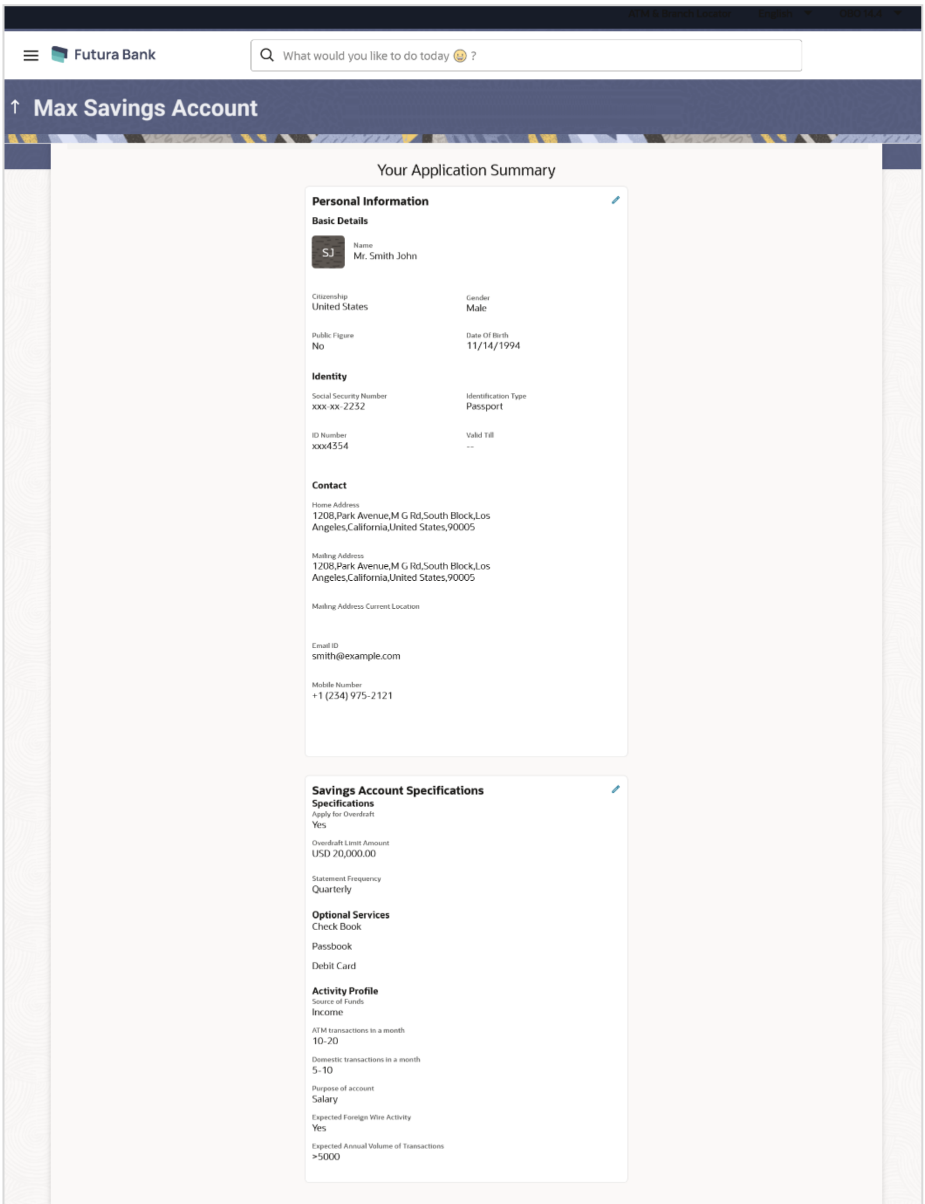
Under the kebab menu –

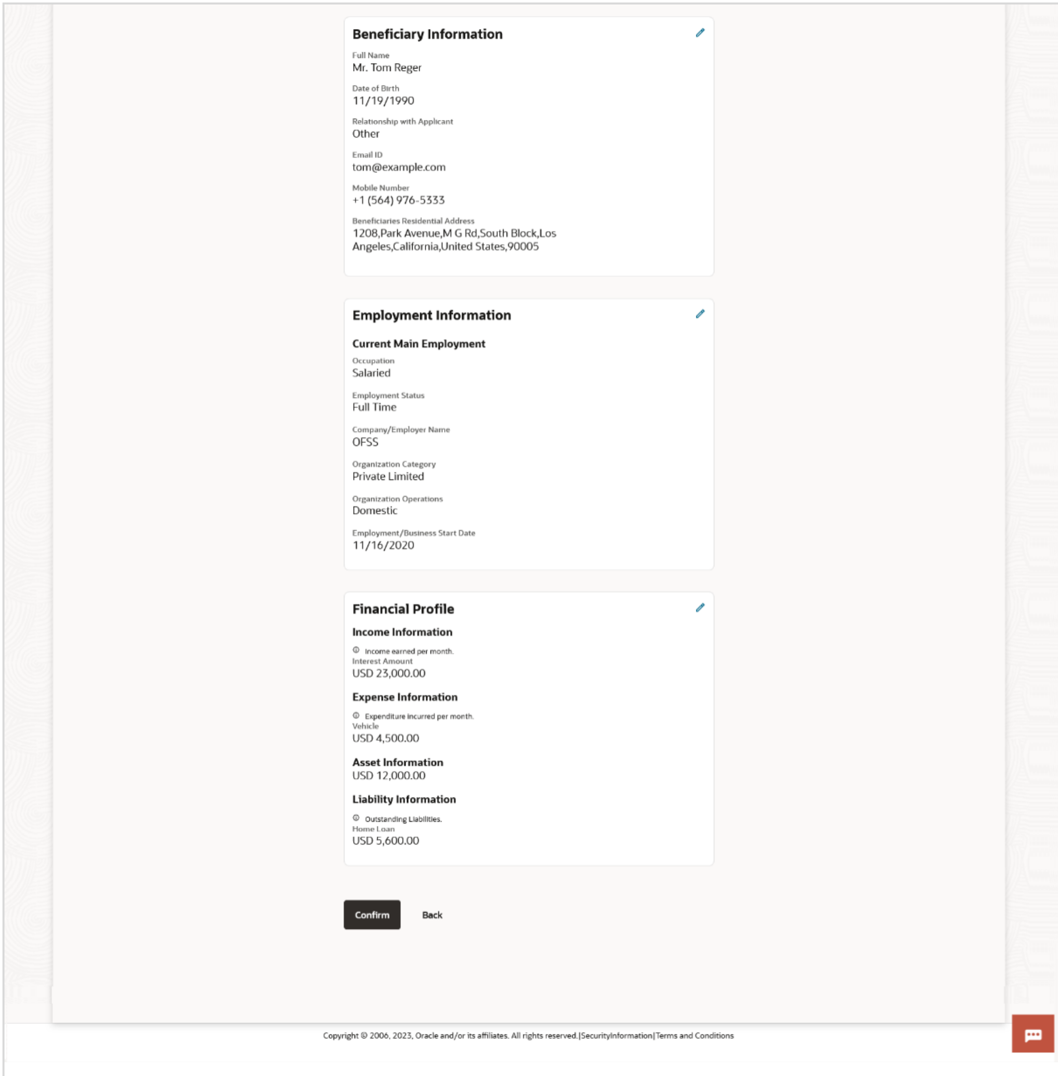
- Click the **Save and Continue Later** option to save the application.
OR
Click the **Continue on Mobile** option to continue the application on a mobile device.

2.14 Review and Submit

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

