

# Oracle® Banking Digital Experience Cloud Service

## Retail Originations Checking Accounts - US LZN User Manual



Release 25.1.2.0.0

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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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# Preface

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## Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user needs to be aware of the module to function successfully.

## Pre-requisites

Specify **User ID** and **Password**, and login to **Home** screen.

## Audience

This document is intended for the following audience:

- Customers
- Partners

## 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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

## Critical Patches

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

## 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.

## Related Resources

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

## Conventions

The following text conventions are used in this document:

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

## Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

## Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

**Table 1 Acronyms and Abbreviations**

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

## Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:











**Table 2 Basic Actions and Descriptions**

Action	Description
<b>Back</b>	In case you missed to specify or need to modify the details in the previous segment, click <b>Back</b> to navigate to the previous segment.
<b>Cancel</b>	Click <b>Cancel</b> to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
<b>Next</b>	On completion of input of all parameters, click <b>Next</b> to navigate to the next segment.
<b>Save</b>	On completion of input of all parameters, click <b>Save</b> to save the details.
<b>Save &amp; Close</b>	Click <b>Save &amp; Close</b> to save the data captured. The saved data will be available in <b>View Business Product</b> with <i>In Progress</i> status. You can work on it later by picking it from the <b>View Business Product</b> .
<b>Submit</b>	On completing the input of all parameters, click <b>Submit</b> to proceed with executing the transaction.
<b>Reset</b>	Click <b>Reset</b> to clear the data entered.
<b>Refresh</b>	Click <b>Refresh</b> to update the transaction with the recently entered data.
<b>Download</b>	Click <b>Download</b> to download the records in PDF or XLS format.

## Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

## Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

# 1

## Checking Account Application

This topic describes the structure of the Checking Accounts application, which captures information regarding the applicant's personal, employment, beneficiary information and financial information.

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 *Oracle Banking Digital Experience* 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.

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

Online KYC of the prospect (primary applicant as well as joint applicant) can also be conducted by means of liveness check or through integration with third party identity verification service providers. For more information, please refer **User Manual Oracle Banking Digital Experience Originations - KYC Modes**. Once the online KYC of the applicants are completed successfully, the personal information sections of each applicant will be prefilled with information fetched from the identification proof documents uploaded as part of the online KYC process.

In case the applicant is an existing digital banking customer, 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**

- a. In this release, *Oracle Banking Digital Experience* is integrated solely with Oracle Banking Origination, for the submission and processing (including tracking) of US region application forms. Third party integration is not supported.
- b. *Oracle Banking Digital Experience* is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. Oracle Banking Digital Experience will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Zip Code Specification:** Once you select the **Checking Account** 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. The various steps involved in an application are displayed on this page. You can also view the documents required to be uploaded as part of the application. As 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, 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.

**Note**

As of this release, mobile verification is applicable only for the primary applicant even in the case of joint application forms.

- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
  - a. Liveness Check – Selfie Capture
  - b. (National) ID Verification

For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**

- **Personal Information:** This section captures information pertaining to the applicants' personal information which will include full name, date of birth, address details, etc. In case, you have skipped online KYC, you can opt to upload an identity proof document to have the information in 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 details for the primary and/or joint applicant might need to be collected or could be an optional part of the form, based on the bank administrator's settings in the Originations Workflow Maintenance screen. The first record should be that of your current main source of income. You can include additional entries to document other current or past employment details.
- **Financial Profile:** The capture of financial information is dependent on the maintenances in the mid office system that impacts the product being applied for. Additionally, if the overdraft feature is opted for, it would be mandatory to capture the financial information of at least one applicant in the form, as identified on the kickoff page.
- **Checking Account Specifications:** The bank may offer certain add-on services for the account. These might include a Debit Card, Passbook, Cheque Book, 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 checking 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:** Depending on the maintenance in the mid-office system, it might be possible to specify account funding details pre-account opening i.e. as part of the application form or post account opening i.e. once the account has been opened. Post-account opening funding is applicable only for Insta Accounts i.e. those that will be processed through the straight through processing method in the mid-office system. If enabled for the product, you will be provided an option to fund the account on the application submission confirmation page once the account has been opened.

In case the pre-account opening method is enabled, this step will be part of the application form. Through this step you will be able to fund your new account if you wish to do so. In both funding methods, 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. 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. In the case of insta accounts, the account number will be displayed and the option to fund the account will be provided on this screen.

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.

**To apply for a checking account:**

- Perform any of the following navigation for the **Checking Accounts** application.
  - From the Bank Portal page, click **Retail** tab and navigate to **Product Offerings** section, and click **Checking Accounts**.
  - From the Bank Portal page, click **Customer Services**, then click **Our Products**. The **Product Offerings** page is loaded, click **Personal**, and then click **Checking Accounts**.

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

- [Enter Zip Code](#)  
This topic describes the feature, specific to the US region, where banks require the applicants to specify the zip code of their residence once they select a product category to apply for. This is done because the bank might support different products in different states.
- [Checking Account - Product Listing](#)  
This topic describes the page on which the Checking Accounts products offered by the bank that can be applied for online are displayed.
- [Checking Account - Product Details](#)  
This topic describes the product details page.
- [Checking Account - Product Comparison](#)  
This topic describes the functionality that enables users to compare the features of products within a specific product category.
- [Kick Off Page](#)  
This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.

- [Mobile Number Verification](#)  
This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- [Personal Information](#)  
This topic describes the section of the application form where you provide your personal information.
- [Employment Information](#)  
This topic describes the section where you can provide your employment details.
- [Financial Profile](#)  
This topic describes the section which captures information about the applicant/s financial details pertaining to their income, expenses, assets, and liabilities.
- [Joint Applicant Information](#)  
This topic documents the section of the joint application information in which joint applicant information can be entered.
- [Checking Account Specifications](#)  
This topic describes the section where you can specify your service preferences.
- [Beneficiary Information](#)  
This topic describes the section of the Checking Account application form where you can provide Beneficiary information.
- [Review and Submit](#)  
This topic describes how to review and edit your application summary.
- [Terms of Service](#)  
This topic describes the terms and conditions associated with the product for which you are applying.
- [Fund your account](#)  
This topic describes the option that allows you to fund your checking account by specifying an initial deposit amount and providing the details of the card or account to be debited.
- [Submitted Application - Confirmation](#)  
This topic describes the confirmation page that appears after application submission.
- [Fund Your Account \(Post Account Opening\)](#)  
This topic describes the steps involved in funding the newly opened checking account through the **Fund Now** option provided on the confirmation page of insta-checking account applications.
- [Existing User](#)  
This topic describes the product application process for existing customers.

## 1.1 Enter Zip Code

This topic describes the feature, specific to the US region, where banks require the applicants to specify the zip code of their residence once they select a product category to apply for. This is done because the bank might support different products in different states.

This modal window is displayed once you select the Credit Cards 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 Credit Cards products that are available in your area.

**Figure 1-1 Enter Zip Code**
**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-1 Enter Zip Code - Field Description**

Field Name	Description
Zip Code	Specify the zip code of your home address.

Perform one of the following actions:

1. Enter the zip code and click **Submit**.  
The screen displays the products available in area based on the zip code entered.
2. Click **Cancel** to close the modal window and to return to the bank portal page.

## 1.2 Checking Account - Product Listing

This topic describes the page on which the Checking Accounts products offered by the bank that can be applied for online are displayed.

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 in the zip code specified, 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 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.

1. Navigate to the **Checking Accounts** product listing page.

All the Checking Account products offered by the bank, that can be applied for online are displayed on this page in card format.

Figure 1-2 Product Listing

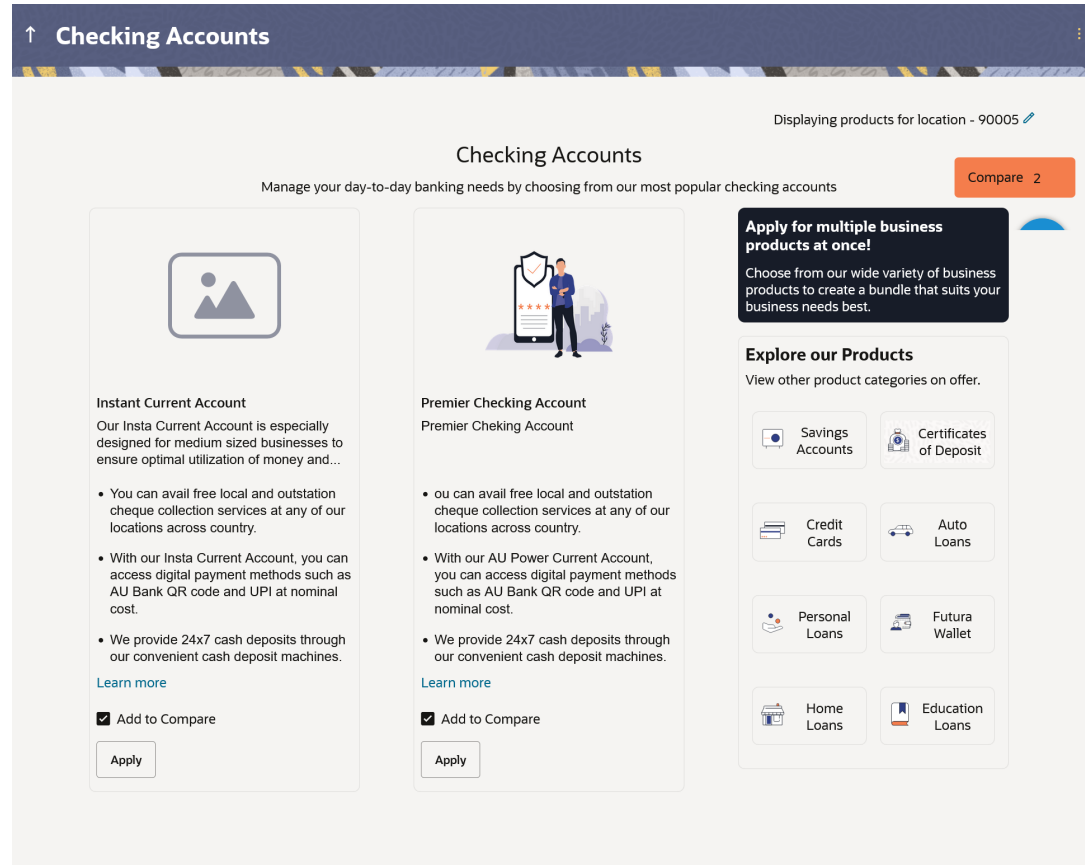



Table 1-2 Product Listing - Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	The name of the product along with an image that represents the product is displayed on each card.
<b>Product Description</b>	The short description of the product is displayed on each card.
<b>Features</b>	The features of the product are listed down on each card.
<b>Cross Sell cards</b>	Cross-sell cards are displayed on this page, allowing users to navigate to the listing page of the selected product. A card to navigate to the bundled application listing page is also displayed.

2. Perform any of the following actions:
  - a. Identify the product for which you want to make an application and click **Apply** provided on the specific card.  
The **Kick Off** page will be displayed.
  - b. Click the **Add to Compare** against any (up to three) products to compare them with each other.
  - c. Click the **Learn more** link displayed on any product card to view additional details of that product.
  - d. Click the  to change the zip code.

The **Zip Code** modal window will be displayed.

- e. Under the kebab menu, perform any of the following actions:
  - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.3 Checking Account - Product Details

This topic describes the product details page.

1. Click the **Learn more** link provided on the product cards on the product listing page.

Figure 1-3 Product Details

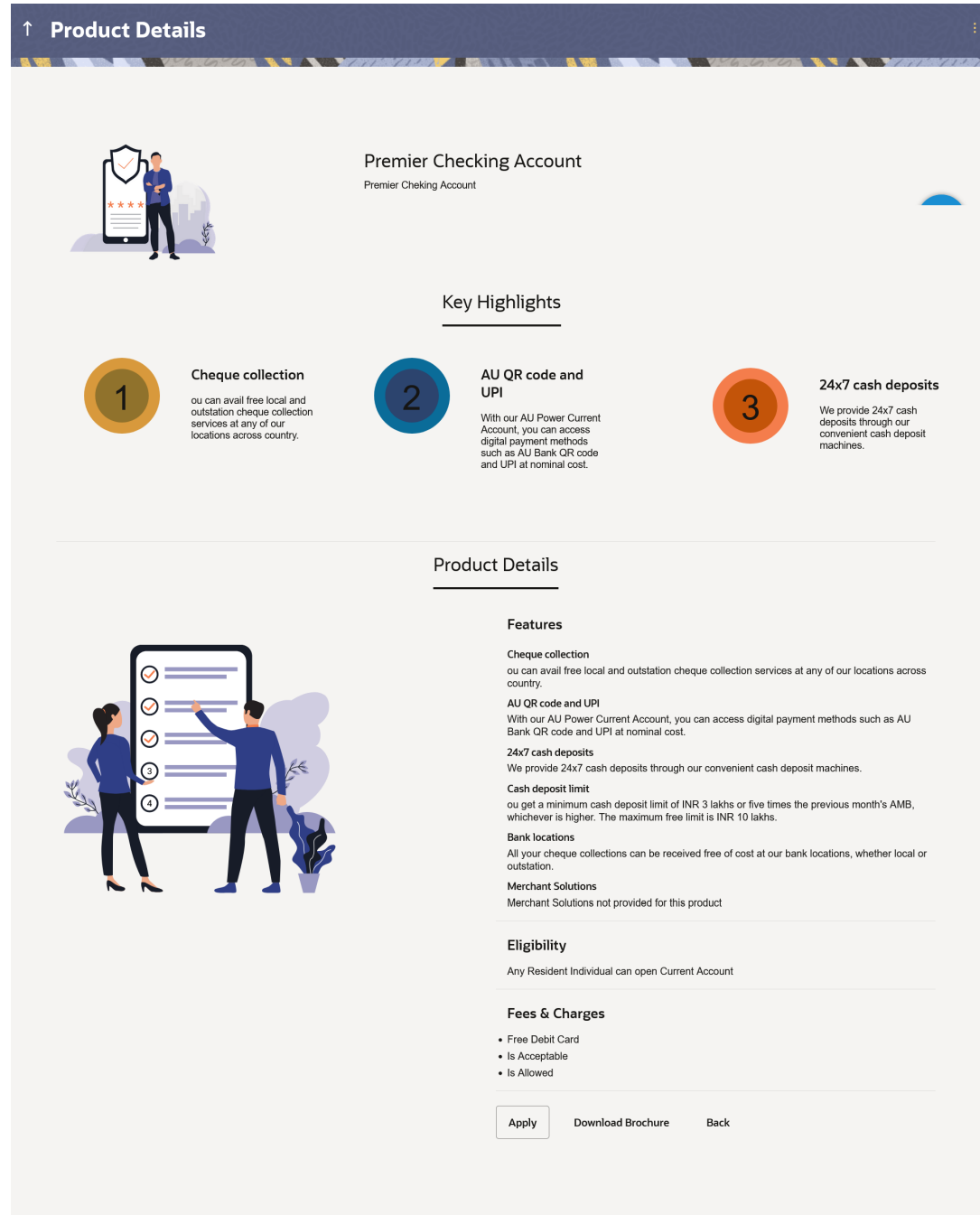


Table 1-3 Product Details - Field Description

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.

2. Perform any of the following actions:
  - a. Click **Apply** to apply for the product.  
The **Product Kickoff** page is displayed.
  - b. Click the **Download Brochure** link to view and download the product brochure.
  - c. Click the **Back** to navigate back to the previous page.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **View Other Products** option to navigate to the **Product Offerings** page.
    - ii. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

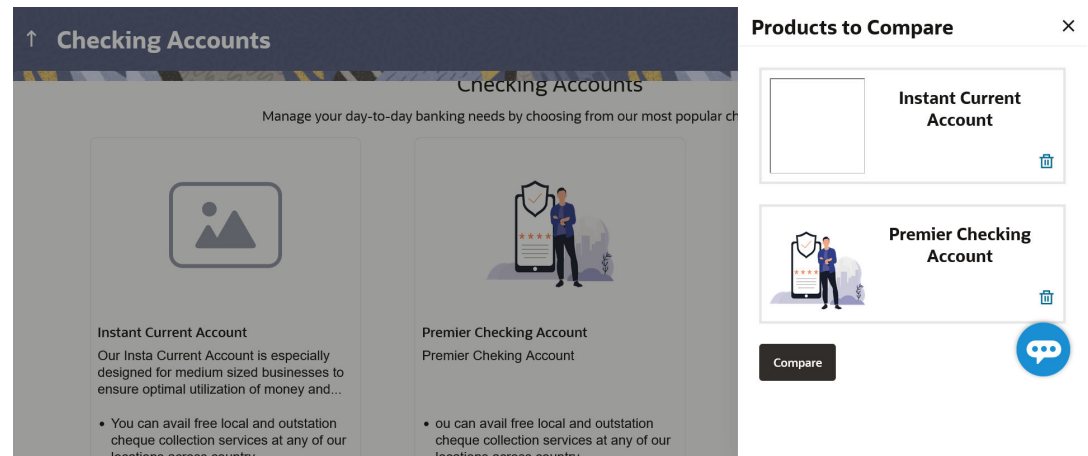
## 1.4 Checking Account - Product Comparison

This topic describes the functionality that enables users to compare the features of products within a specific product category.

1. Select the products by selecting the **Add to Compare** check-box provided on each product card.

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** check-box is selected. The **Products to Compare** overlay screen appears.

**Figure 1-4 Products to Compare**



2. Once you have selected the products, click **Compare** to proceed to the comparison page.  
The **Compare Products** page will list down the product features, fees and charges for easy comparison.

Figure 1-5 Compare Products

**Compare Products**  
Compare and choose a product which suits you best.

**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 locations across country. | You 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 as AU Bank QR code and UPI at nominal cost. | 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. | We provide 24x7 cash deposits through our convenient cash deposit machines.

**Cash deposit limit**  
You 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. | You 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. | 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 | 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

Table 1-4 Compare Products - Field Description

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

Table 1-4 (Cont.) Compare Products - Field Description

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

3. Perform any of the following actions:
  - a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.  
The **Kickoff** page of that specific product is displayed.
  - b. Click  provided against each product card to delete a specific card.  
The specific product card is removed from the comparison table.

## 1.5 Kick Off Page

This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.

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. 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. Also, if the product allows for an overdraft facility, and you decide to apply for a joint account, the option to apply for an overdraft will appear on this page. If you opt to apply for the overdraft option, an additional field will appear asking you to indicate whose financial details you will provide. The bank needs to confirm that at least one applicant can meet the overdraft terms to enable the overdraft feature. Therefore, depending on your choice, the application form will include a section to capture the financial details of the primary applicant, the joint applicant, or both applicants.

If you are an existing customer of the bank with online access, you can select the option provided and continue to log in using 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 and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

**Note**

In case of Joint Applications, OBDX only supports two applicants to apply i.e. the primary applicant along with one joint applicant.

1. Perform any of the following actions:
  - a. From the **Product Listing** page, click **Apply Now** proceed to the application form for that specific product.
  - b. From the **Product Details** page, click **Apply Now** proceed to the application form for that specific product.
  - c. From the **Product Comparison** page, click **Apply Now** proceed to the application form for that specific product.
  - d. On **Compare Products** screen, click **Apply Now** against any product to apply for that product and proceed to the application form for that specific product.

The **Kick Off** screen is displayed.

**Figure 1-6 Kick Off page – Single Account Application**

← Premier Checking Account

### Ready to Apply?

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

**Check Your Eligibility -**  
To apply (individually or jointly), the applicant(s) must meet the following criteria:

- Each applicant is a legal adult in their state and country of residence.
- Each applicant is a tax resident of the country in which the product is being applied for and not a tax resident of any other country.

[Read more](#)

What type of account would you like to open?

A Single Account  A Joint Account

I am an existing customer with online banking access  
Login for a faster application experience

**Apply Now**

Figure 1-7 Kick Off page – Joint Account Application

← Premier Checking Account

### Ready to Apply?

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

**Check Your Eligibility -**  
To apply (individually or jointly), the applicant(s) must meet the following criteria:

- Each applicant is a legal adult in their state and country of residence.
- Each applicant is a tax resident of the country in which the product is being applied for and not a tax resident of any other country.

[Read more](#)

What type of account would you like to open?

A Single Account  A Joint Account

Apply for overdraft?

Yes  No

Whose financial information would you like to capture?

Primary Applicant  Joint Applicant  Both

I am an existing customer with online banking access  
Login for a faster application experience

**Apply Now**

For more information on fields, refer to the field description table.

Table 1-5 Kick Off page - Field Description

Field Name	Description
<b>What type of account would you like to open?</b>	<p>Select the type of account. The options are:</p> <ul style="list-style-type: none"> <li><b>A Single Account</b> - If the <b>A Single Account</b> option is selected, clicking <b>Apply Now</b> initiates the application process for a joint account</li> <li><b>A Joint Account</b> - If the <b>A Joint Account</b> option is selected, the application form for a joint account is loaded when the user clicks the <b>Apply Now</b> button.</li> </ul> <p>This field is enabled only if the product being applied for supports joint applications.</p>
<b>Apply for overdraft?</b>	<p>This field enables you to specify whether you wish to apply for overdraft or not. The options are:</p> <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul> <p>This field will be displayed only if the product you have selected supports overdrafts and if you have selected the <b>A Joint Account</b> option.</p>

Table 1-5 (Cont.) Kick Off page - Field Description

Field Name	Description
<b>Whose financial information would you like to capture?</b>	<p>You will be required to specify which applicant's financial information you will be furnishing as part of the application form. The options are:</p> <ul style="list-style-type: none"> <li>• <b>Primary Applicant</b></li> <li>• <b>Joint Applicant</b></li> <li>• <b>Both</b></li> </ul> <p>This field will be displayed only under the following conditions:</p> <ul style="list-style-type: none"> <li>• The product supports overdraft.</li> <li>• You have opted to apply for a joint account.</li> <li>• You have selected the option <b>Yes</b> under the <b>Apply for Overdraft</b> field.</li> </ul>
<b>I am an existing customer with online banking access</b>	Select this check-box if you are an existing online customer of the bank.

2. Applicable only if the product supports joint accounts – Under the **What type of account would you like 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**, if the product supports overdraft facility, the field **Apply for Overdraft?** appears.
 

Under the **Apply for Overdraft?** field, select the desired option.

    - If you select the option **Yes**, the field **Whose financial information would you like to capture?** Appears. Select the desired option.
  - c. On clicking on the **Apply Now** button, the application form specific to a joint account, will be loaded.
3. Click **View List** link.
 

An overlay window on which the list of documents required to support the application for the selected product, will be listed.
4. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
5. Select the **I am an existing customer with online banking access** option if you are an existing online banking customer of the bank and click **Apply Now**.
 

The **Login** screen is displayed.

For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.

## 1.6 Mobile Number Verification

This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.

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.

**Figure 1-8 Mobile Number Verification – Enter Mobile Number**

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

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-6 Mobile Number Verification – Enter Mobile Number - Field Description**

Field Name	Description
<b>Mobile Number: Country Code</b>	The country code of the United States of America will be displayed here as +1. <b>Note:</b> This field is disabled by default.
<b>Mobile Number</b>	Enter the mobile number to which you wish to have the OTP sent.

2. Click **Send OTP** to receive the OTP on your mobile number.

The **Enter OTP** page appears.

**Figure 1-9 Mobile Verification – Enter OTP**

↑ Premier Checking Account

Enter OTP

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

• • • •

Didn't receive the OTP?

Resend Back

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-7 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.

3. Perform any of the following actions:
  - a. 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.
  - b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
  - c. Click **Back** to navigate back to the previous page.
4. Under the kebab menu, perform any of the following actions:
  - a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
  - b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

## 1.7 Personal Information

This topic describes the section of the application form where you provide 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.