Review and Submit





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.

2.15 Terms of Service

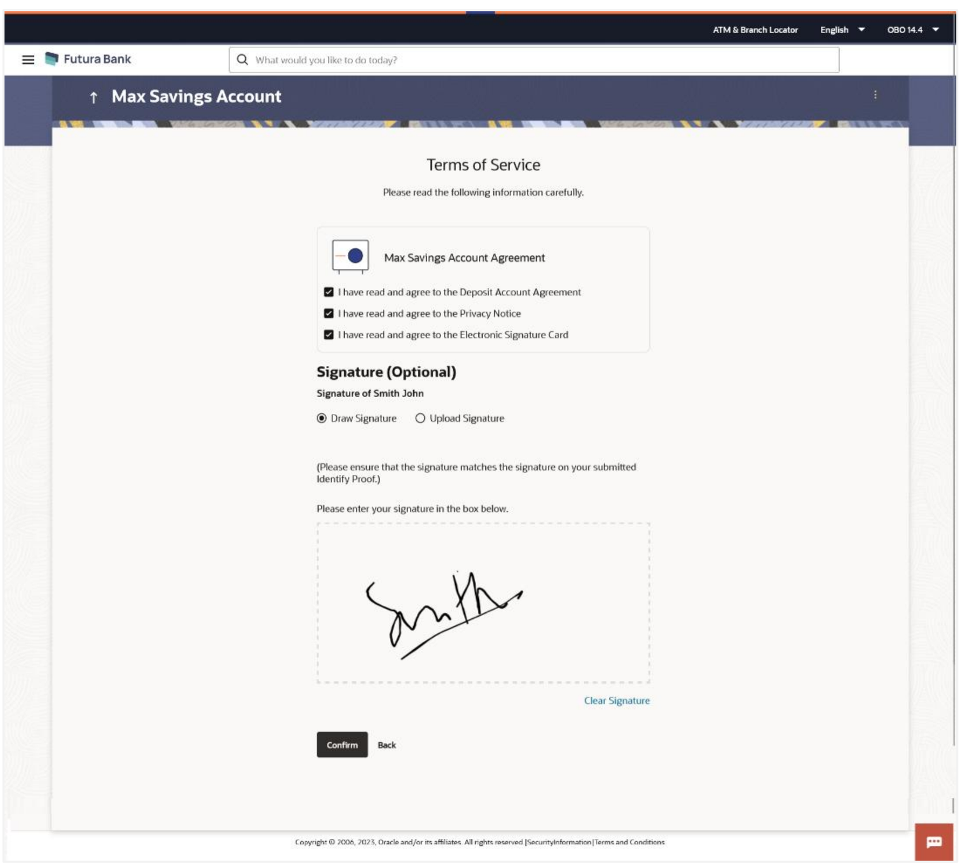
In this step you will be able to view the terms and conditions of the product that you are applying for. You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