### Note

In case the joint applicant is an existing customer of the bank, the section in which personal information of the joint applicant is to be entered, will not be part of the application form.

Figure 1-10 Personal Information - Basic Details

The screenshot shows a mobile application interface for opening a Premier Checking Account. At the top, a progress bar indicates six steps: 1. Primary Applicant - Personal, 2. Joint Applicant - Personal, 3. Primary Applicant - Employment, 4. Joint Applicant - Employment, 5. Checking Account Specifications, and 6. Nominee. The current step is 'Primary Applicant - Personal'. Below the progress bar, there is a button to 'Upload documents to pre-fill this section' and a link to 'View list of supporting documents'. The main heading is 'Primary Applicant - Personal' with a sub-heading 'Please take a moment to verify your personal information.' Below this, there are three tabs: 'Basic Details', 'Identity', and 'Contact'. The 'Basic Details' tab is active and contains several input fields: 'Title' (dropdown, Required), 'First Name' (text, Required), 'Middle Name (Optional)' (text), 'Last Name' (text, Required), 'Suffix (Optional)' (dropdown), 'Date of Birth' (calendar icon, Required), 'Citizenship' (dropdown, Required), and 'Gender (Optional)' (dropdown). Below the fields are two questions with radio button options: 'Are you a public figure or associated with a public figure?' (Yes/No, No selected) and 'Are you an employee of the bank?' (Yes/No, No selected). At the bottom, there is a 'Continue' button and a QR code link: 'Scan QR-code anytime to continue on mobile.'

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-8 Personal Information - Basic Details - Field Description

Field Name	Description
<b>Upload documents to prefill this section</b>	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.

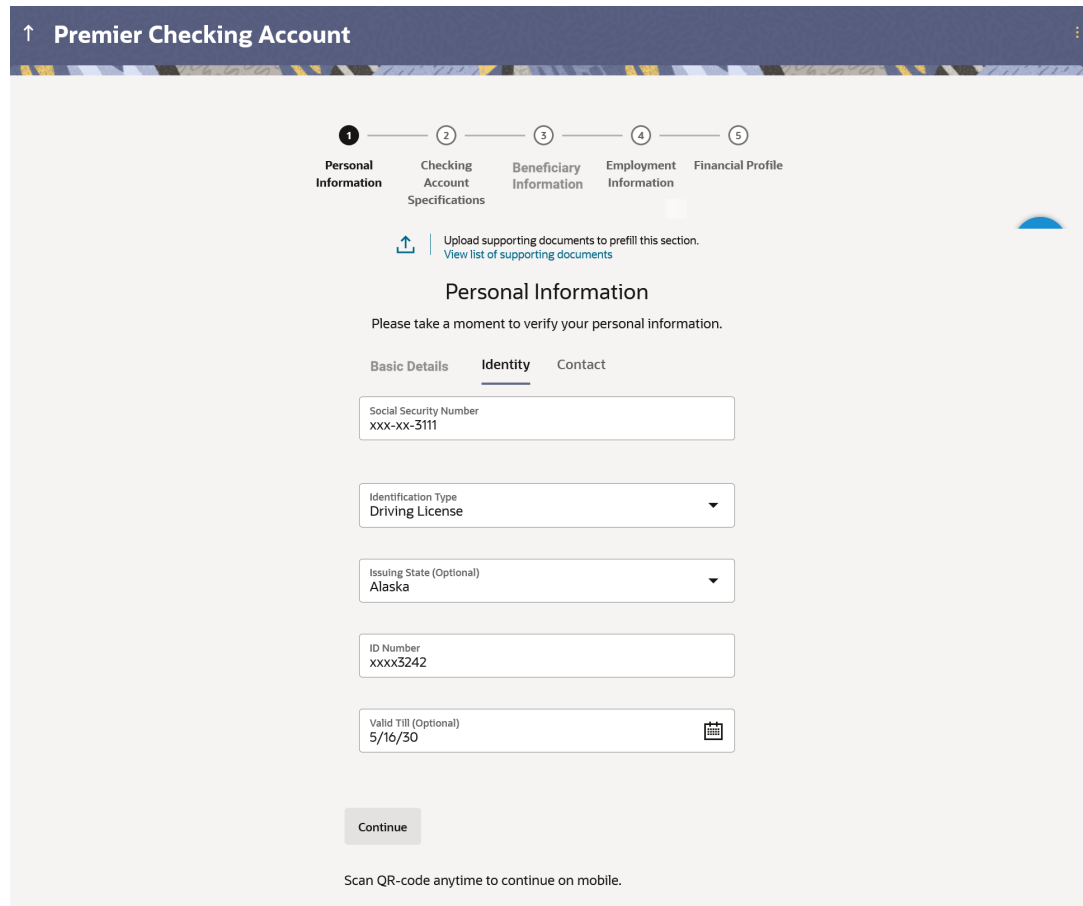
Table 1-8 (Cont.) Personal Information - Basic Details - Field Description

Field Name	Description
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.
<b>Title</b>	The salutation/title applicable to the applicant. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the applicant.
<b>Middle Name</b>	Specify the middle name of the applicant, if applicable.
<b>Last name</b>	Specify the last name of the applicant.
<b>Suffix</b>	Specify the suffix of the applicant, if applicable. Examples are Jr, Sr, I, II, etc.
<b>Date of Birth</b>	Specify the date of birth of the applicant. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
<b>Citizenship</b>	Specify the country of your citizenship.
<b>Citizenship Status</b>	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: <ul style="list-style-type: none"> <li>• <b>Resident Alien</b></li> <li>• <b>Non-Resident Alien</b></li> </ul> This field is displayed only if any country other than United States is selected in the <b>Citizenship</b> 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.
<b>Country of Birth</b>	The country in which you were born.
<b>Gender</b>	Select the gender of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Male</b></li> <li>• <b>Female</b></li> <li>• <b>Other</b></li> <li>• <b>Do not wish to disclose</b></li> </ul>
<b>Marital Status</b>	Select the marital status of the applicant from the drop-down list. The options are: <ul style="list-style-type: none"> <li>• <b>Legally Separated</b></li> <li>• <b>Married</b></li> <li>• <b>Unmarried</b></li> <li>• <b>Widow</b></li> </ul>
<b>Are you an employee of the bank?</b>	This field captures the applicant's relationship with the bank in terms of employment i.e. whether the applicant is an employee of the bank or not. This information is captured to handle possible conflicts of interest and to provide special employee benefits, if applicable. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

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

2. In the **Basic Details** section, enter the required details.
  - a. From the **Title** list, select the title that applies to you.
  - b. In the **First Name** field, enter your first name.
  - c. In the **Middle Name** field, enter your middle name, if applicable.
  - d. In the **Last Name** field, enter your last name.
  - e. From the **Suffix** list, select the suffix, if applicable
  - f. From the **Date of Birth** date picker, select your date of birth of yours.
  - g. In the **Citizenship** list, select the country of which the applicant is a citizen.
  - h. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
  - i. From the **Country of Birth** field, select the country in which you were born.
  - j. From the **Gender** list, select your gender.
  - k. 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.
  - l. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
3. Click **Continue** to move to next sub-section.

The **Identity** sub-section appears.

**Figure 1-11 Personal Information - Identity**


↑ Premier Checking Account

1 — 2 — 3 — 4 — 5

Personal Information    Checking Account Specifications    Beneficiary Information    Employment Information    Financial Profile

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

### Personal Information

Please take a moment to verify your personal information.

Basic Details    **Identity**    Contact

Social Security Number  
xxx-xx-3111

Identification Type  
Driving License

Issuing State (Optional)  
Alaska

ID Number  
xxxx3242

Valid Till (Optional)  
5/16/30

Continue

Scan QR-code anytime to continue on mobile.

4. In the **Identity** sub-section, enter the required details.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-9 Personal Information - Identity - Field Description**

Field Name	Description
<b>Social Security Number</b>	Specify the Social Security Number (SSN) for tax identification purposes. Your 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.
<b>Identification Type</b>	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: <ul style="list-style-type: none"> <li>• <b>Passport</b></li> <li>• <b>Driving License</b></li> </ul>
<b>Issuing State</b>	The state/territory in which the specified ID was issued.

Table 1-9 (Cont.) Personal Information - Identity - Field Description

Field Name	Description
<b>ID Number</b>	The applicant's identity number of the proof of identity selected.
<b>Valid Till</b>	The date till which the identification document is valid. This field is optional.

5. 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 an identification document which you would like 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, if required.
6. Click **Continue** to move to the next sub-section.  
The **Contact** sub-section appears.

Figure 1-12 Personal Information - Contact

← Premier Checking Account

1 Personal Information 2 Checking Account Specifications 3 Employment Information 4 Financial Profile

Upload documents to pre-fill this section

[View list of supporting documents](#)

**Personal Information**

Please take a moment to verify your personal information.

Basic Details Identity **Contact**

Home Address  Required

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

Address Since  Required

Is your mailing address the same as above?

Yes  No

Email ID  Required

Mobile Number  
+1 (989) 898-9898

By giving us your mobile number, you are providing your consent to receive automated calls or texts to service all of your accounts with us. Supremo Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialled calls. Your phone plan charges may apply.

**Continue**

[Scan QR-code anytime to continue on mobile.](#)

7. In the **Contact** sub-section, specify the required details.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-10 Personal Information - Contact - Field Description**

Field Name	Description
<b>Is your Home Address same as Primary Applicant's Home Address?</b>	This field will be displayed only under the Contact sub-section of the Joint Applicant's personal information section. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Home Address</b>	Enter the applicant's address in this field. In case the option <b>Yes</b> has been selected in the above field (applicable only in the <b>Joint Applicant's Personal Information</b> section) then the <b>Primary Applicant's Home address</b> will be prefilled in this field.
<b>Home Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Home Address</b> field. On this overlay, you can enter the applicant's address line by line.
<b>House/Unit Number</b>	Enter the house or flat number.
<b>Building Name</b>	Enter the building name of the applicant's home address.
<b>Street</b>	Specify the street address of the applicant's home address.
<b>Country</b>	Specify the country in which the applicant's home address is located.
<b>City</b>	Specify the city in which the applicant resides.
<b>State</b>	Select the state in which the applicant's home address is located.
<b>Locality</b>	Specify the locality in which the applicant's home address is located.
<b>Zip Code</b>	Enter the zip code of the applicant's home address.
<b>Address Since</b>	Specify the date since when you have been residing at this address. When filling out contact information of the joint applicant, this field will be hidden if the option <b>Yes</b> has been selected under the field <b>Is your home address the same as Primary Applicant's Home Address?</b> This field will only be displayed if address stability verification is required for the product as maintained in the mid-office system.
<b>Is your mailing address the same as above?</b>	Identify if your mailing address is the same as the home address entered. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Add Mailing Address</b>	Your mailing address. This option will appear only if you have selected option <b>No</b> under the <b>Is the mailing address the same as above?</b> field.
<b>Mailing Address</b>	Enter the applicant's mailing address in this field. This option will appear only if you have selected option <b>No</b> under the <b>Is your mailing address the same as above?</b> field.

Table 1-10 (Cont.) Personal Information - Contact - Field Description

Field Name	Description
<b>Mailing Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Mailing Address</b> field. On this overlay, you can enter your mailing address line by line.
<b>House/Unit Number</b>	Enter the house or flat number of the applicant's mailing address.
<b>Building Name</b>	Enter the building name of the applicant's mailing address.
<b>Street</b>	Specify the street address of the applicant's mailing address.
<b>Country</b>	Specify the country in which the applicant's mailing address is located.
<b>City</b>	Specify the city in which the applicant's mailing address is located.
<b>State</b>	Specify the state in which the applicant's mailing address is located.
<b>Locality</b>	Specify the locality in which the applicant's mailing address is located.
<b>Zip Code</b>	Enter the zip code of the applicant's mailing address.
<b>Address Since</b>	Specify the date since when you have been using this mailing address. This field will be hidden if the option <b>Yes</b> has been selected under the field <b>Is your mailing address the same as above?</b> This field will only be displayed if address stability verification is required for the product as maintained in the mid-office system.
<b>Email ID</b>	Enter the applicant's email ID.
<b>Mobile Number</b>	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.

8. In the **Contact** sub section;
  - a. In the **Home Address** field, enter your home address.
  - b. Click on the **Click Here** link provided under the **Home Address** field to invoke the overlay on which you can enter your address line by line.
  - c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
    - i. In the **House/Unit Number** field, enter your house or flat number.
    - ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
    - iii. In the **Street** field, enter the name of the street on which your permanent address is located.
    - iv. In the **Locality** field, enter the locality in which your permanent address is located.
    - v. In the **Zip Code** field, enter the zip code of your permanent address.
    - vi. In the **City** field, specify the city in which your home address is located.
    - vii. From the **State** field, select the state in which your home address is located.
    - viii. Click the **Add** button to add the address.

The **Personal Information** page displays the newly added address.

- d. In the **Address Since** field, enter the date since when you have been residing at this address. If filling out joint applicant information, enter the date since when the joint applicant has been residing at this address.
- e. In the **Is your mailing address the same as above?** field, select the option of choice; Perform any of the following actions:
  - If you select **No**;
    - i. In the **Mailing Address** field, enter your mailing address.
    - ii. Click on the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line.
    - iii. If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:
      - i. In the **House/Unit Number** field, enter your house or flat number.
      - ii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
      - iii. In the **Street** field, enter the name of the street on which your mailing address is located.
      - iv. In the **Locality** field, enter the locality in which your mailing address is located.
      - v. In the **Zip Code** field, enter the zip code of your mailing address.
      - vi. In the **City** field, enter the name of the city in which your mailing address is located.
      - vii. From the **State** field, select the name of the state in which your mailing address is located.
      - viii. Click the **Add** button to add the address. |

The **Personal Information** page displays the newly added mailing address.

- iv. In the **Address Since** field, enter the date since when you have been using this mailing address. If entering joint applicant information, enter the date since when the joint applicant has been using this mailing address. This field in addition to the other mailing address fields will only be enabled if the option **No** has been selected under the field **Is your mailing address the same as above?**
  - If you select **Yes**, your home address will be considered as your mailing address.
9. In the **Email ID** field, enter your email ID.
10. In the **Mobile Number** field, enter your mobile number. This field will be editable only while filling out personal information of the joint applicant, if the joint applicant is new to the bank.
11. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:

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

## 1.8 Employment Information

This topic describes the section where you can provide your employment details.

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 sections for both the primary and joint applicant (if applicable) will be included in the application form only if the bank administrator has enabled them individually in the Originations Workflow Maintenance screen.

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

For more information on fields, refer to the field description table.

**Table 1-11 Employment Information - Upload Documents - Field Description**

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

2. Under **Employment Information** section, specify the required details.

**Figure 1-13 Employment Information**

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-12 Employment Information - Field Description**


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

Table 1-12 (Cont.) Employment Information - Field Description

Field Name	Description
<b>Employment Status</b>	Specify the status of the applicant's employment. The options are: <ul style="list-style-type: none"> <li>• <b>Full Time</b></li> <li>• <b>Part Time</b></li> <li>• <b>Contract</b></li> <li>• <b>Professional</b></li> <li>• <b>Lawyer</b></li> <li>• <b>Proprietor</b></li> <li>• <b>Self Employed</b></li> <li>• <b>Business</b></li> <li>• <b>Agriculturist</b></li> <li>• <b>Govt. Employee</b></li> <li>• <b>Professional</b></li> <li>• <b>Others</b></li> </ul>
<b>Company/Employer Name</b>	Specify the name of the company or employer at which the applicant is employed.
<b>I currently work in this role</b>	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field is applicable when the applicant is entering the additional employment information.
<b>Employment Start Date</b>	The date on which the applicant started working with the specific company/employer.
<b>Employment End Date</b>	The date on which your applicant ended with the specific company/employer. This field is applicable when the applicant is entering additional employment information and has selected <b>No</b> against the field <b>I currently work in this role</b> .
<b>Organization Category</b>	Select the category under which the organization falls. The options are: <ul style="list-style-type: none"> <li>• <b>Private Ltd.</b></li> <li>• <b>Government</b></li> <li>• <b>NGO</b></li> </ul>
<b>Organization Operations</b>	Specify the area of operations of the organization with which the applicant is employed. The options are: <ul style="list-style-type: none"> <li>• <b>Global</b></li> <li>• <b>Domestic</b></li> </ul>
<b>Add Another Employment Record</b>	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
<b>Additional Employment &lt;Number&gt;</b>	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 <b>Self Employed/Professional</b> in the <b>Occupation</b> drop-down list.
<b>Profession</b>	Specify the applicant's profession.
<b>Company/Firm Name</b>	Specify the name of the Company/Firm where the applicant is working.

**Table 1-12 (Cont.) Employment Information - Field Description**

Field Name	Description
<b>I currently work in this role</b>	Specify whether the applicant is currently working in this role with this organization. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field is applicable when the applicant is entering the additional employment information.
<b>Business Start Date</b>	Specify the date on which the applicant started working with the specific company/business.
<b>Business End Date</b>	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 <b>No</b> has been selected under the field <b>I currently work in this role</b> .
<b>Add Another Employment Record</b>	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

3. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
  - a. Perform any of the following actions:
    - i. 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.
    - ii. 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.
  - b. Click **Add another Employment** to capture other past or current employment details.
  - c. Click the  icon against any of the additional employee details records to delete the specific employment record.
4. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.

- c. 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.
- d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- e. Under the kebab menu, perform any of the following actions:
  - i. Click **Save and Continue Later** option to save the application.
  - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.9 Financial Profile

This topic describes the section which captures information about the applicant/s financial details pertaining to their income, expenses, assets, and liabilities.

This section will be included in the application form depending on whether it is mandatory or not as maintained in the mid-office system. If you wish to apply for the overdraft feature (considering the product supports this feature), you will be required to furnish your financial information. In the case of joint application forms, you can specify whose financial information is to be specified - the primary applicant's, the joint applicant's, or both. This information is captured on the kickoff page. Based on your selection users choice, the application form will display the section(s) in which the financial details of the chosen applicant can be entered.

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.

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

For more information on fields, refer to the field description table.

**Table 1-13 Financial Profile – Upload Documents - Field Description**

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

2. Under **Income & Expenses** section, specify the required details.

Figure 1-14 Financial Profile – Income & Expenses

↑ Premier Checking Account

Personal Information  
  Checking Account Specifications  
  Beneficiary 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 income earned and expenses incurred per month in your preferred currency. Please note - input of value in at least one field is mandatory.

**Income**  
Add all your income from different sources.

Income Mode: Salary   Income Amount: \$120,000.00

+ Add another Income Source

**Expenses**  
Add any of your expenses from the given modes.

Expense Type: Vehicle   Expense Amount: \$4,500.00

+ Add another Expense

Continue   Back

Scan QR-code anytime to continue on mobile.

**Note**  
The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-14 Financial Profile – Income & Expenses -Field Description

Field Name	Description
<b>Income Mode</b>	The possible modes of income will all be listed in the drop-down. Select any income mode to specify the amount earned on a monthly basis.
<b>Income Amount</b>	Specify the amount of income earned on a monthly basis against the selected income mode.
<b>Add another Income Source</b>	The option to add another income record. The applicant can select this option to add multiple income records.

**Table 1-14 (Cont.) Financial Profile – Income & Expenses -Field Description**

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

- a. From the **Income Mode** list, select the income mode to specify the amount earned on a monthly basis.
  - b. In the **Income Amount** field, specify the amount of income earned on a monthly basis against the selected income mode.
  - c. Click on the **Add another Income Source** link to add another income record.
  - d. From the **Expense Type** list, select the expense type mode to specify the amount spend on a monthly basis.
  - e. In the **Expense Amount** field, specify the amount of expenditure incurred on a monthly basis against the type selected.
  - f. Click on the **Add another Expense** link to add another expense record.
3. Under **Assets & Liabilities** section, specify the required details.

Figure 1-15 Financial Profile – Assets & Liabilities

↑ Premier Checking Account

Personal Information  
  Checking Account Specifications  
  Beneficiary 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: \$250,000.00

+ 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: \$12,000.00

+ Add another Liability

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-15 Financial Profile – Assets & Liabilities - Field Description

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

**Table 1-15 (Cont.) Financial Profile – Assets & Liabilities - Field Description**

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

4. In the **Do you want to add asset information?** field, Perform any of the following actions:
  - 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, specify 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.
5. In the **Do you want to add liability information?** field, Perform any of the following actions:
  - 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, specify 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.
6. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click the **Save and Continue Later** option to save the application.
    - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

## 1.10 Joint Applicant Information

This topic documents the section of the joint application information in which joint applicant information can be entered.

This step is displayed in joint application forms only. You will be able to specify whether the joint applicant is an existing customer of the bank or not. If the joint applicant is an existing customer of the bank, you will only be required to specify their customer ID, their name and date of birth. The system will validate this information and you can proceed with the application form. You will not be required to provide any personal information of the applicant since this information is already available with the bank. The employment and financial information sections of the joint applicant (if enabled for the product application) will be displayed and can be modified. If the joint applicant is new to the bank, you will be required to furnish personal as well as employment and financial information (if enabled for the product application) of the joint applicant.

This section documents the joint applicant information screen, which captures the relationship of the joint applicant with the bank—specifically, whether they are an existing customer or a new customer. It also details the fields displayed if the option indicating that the joint applicant is an existing customer, is selected.

For information on all other sections that capture the joint applicant's details if they are new to the bank—such as Personal Information (including the sub-sections Basic Information, Identity, and Contact), Employment Information, and Financial Information—please refer to the respective sections labeled as such in this user manual.

**Figure 1-16 Joint Applicant Information**

The screenshot displays the 'Premier Checking Account' application interface. At the top, a progress bar shows six steps: 1. Primary Applicant - Personal (completed), 2. Joint Applicant - Personal (current step), 3. Primary Applicant - Employment, 4. Joint Applicant - Employment, 5. Checking Account Specifications, and 6. Nominee. The main content area is titled 'Joint Applicant Information' and asks, 'Is the Joint Applicant an existing customer of the bank?'. Below the question are two radio buttons: 'Yes' (unselected) and 'No' (selected). At the bottom, there are 'Continue' and 'Back' buttons, and a link that says 'Scan QR-code anytime to continue on mobile.'

1. Select **Yes**, if the Joint Applicant is an existing customer of the bank.

Figure 1-17 Joint Applicant Information – Existing Customer

← Premier Checking Account

1 2 3 4 5 6

Primary Applicant - Personal Joint Applicant - Personal Primary Applicant - Employment Joint Applicant - Employment Checking Account Specifications Nominee

### Joint Applicant Information

Is the Joint Applicant an existing customer of the bank?

Yes  No

Customer ID Required

First Name Required

Middle Name (Optional)

Last Name Required

Date Of Birth Required

**Continue** **Back**

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-16 Joint Applicant Information - Field Description

Field Name	Description
<b>Is the joint applicant an existing customer of the bank?</b>	Specify whether the joint applicant is an existing customer of the bank or not. The options are: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul>
<b>Customer ID</b>	Specify the banking customer ID of the joint applicant.
<b>First Name</b>	Enter the first name of the joint applicant.
<b>Middle Name</b>	Enter the middle name of the joint applicant. This field is optional.
<b>Last Name</b>	Enter the last name or surname of the joint applicant.
<b>Date of Birth</b>	Enter the date of birth of the joint applicant. The system validates the joint applicant's age on the basis of this field to determine whether the joint applicant's age meets with the minimum age requirement set up for the specific product.

- In the **Is the joint applicant an existing customer of the bank?** field, select the option to define whether or not the joint applicant is an existing customer of the bank.