You will be required to read these terms and conditions, disclosures and notices and then click on the respective checkboxes 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



51. Select each checkbox to accept the specific term and condition.
52. Click on the **Upload Signature** tab to upload a document containing the applicant's digital signature. The **Upload your Signature** section appears.
    a. In **Drag and Drop** 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.

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53. 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 –

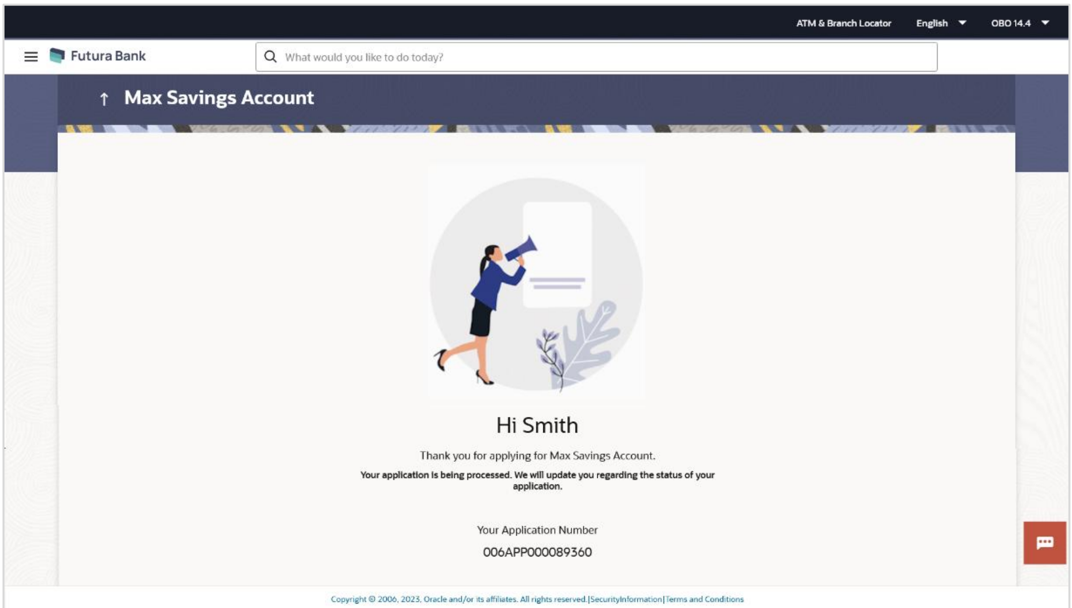
    - Click the **Save and Continue Later** option to save the application.
      OR
      Click the **Continue on Mobile** option to continue the application on a mobile device.

2.16 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, generated by the bank. A link to register for online banking is also provided.

Note: For US LZN Savings Account Applications, only manual mode of processing is supported i.e. insta- account applications are not supported.

Confirmation



54. 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.

2.17 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:

1) When applying for a joint savings 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.

2) In the case of joint applications, all the sections in which joint applicant information is to be captured i.e. (personal, employment and financial) will be part of the application form. Employment and financial information sections are subject to product maintenances and may or may not be required to be captured.

The savings 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. **Savings Account Specifications –** This section will be part of the application form and you will be required to define your preferences applicable for the account being opened. This will include specifying information pertaining to the activities that will be performed in this account.

4. **Beneficiary 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 beneficiary 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. Additional disclosures, as maintained by the bank, will also be displayed. You will be required to provide consent for all disclosures.

6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. The application reference number along with the link to access the Application Tracker will be displayed.

FAQ

1. **Can I proceed with the application if 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, can the entire bundled application, if you wish to do so.

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

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

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

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

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

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

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

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

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

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

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

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

13. **How does OCR work?**

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

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

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