- a. If you have selected the option **Yes**, under the **Is the joint applicant an existing customer of the bank?** field.
    - i. In the **Customer ID** field, enter the joint applicant's banking customer ID.
    - ii. In the **First Name** field, enter the first name of the joint applicant.
    - iii. In the **Middle Name** field, enter the middle name of the joint applicant, if applicable.
    - iv. In the **Last Name** field, enter the last name of the joint applicant.
    - v. In the **Date of Birth** field, enter the date of birth of the joint applicant.
  - b. If you have selected the option **No**, under the **Is the joint applicant an existing customer of the bank?** field, click **Continue** to proceed to the section in which you can enter the joint applicant's personal information.
3. Perform any of the following actions:
    - a. Click **Continue** to proceed to the next step in the application.
    - b. Click **Back** to navigate back to the previous step in the application.
    - c. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
    - d. Under the kebab menu, perform any of the following actions:
      - i. Click **Save and Continue Later** option to save the application.
      - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.11 Checking Account Specifications

This topic describes the section where you can specify your service preferences.

This 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.

Figure 1-18 Checking Account Specifications

← Premier Checking Account

Progress: Primary Applicant - Personal (✓), Joint Applicant - Personal (✓), Primary Applicant - Employment (⚠), Joint Applicant - Employment (⚠), **Checking Account Specifications** (5), Nominee (6)

### Checking Account Specifications

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

#### Specifications

Statement Frequency: Monthly

#### Primary Applicant - Optional Services

Check Book  Passbook  Debit Card

#### Joint Applicant - Optional Services

Check Book  Passbook  Debit Card

#### Account Operation Mode

Source of Funds (Required)

Source of Funds (Required)

ATM transactions in a month (Required)

Domestic transactions in a month (Required)

Purpose of account (Required)

Expected Foreign Wire Activity:  Yes  No (Required)

Expected Annual Volume of Transactions (Required)

Courtesy Overdraft:  Yes  No (Required)

Chose which one you wish to opt in for Courtesy OD:  POS  ATM (Required)

#### Activity Profile

**Continue** **Back**

Scan QR-code anytime to continue on mobile.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-17 Checking Account Specifications - Field Description**

Field Name	Description
<b>Apply for Overdraft</b>	Specify whether you want to apply for overdraft facility or not. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> This field will be displayed only if the product supports overdraft. In the case of joint application forms, this field will be disabled. The value that was selected on the kickoff page will be displayed as read only.
<b>Whose financial information would you like to capture</b>	The value selected on the kickoff page will be displayed as read only text. The options are: <ul style="list-style-type: none"> <li>• <b>Primary Applicant</b></li> <li>• <b>Joint Applicant</b></li> <li>• <b>Both</b></li> </ul> This field will only be displayed in the case of joint application forms and if the option Yes was selected under the Apply for Overdraft? field on the kickoff page.
<b>Overdraft Limit Amount</b>	Enter the amount of overdraft limit to be requested. This field is enabled only if the <b>Yes</b> option is selected in the <b>Apply for Overdraft</b> field.
<b>Statement Frequency</b>	The frequency at which you would like to receive account statements. The options are: <ul style="list-style-type: none"> <li>• <b>Monthly</b></li> <li>• <b>Quarterly</b></li> <li>• <b>Bi Annual</b></li> <li>• <b>Annual</b></li> </ul>
<b>Optional Services</b>	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.
<b>Service</b>	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 the applicant wishes to enable on the account.
<b>Activity Profile</b>	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.
<b>Account Operation Mode</b>	This sub section will be displayed only in the case of joint applicant application forms.
<b>Mode of Operation</b>	The available modes of operation by way of which the account will be operated. The options are : <ul style="list-style-type: none"> <li>• <b>Operated by Custodian</b></li> <li>• <b>Operated by Guardian</b></li> <li>• <b>Single</b></li> <li>• <b>Tenants by Entirety</b></li> <li>• <b>Joint Tenants with Right of Survivorship</b></li> <li>• <b>Tenants in Common</b></li> <li>• <b>Former or Survivor</b></li> </ul>

1. In the **Apply for Overdraft** field, select the desired option.
  - If you select the option **Yes**;
    - i. In the **Overdraft Limit Amount** field, enter the amount of overdraft limit to be requested.

**Note**

This field will be displayed and enabled only if the product supports the overdraft feature and in the case of single applicant applications. In case the product supports overdraft and if the application is being made for a joint account then the value as defined under the **Apply for overdraft?** field on the kickoff page, will be displayed under this field as a read only text.

2. In the **Account Statement Mode** field, select the desired option.
3. From the **Statement Frequency** list, select the desired frequency at which you wish to receive account statements.
4. Select the checkbox against any service that the respective applicant wishes to have enabled on the account.
5. 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.

6. Under the **Activity Profile** section, select options or enter values as desired.
7. Perform any of the following actions:
  - a. Click **Continue** to proceed to the next step in the application.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.12 Beneficiary Information

This topic describes the section of the Checking Account application form where you can provide Beneficiary information.

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.

Figure 1-19 Beneficiary Information- Basic Details

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-18 Beneficiary Information – Basic Details - Field Description

Field Name	Description
<b>Upload documents to prefill this section</b>	Click this link to upload an ID proof document so as to auto fill this section with the information available in your ID proof. These documents will also serve to support your application.
<b>View list of supporting documents</b>	Click on the link to view the documents supported for this section to be prefilled with data.
<b>Title</b>	Specify the salutation/title applicable to the Beneficiary. Examples of salutation are Mr., Mrs., Dr. etc.

Table 1-18 (Cont.) Beneficiary Information – Basic Details - Field Description

Field Name	Description
<b>First Name</b>	Specify the first name of the beneficiary.
<b>Middle Name</b>	Specify the middle name of the beneficiary.
<b>Last Name</b>	Specify the last name or surname of the beneficiary.
<b>Suffix</b>	The beneficiary's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
<b>Date Of Birth</b>	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.
<b>Relationship with applicant</b>	Specify the beneficiary's relationship with the primary applicant. E.g. If the beneficiary is the primary applicant's mother, choose the value 'Mother' from the list of values. <b>Note:</b> 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: <ul style="list-style-type: none"> <li>• <b>Spouse</b></li> <li>• <b>Mother</b></li> <li>• <b>Father</b></li> <li>• <b>Brother</b></li> <li>• <b>Sister</b></li> <li>• <b>Daughter</b></li> <li>• <b>Son</b></li> </ul>

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. Click **Continue** to move to next sub-section.  
The **Contact** sub-section is displayed.

Figure 1-20 Beneficiary Information- Contact

- In the **Contact** sub-section, specify the required details.

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-19 Beneficiary Information- Contact - Field Description

Field Name	Description
<b>Is beneficiary's address same as that of applicant's home address?</b>	Specify whether the beneficiary's address is the same as that of your home address. <b>Note:</b> 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: <ul style="list-style-type: none"> <li><b>Yes</b></li> <li><b>No</b></li> </ul> If you have selected the option <b>No</b> , you will be required to specify the beneficiary's address.
<b>Beneficiary Address</b>	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.

Table 1-19 (Cont.) Beneficiary Information- Contact - Field Description

Field Name	Description
<b>Beneficiary Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Beneficiary Address</b> field. On this overlay, you can enter the beneficiary's address line by line.
<b>House/Unit Number</b>	The house or unit number of the beneficiary.
<b>Building Name</b>	Enter the building name of the beneficiary.
<b>Street</b>	Specify the street in which the beneficiary's address is located.
<b>Locality</b>	Specify the locality in which the beneficiary's address is located.
<b>City</b>	Specify the city in which the beneficiary's resides.
<b>State</b>	Specify the state in which the beneficiary's residence is located.
<b>Zip Code</b>	Enter the zip code of the beneficiary's residence.
<b>Email ID</b>	Specify the email ID of the beneficiary.
<b>Mobile Number</b>	Specify the mobile number of the beneficiary.
<b>Guardian Details</b>	This section will be displayed only if the beneficiary is a minor as identified by the beneficiary's date of birth.
<b>Title</b>	Specify the salutation/title applicable to the guardian. Examples of salutation are Mr., Mrs., Dr. etc.
<b>First Name</b>	Specify the first name of the guardian.
<b>Middle Name</b>	Specify the middle name of the guardian.
<b>Last Name</b>	Specify the last name or surname of the guardian.
<b>Suffix</b>	The guardian's suffix, if applicable. Examples are Jr, Sr, I, II, etc.
<b>Date Of Birth</b>	Specify the date of birth of the guardian.
<b>Gender</b>	The gender of the guardian. The options are: <ul style="list-style-type: none"> <li>• <b>Male</b></li> <li>• <b>Female</b></li> <li>• <b>Other</b></li> <li>• <b>Do not wish to disclose</b></li> </ul>
<b>Is guardian's address same as that of applicant's home address?</b>	Specify whether the guardian's address is the same as that of your home address. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul> If you have selected the option <b>No</b> , you will be required to specify the guardian's address.
<b>Guardian Address</b>	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.
<b>Guardian Address Overlay</b>	This overlay is displayed when you click on the <b>Click Here</b> link available under the <b>Guardian Address</b> field. On this overlay, you can enter guardian address line by line .
<b>House/Unit Number</b>	The house or unit number of the guardian.
<b>Building Name</b>	Enter the building name of the guardian.
<b>Street</b>	Specify the street in which the guardian's address is located.
<b>Locality</b>	Specify the locality in which the guardian's address is located.
<b>City</b>	Specify the city in which the guardian's resides.
<b>State</b>	Specify the state in which the guardian's residence is located.
<b>Zip Code</b>	Enter the zip code of the guardian's residence.

**Table 1-19 (Cont.) Beneficiary Information- Contact - Field Description**

Field Name	Description
<b>Email ID</b>	Specify the email ID of the guardian.
<b>Mobile Number</b>	Specify the mobile number of the guardian.

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

Perform one of the following actions:

- a. If you have selected the option **No**; perform any of the following actions:
  - i. In the **Beneficiary Address** field, enter beneficiary's address.
  - ii. Click 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.
    - i. In the **House/ Unit Number** field, enter the house or unit number of the beneficiary, if applicable.
    - ii. In the **Building Name** field, enter the name of the building/house of the beneficiary, if applicable.
    - iii. In the **Street** field, enter the name of the street on which the beneficiary's address is located.
    - iv. In the **Locality** field, enter the locality in which the beneficiary's address is located.
    - v. In the **City** field, enter the name of the city in which the beneficiary's address is located.
    - vi. In the **State** field, enter the name of the state in which the beneficiary's address is located.
    - vii. In the **Zip Code** field, enter the zip code of the beneficiary's address.
    - viii. Click **Add** to add the address details.

The **Beneficiary Information** page displays the beneficiary address.

- b. If you have selected option **Yes**, your permanent address will be considered as the beneficiary's address.
5. In the **Email ID** field, enter the email ID of the beneficiary.
  6. In the **Mobile Number** field, enter the mobile number of the beneficiary.
  7. 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. 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 **Suffix** list, select the suffix applicable for guardian.
    - f. From the **Date of Birth** date picker, select the date of birth of the guardian.
    - g. From the **Gender** list, select the gender of the guardian.
    - h. In the **Is guardian's address same as applicant's home address?** field, select the option of choice.

Perform one of the following actions:

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

In the **Guardian Address** field, enter guardian's address.

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.

- i. In the **House No.** field, enter the house or flat number of the guardian, if applicable.
- ii. In the **Building Name** field, enter the name of the building/house of the guardian, if applicable.
- iii. In the **Street** field, enter the name of the street on which the guardian's address is located.
- iv. In the **Locality** field, enter the locality in which the guardian's address is located.
- v. In the **City** field, enter the name of the city in which the guardian's address is located.
- vi. In the **State** field, enter the name of the state in which the guardian's address is located.
- vii. In the **Zip Code** field, enter the zip code of the guardian's address.
- viii. Click **Add** to add the address details.

The **Beneficiary Information** page displays the guardian's address.

- i. If you have selected option **Yes**, your permanent address will be considered as the guardian's address.
8. In the **Email ID** field, enter the email ID of the guardian.
  9. In the **Mobile Number** field, enter the mobile number of the guardian.
  10. Perform any of the following actions:
    - a. Click **Continue** to proceed to the next step in the application.
    - b. Click **Back** to navigate back to the previous step in the application.
    - c. Click **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.
    - d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
    - e. Under the kebab menu, perform any of the following actions:
      - i. Click **Save and Continue Later** option to save the application.
      - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.13 Review and Submit

This topic describes how to review and edit your application summary.

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.

Figure 1-21 Review and Submit

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## Premier Checking Account

### Your Application Summary

**Primary Applicant - Personal** ✎

**Basic Details**

JW

Name  
Mr. John wake II

Citizenship United States	Date Of Birth Jun 4, 1990
Public Figure No	

**Identity**

Social Security Number xxx-xx-5775	Identification Type Driving License
Issuing State New York	ID Number xxxxx7377
Valid Till --	

**Contact**

Home Address  
3245,325,345,345,dthhf,California,United States,34664

Mailing Address  
3245,325,345,345,dthhf,California,United States,34664

Email ID  
johnwake@mail.com

Mobile Number  
+1 (989) 898-9898

**Joint Applicant - Personal** ✎

Is the Joint Applicant an existing customer of the bank?  
No

**Basic Details**

JW

Name  
Mr. John wake III

Citizenship United States	Date Of Birth Jun 4, 1990
Public Figure No	

**Identity**

Social Security Number xxx-xx-4574	Identification Type Driving License
Issuing State California	ID Number xxxxxx5775
Valid Till --	

**Contact**

Home Address  
q34646,34536,3q45346,34634,dfgfb,California,United States,57765

Mailing Address  
q34646,34536,3q45346,34634,dfgfb,California,United States,57765

Email ID  
johnwake@mail.com

Mobile Number  
+1 (989) 898-9898

### Primary Applicant - Employment

**Current Main Employment**  
Occupation  
Salaried  
Employment Status  
Full Time  
Company/Employer Name  
ORACLE  
Organization Category  
Private Limited  
Organization Operations  
Domestic  
Employment/Business Start Date  
Sep 29, 2000

### Joint Applicant - Employment

**Current Main Employment**  
Occupation  
Salaried  
**Specifications**  
Apply for Overdraft  
No  
Statement Frequency  
Quarterly  
**Primary Applicant - Optional Services**  
**Joint Applicant - Optional Services**  
Debit Card  
**Activity Profile**  
Source of Funds  
Salary  
Source of Funds  
Income  
ATM transactions in a month  
10-20  
Domestic transactions in a month  
5-10  
Purpose of account  
Salary  
Expected Foreign Wire Activity  
No  
Expected Annual Volume of Transactions  
>500  
Courtesy Overdraft  
No  
Chose which one you wish to opt in for Courtesy OD  
ATM


### Beneficiary Information

Full Name  
Mr. John wakw III  
Date of Birth  
Jul 18, 1995  
Relationship with Applicant  
FTR  
Email ID  
johnwake@mail.com  
Mobile Number  
+1 (989) 898-9898  
Beneficiaries Residential Address  
3245,325,345,345,dfhht,CA,United States,34664

[Scan QR-code anytime to continue on mobile.](#)

Review the application details.

- Perform one of the following actions:
  - Click **Confirm**, to proceed with application submission.  
The **Terms of Service** page appears.

1. Click the  icon against any section if you wish to update any information in the respective step.
2. Click **Back** to navigate back to the previous step in the application.
3. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
4. Under the kebab menu, perform one of the following actions:
  1. Click **Save and Continue Later** option to save the application.
  2. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.14 Terms of Service

This topic describes the terms and conditions associated with the product for which you are applying.

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 individual consent subsection of the applicants will be marked with the name of the respective applicant and their role, such as Primary Applicant or Joint Applicant, to clarify whose consent needs to be obtained. 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 as well as the role of the applicant.

Figure 1-22 Terms of Service

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## Premier Checking Account

### Terms of Service

Please read the following information carefully.

**Premier Checking Account Agreement**

- I have read and agreed to the Current Origination Agreement [🔗](#)
- I have read and agreed to the Current Origination Fees and Charges [🔗](#)
- I have read and agree to the Privacy Notice [🔗](#)
- I have read and agree to the Electronic Signature Card [🔗](#)

**Terms & Conditions for John wake (Primary Applicant)**

- Consent to receive communication electronically? [🔗](#)
- Consent to receive Marketing, Promotional and Sales [🔗](#)

**Terms & Conditions for John wake (Joint Applicant)**

- Consent to receive communication electronically? [🔗](#)
- Consent to receive Marketing, Promotional and Sales [🔗](#)

**Signature (Optional)**

Signature of John wake (Primary Applicant)

Draw Signature    Upload Signature

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

Please enter your signature in the box below.


[Clear Signature](#)

Signature of John wake (Joint Applicant)

Draw Signature    Upload Signature

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

Please enter your signature in the box below.

1. Select each checkbox to accept the specific term and condition.
2. Click **Upload Signature** tab to upload a document containing your digital signature.  
The **Upload your Signature** section is displayed.
3. Perform any of the following actions:
  - a. In **Upload Signature Here** card, drag and drop or upload your digital signature document.  
The uploaded signature image is listed.
  - b. Click the  icon to delete the uploaded signature document.
  - a. The formats supported for the uploaded signature document can be configured. By default the supported formats are PDF, PNG, JPG and JPEG.
  - b. The maximum size allowed for the signature document is configurable. By default the maximum size allowed is 5 MB
4. Click **Draw Signature** tab to draw signature.
5. Click **Clear Signature** link to reset the drawn signature.  
The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
  - a. Click **Confirm** to proceed with application submission.
  - b. Click **Back** to navigate back to the previous step in the application.
  - c. Under the kebab menu, perform any of the following actions:
    - i. Click **Save and Continue Later** option to save the application.
    - ii. Click **Continue on Mobile** option to continue the application on a mobile device.

## 1.15 Fund your account

This topic describes the option that allows you to fund your checking account by specifying an initial deposit amount and providing the details of the card or account to be debited.

Alternately, you can also opt to fund your checking account later, in which case you will be required to fund your checking account once your application has been processed.

This step will be part of the application form if it has been enabled for the retail checking account product category in the mid-office system.

In the case of insta-checking accounts, this step will not be part of the application form if the feature to fund the account post account opening has been enabled.

### Note

The Fund your account step is applicable only when the application processing system is a third party, i.e. this step is not applicable when the host is Oracle Banking Originations.

Figure 1-23 Fund your account

↑ Premier Checking Account

### Fund your account

Initial Deposit Amount

INR

Deposit Amount  
INR 45,000.00

Minimum amount - INR 100.00

Fund your account easily by specifying details of card or account to be debited.

**Fund Now**

Your application will still be processed and you can fund your account once it is open.

Fund Later

**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 1-20 Fund your account - Field Description

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened. This field will be enabled only if the applicant is a prospect. The <b>Initial Deposit Amount</b> should be greater than the <b>Minimum amount</b> specified below this field. <b>Note:</b> For existing customer applications, the facility to specify the initial deposit amount will be provided on a separate screen applicable only for existing customer applications.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded if the user selects the <b>Fund Now</b> option.
<b>Fund Now</b>	Click this button if you wish to fund the account right away.
<b>Fund Later</b>	Click this button if you do not wish to fund the account right away. Your application will still be processed and you can fund your account once it is open.

- In the **Fund your account** modal window, specify whether you wish to fund the account right away or at a later time.

Perform any of the following actions:

- If you have selected the **Fund Now** option;

The payment gateway page will be opened on which you can select the mode through which you can fund the account.

- b. If you are an **existing customer**,  
The screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.
- c. If you have selected the **Fund Later** option,  
After updating your preferences and submitting the application, the **Confirmation** page will appear.
- d. Under the kebab menu, perform any of the following actions:
  - i. Click the **Save and Continue Later** option to save the application.
  - ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

**Figure 1-24 Fund your account screen (Applicable only when the Primary Applicant is an existing customer)**

**Note**

The fields which are marked as Required are mandatory.

For more information on fields, refer to the field description table.

**Table 1-21 Fund your account screen (Applicable for Existing Customer applications only) - Field Description**

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account once it is opened.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded.

**Table 1-21 (Cont.) Fund your account screen (Applicable for Existing Customer applications only) - Field Description**

Field Name	Description
<b>Fund Through</b>	Specify the mode through which you wish to fund your account. The options will be: <ul style="list-style-type: none"> <li>• <b>Futura Bank</b></li> <li>• <b>Other Payment Mode</b></li> </ul>
<b>Account Number</b>	All the active checking and savings accounts that you hold with the bank will be available for selection. Select an account from which you wish to transfer the initial deposit amount into the new checking account. This field will be enabled if the option <b>Futura Bank</b> is selected in the <b>Fund Through</b> field.
<b>Current Balance</b>	Displays the current balance of the selected Checking or Savings account.

- In the **Initial Deposit Amount** field, enter the amount and currency to be deposited in the account once it is opened.

Perform any of the following actions:

- In the **Fund Through** field, select the appropriate mode through which funding is to be done.

Perform any of the following actions:

- If you select the **Futura Bank** option;
  - From the **Account Number** list, select the CASA account from which funds are to be transferred to the new account.
  - Click **Pay** to initiate a funds transfer.
  - Click **Submit** to authenticate the transaction.

An application submitted successfully message appears along with the application number on the confirmation page.

- If you select the **Other Payment Mode** option;
  - Click **Select Mode**.

The payment gateway page will be opened on which you can select the mode through which you can fund the account.

- If you have selected the **Fund Later** option,

After updating your preferences and submitting the application, the **Confirmation** page will appear.

- Under the kebab menu, perform any of the following actions:

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

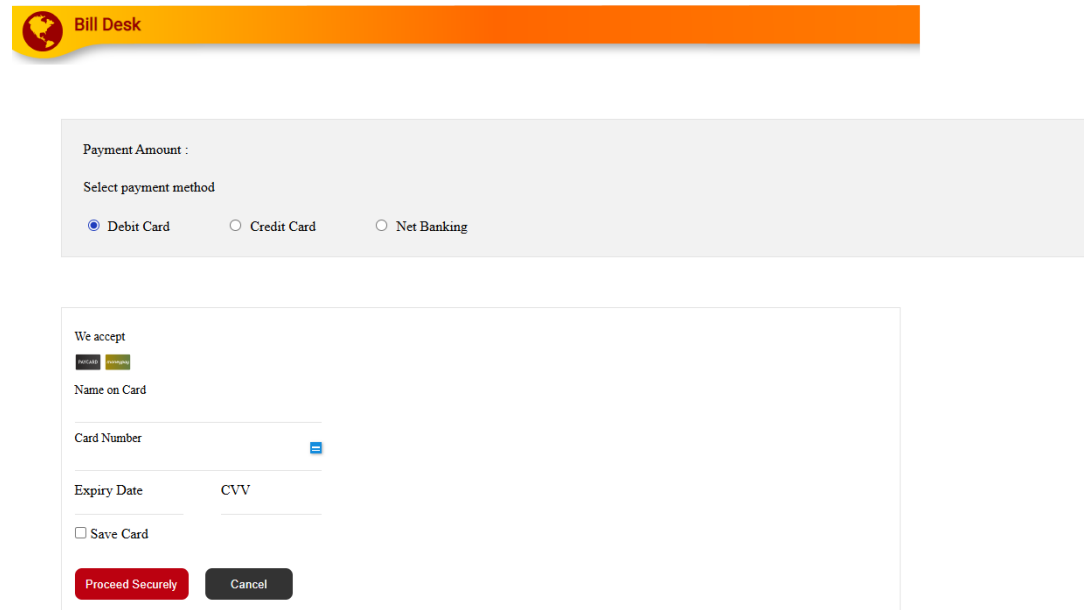
### Payment Gateway

This page will appear in the following scenarios:

- You are a prospect and have opted to fund your term deposit right away by selecting the **Fund Now** option on the **Fund your deposit** modal window.

6. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the **Fund your account** screen applicable only to existing customers.

**Figure 1-25 Payment Gateway screen**



**Note**

The fields which are marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

**Table 1-22 Payment Gateway - Field Description**

Field Name	Description
<b>Payment Modes</b>	All the payment modes through which you can fund your account will be available for selection The options can be, and are not limited to: <ul style="list-style-type: none"> <li>• <b>Debit Card</b></li> <li>• <b>Internet Banking</b></li> <li>• <b>QR</b></li> <li>• <b>UPI</b></li> </ul>
<b>Additional Payment Information</b>	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

7. Select your preferred funding method for your Certificates of deposit, then enter the required card or account information to complete the transfer.

The **Confirmation** page will appear once the fund transfer is complete.

## 1.16 Submitted Application - Confirmation

This topic describes the confirmation page that appears after application submission.

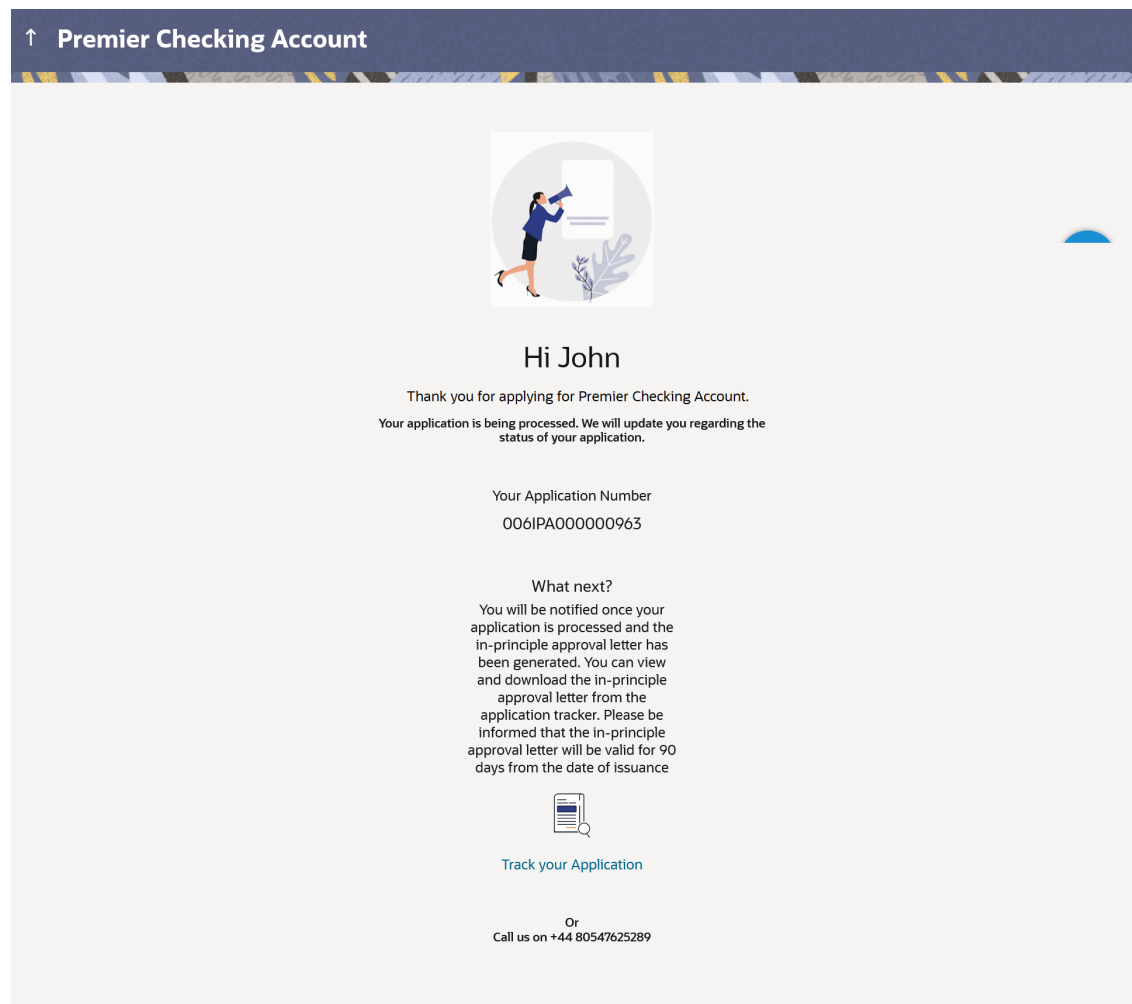
The confirmation page appears once you have submitted your application. This page displays the name of the product that you have applied for along with the application reference number. It also provides a link by means of which you can track your application.

In the case of insta-account applications, instead of the application reference number, the account number of the newly opened account will be displayed. If the feature to fund the account post account opening has been enabled in the mid-office, along with the account number, the option to fund the account will also be provided.

### Note

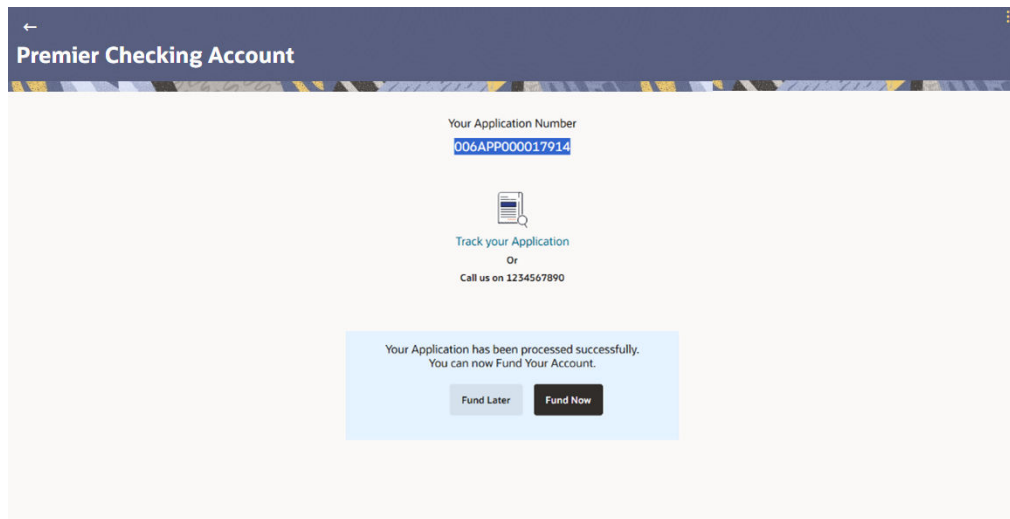
For Insta Savings and Checking Accounts, Oracle Banking Digital Experience also supports post-account funding.

**Figure 1-26 Success Message (Applicable for applications that will be manually processed)**



The screenshot shows a confirmation page for a Premier Checking Account. At the top, there is a dark blue header with the text "Premier Checking Account" and an upward-pointing arrow. Below the header is a decorative horizontal line with a pattern of yellow and black diagonal stripes. The main content area is light gray and features a central illustration of a woman in a blue suit holding a megaphone, standing next to a large document icon. Below the illustration, the text reads: "Hi John", "Thank you for applying for Premier Checking Account.", "Your application is being processed. We will update you regarding the status of your application.", "Your Application Number", "006IPA000000963", "What next?", "You will be notified once your application is processed and the in-principle approval letter has been generated. You can view and download the in-principle approval letter from the application tracker. Please be informed that the in-principle approval letter will be valid for 90 days from the date of issuance", "Track your Application" (with a magnifying glass icon), and "Or Call us on +44 80547625289".

**Figure 1-27 Success Message (Applicable for Insta-checking Account Applicants i.e. those applications that are processed through STP mode)**



1. Click 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. Click **Fund Now** to fund the account.  
This option will be provided only if the checking account being applied for is an insta-checking account i.e. the application has been processed through STP mode and provided that the account has been opened.
3. Click **Fund Later** if you do not wish to fund the account at present.  
This option will be provided only if the checking account being applied for is an insta-checking account i.e. the application has been processed through STP mode and provided that the account has been opened.

## 1.17 Fund Your Account (Post Account Opening)

This topic describes the steps involved in funding the newly opened checking account through the **Fund Now** option provided on the confirmation page of insta-checking account applications.

If you select the Fund Now option, you will be guided to a page on which you will be provided with options to proceed with the funding. If you are a new to bank customer the options will be to **Fund using Finicity** and fund through **Other Payment Modes**. In case you are an existing customer of the bank and hold active savings or checking accounts with the bank, you will be provided with an additional option to fund using **Own Internal Transfer**.

Alternately, you can also opt to fund your checking account later.

### **Note**

The bank will need to procure the required licenses in order to support Finicity integration.

**Figure 1-28 Fund Your Account screen (Applicable when the Primary Applicant is new to the bank i.e. a prospect)**

For more information on fields, refer to the field description table.

**Table 1-23 Fund your Account - Field Description**

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account. The <b>Initial Deposit Amount</b> should be greater than the <b>Minimum amount</b> specified below this field.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded.
<b>Select Payment Method</b>	This section will display the payment options available to you to fund your newly opened account.
<b>Fund Using Fincity</b>	Select this option to fund the account via an external domestic bank account.
<b>Other Payment Methods</b>	Select this option to fund the account through other means such a debit or credit cards or other payment gateway options.
<b>Make Payment</b>	Click this button to proceed to fund the account via the selected mode.
<b>Skip Payment</b>	Click this button if you do not wish to fund the account right away.

1. In the **Initial Deposit Amount** field, enter the amount in USD to be deposited in the account.

Perform any of the following actions:

- a. If you wish to fund the account via an external domestic bank account, select the **Fund Using Fincity** option and click **Make Payment**;

The **Fincity** interface is loaded with steps guiding you to select the bank in which your account is held, login to that bank and select the account to be debited.

**Note**

Finicity only provides the means by way of which you can securely select your external domestic account and will also verify the external account. The actual debit of funds will take place from the host system where this account information is passed.

- b. If you wish to fund the account via an external payment gateway select the **Other Payment Methods** option and click **Make Payment**;
- The payment gateway page will be opened on which you can select the mode through which you can fund the account. Please refer Figure 1-25 Payment Gateway screen for an example of how the payment gateway screen might appear.
- c. If you have selected the **Skip Payment** option, this screen will be closed and you will be navigated to the bank's portal page.

**Figure 1-29 Fund Your Account screen (Applicable when the Primary Applicant is an existing customer)**

For more information on fields, refer to the field description table.

**Table 1-24 Fund your Account - Field Description**

Field Name	Description
<b>Initial Deposit Amount</b>	Specify the amount to be deposited in the account. The <b>Initial Deposit Amount</b> should be greater than the <b>Minimum amount</b> specified below this field.
<b>Minimum amount</b>	Displays the minimum amount that is to be funded.
<b>Select Payment Method</b>	This section will display the payment options available to you to fund your newly opened account.
<b>Own Internal Transfer</b>	Select this option to fund the account via a savings or checking account that you hold with the bank.
<b>Fund Using Finicity</b>	Select this option to fund the account via an external domestic bank account.

Table 1-24 (Cont.) Fund your Account - Field Description

Field Name	Description
<b>Other Payment Methods</b>	Select this option to fund the account through other means such a debit or credit cards or other payment gateway options.
<b>Account Number</b>	This field will be displayed if you have selected the <b>Own Internal Transfer</b> option. Select a savings or checking account from which you wish to transfer funds to credit the newly opened checking account.
<b>Make Payment</b>	Click this button to proceed to fund the account via the selected mode.
<b>Skip Payment</b>	Click this button if you do not wish to fund the account right away.

2. In the **Initial Deposit Amount** field, enter the amount in USD to be deposited in the account.

Perform any of the following actions:

- a. If you wish to fund the account via a savings or checking account you hold with the bank, select the **Own Internal Transfer** option.
  - i. From the Account Number list select the CASA account from which funds are to be transferred to the new account.

**Note**

This option will only be provided if the primary applicant is an existing customer of the bank.

- ii. Click **Make Payment**.  
A confirmation message will appear along with the payment reference number.
- b. If you wish to fund the account via an external domestic bank account, select the **Fund Using Finicity** option and click **Make Payment**;
  - i. The **Finicity** interface will be loaded with steps guiding you to select your bank and login to select the account you wish to have debited to transfer funds to your new checking account.

**Note**

Finicity only provides the means by way of which you can securely select your external domestic account and will also verify the external account. The actual debit of funds will take place from the host system where this account information is passed.

- c. If you wish to fund the account via an external payment gateway select the **Other Payment Methods** option and click **Make Payment**;  
The payment gateway page will be opened on which you can select the mode through which you can fund the account. Please refer **Payment Gateway** screen for an example of how the payment gateway screen might appear.
- d. If you have selected the **Skip Payment** option, this screen will be closed and you will be navigated to the bank's portal page.

- [Fund Using Finicity](#)  
This topic describes the process through which you can select as external account to fund the new account.

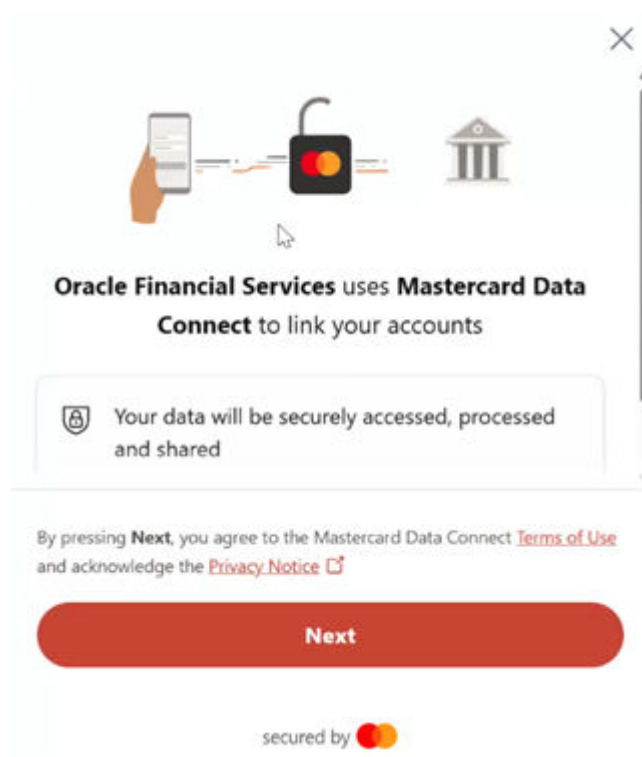
## 1.17.1 Fund Using Finicity

This topic describes the process through which you can select as external account to fund the new account.

This process is applicable if you have selected the **Fund Using Finicity** option on the **Fund Your Account** screen that is accessible only once your account has been opened.

Once you have selected this option and clicked the **Make Payment** button, the Finicity modal window will appear.

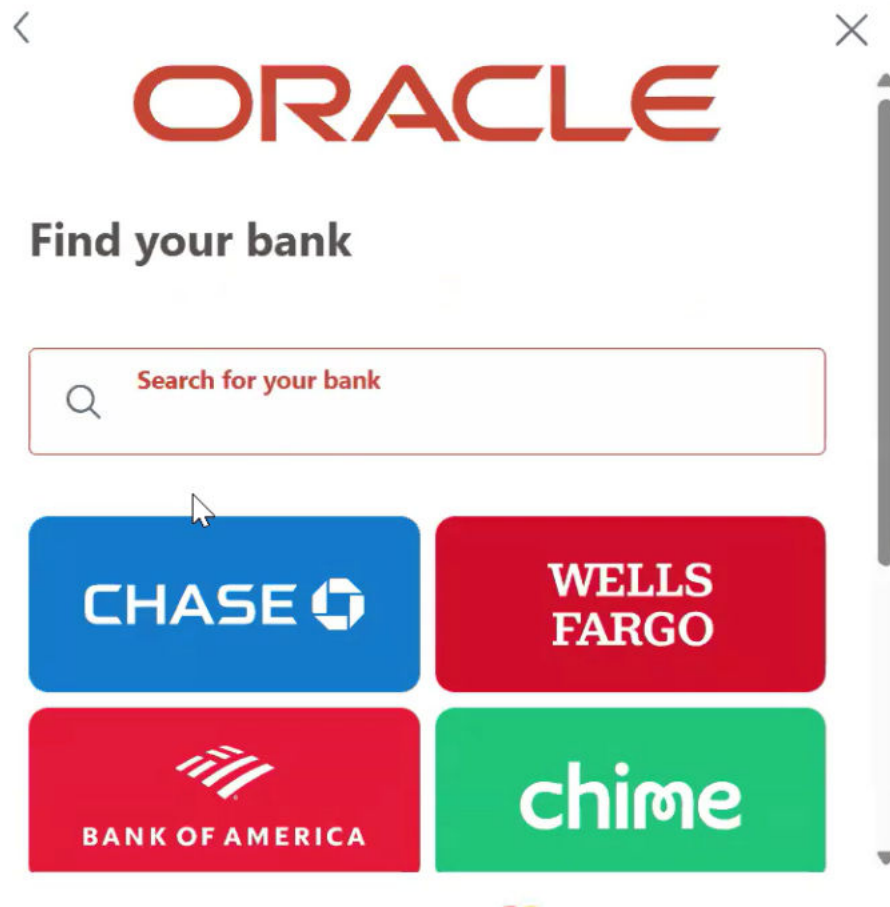
**Figure 1-30** Finicity Landing Page



Perform the following action:

1. Click **Next** to proceed with the guided flow.  
The **Find your bank** page appears.

Figure 1-31 Find your bank



2. Select a bank from the cards provided or search for your bank if you cannot see it on this page.

Figure 1-32 Consent Screen

< X

**Finbank**

By providing your FinBank login details to **Finicity, a Mastercard company**, you're allowing us to retrieve your financial data.

**Submit**

**Forgot sign in?**

3. Click **Submit** to proceed.

**Figure 1-33 Bank Login**

The screenshot shows a mobile application interface for logging into FinBank. At the top left is a back arrow, and at the top right is a close 'X' button. Below the FinBank logo, there is a disclaimer: "By providing your FinBank login details to **Mastercard Data Connect**, you are allowing your financial data to be retrieved and shared." There are two input fields: "Banking Userid \*" with the text "demo" and "Banking Password \*" with masked characters "....". A red "Submit" button is centered below the fields. At the bottom, it says "secured by" followed by the Mastercard logo.

4. Enter the login ID of your selected bank in the **Banking UserId** input field.
5. Enter the password in the **Banking Password** input field.
6. Click **Submit**.

The page displaying the account/s you hold with the bank appears.

**Figure 1-34 Account Selection**

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**Finbank**

**Eligible accounts**

Select an account to continue

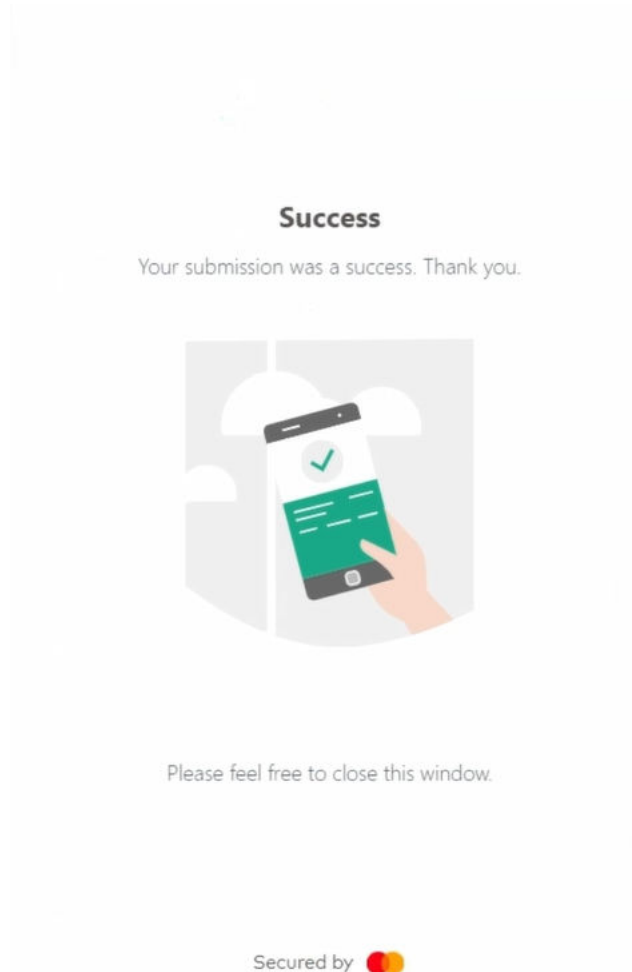
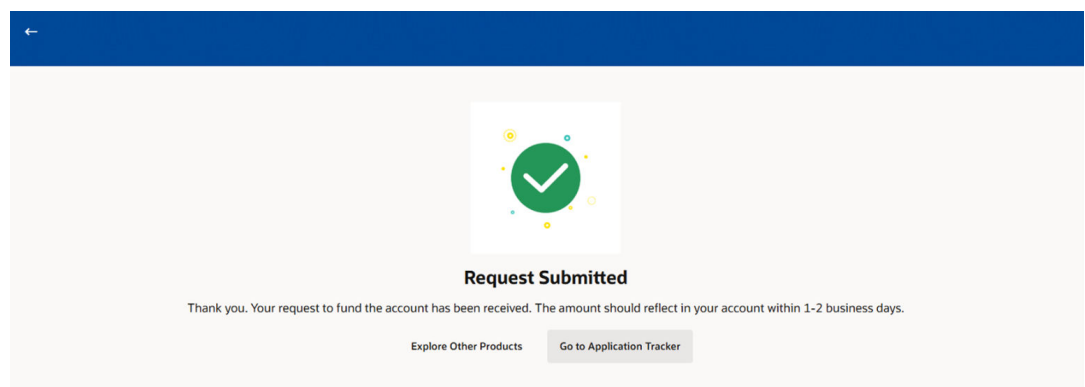
**Savings**  
Ending in 2222  
Balance: \$1,009.45

**Checking**  
Ending in 1111  
Balance: \$1,009.45

**Save**

Secured by

7. Select the account you wish to use to fund the new account.
8. Click **Save**.

**Figure 1-35 Success****Figure 1-36 Payment Request Confirmation**

- a. Click **Explore Other Products**.  
The **Product Showcase** page is displayed.
- b. Click **Go to Application Tracker**.

The Application Tracker summary page is displayed.

## 1.18 Existing User

This topic describes the product application process for existing customers.

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.

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

- 1. Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page. In addition to the eligibility criteria that need to be met in order to apply for the product, you will be displayed the fields applicable to application type (single or joint) and the subsequent fields related to overdraft if you opt to apply for a joint account.
- 2. 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.
- 3. Financial Profile** – This section will be part of the application form only if financial profile is configured for the product application. Certain other factors are also considered, 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.
- 4. 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.
- 5. 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.
- 6. 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.
- 7. 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.

8. **Review** - The details filled in the application form will be displayed. The user can edit the information in any section by clicking the edit icon displayed against the section header.
9. **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. In case of insta accounts, the account number will be displayed on this page along with the option to fund your account.

# 2

## 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 option is available for the chosen product, the user must provide details of both applicants, i.e, the primary applicant as well as the joint applicant. An account applied for online can have a maximum of two joint account holders.
- 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. 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.
- 6. 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.
- 7. 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.
- 8. 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.
- 9. 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.

- 10. 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.
- 11. 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.
- 12. How does OCR work?**  
The bank can integrate with third party adapters that provide OCR services through available hook points. The system will be able to prefill certain fields in the sections that support this feature with data fetched from the applicant's uploaded documents.

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