

Oracle® Banking Digital Experience

Retail Originations Wallets User Manual



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ORACLE®

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Contents

Preface

Purpose	i
Before you Begin	i
Pre-requisites	i
Audience	i
Documentation Accessibility	ii
Critical Patches	ii
Diversity and Inclusion	ii
Related Resources	ii
Conventions	ii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii
Basic Actions	iii
Symbols and Icons	iv
Post-requisites	iv

1 Wallets Application

1.1	Wallet - Product Listing	4
1.2	Wallet - Product Details	6
1.3	Kick Off page	8
1.4	Mobile Verification	10
1.5	Personal Information	12
1.6	Wallet Preferences	19
1.7	Review and Submit	21
1.8	Terms of Service	22
1.9	Fund your wallet	24
1.10	Submitted Application - Confirmation	29
1.11	Existing User	30

2 FAQ

Index

Preface

- [Purpose](#)
- [Before you Begin](#)
- [Pre-requisites](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)
- [Post-requisites](#)

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 need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

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 Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
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
OBDX	Oracle Banking Digital Experience

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
Back	In case you missed to specify or need to modify the details in the previous segment, click Back to navigate to the previous segment.
Cancel	Click Cancel 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.
Next	On completion of input of all parameters, click Next to navigate to the next segment.
Save	On completion of input of all parameters, click Save to save the details.
Save & Close	Click Save & Close to save the data captured. The saved data will be available in View Business Product with <i>In Progress</i> status. You can work on it later by picking it from the View Business Product .
Submit	On completing the input of all parameters, click Submit to proceed with executing the transaction.
Reset	Click Reset to clear the data entered.
Refresh	Click Refresh to update the transaction with the recently entered data.
Download	Click Download 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

Wallets Application

This topic describes the structure of the wallets application, which captures information regarding the applicant's personal information and wallet preferences.

Digital Wallets, also known as e-wallets, enables users to transfer funds to friends and family, pay bills and perform many such financial transactions. An OBDX wallet is linked to a current account and is created with an ID, typically the user's mobile number. This makes the wallet both convenient to use as well as secure. The OBDX wallet can be used to transfer funds to other wallets or even to accounts. Users can fund their wallet by transferring money from accounts held with the bank or through external sources such as external bank accounts, debit or credit cards, etc. and can also request money from other wallets.

This user manual documents the means by which an applicant can apply for an OBDX wallet. The Wallets application of OBDX has been created to enable customers to apply for Wallets easily by providing minimal personal details. Applicants can quickly apply for wallets by simply specifying their basic personal information and defining account preferences, if required.

Note

A user can have only one OBDX wallet. Hence any customer that already has an active wallet or that has submitted a wallet application that is being processed, will not be allowed to apply for another wallet.

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

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

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

Existing digital banking customers can simply provide their online banking credentials to have the personal information section of the form prefilled with information as maintained with the bank.

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

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

Note

OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Product Selection:** The product belonging to the selected product category will be listed here. The 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.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
 - 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 your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.
- **Wallet Preferences:** The bank may offer certain add-on services for the account. In this section, you can define your preferences such as the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
- **Review and Submit:** Once you have filled out all the information required in the Futura Wallet 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 Futura Wallet you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your wallet:** This step will be part of the application form if it has been configured for wallet applications. Through this step you will be able to fund your wallet if you wish to do

so. If you opt to fund your wallet, you will be required to specify the 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.

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.

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 Futura Wallet:

1. Perform anyone of the following navigation for the **Futura Wallet** application.

Pre-Login Options

- From the Bank Portal page, goto **Wallet** section, and then click **Sign UP**.
- From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Personal** tab, and then click **Wallet**.
- From the Bank Portal page, click **Customer Services**, then click **Our Products**. Under **Our Products**, goto **Product Offerings** section, click **Personal**, and then click **Wallet**.

2. Perform one of the following actions:

- Click the **Wallet**.
- On clicking on any of the options provided, the wallet listing screen will be displayed.

This screen will contain the **Wallet** product available for online application.

A screen containing the Wallet product available for online application will be displayed.

- [Wallet - Product Listing](#)
This topic describes the Wallet product offered by the bank that can be applied for online, which are displayed on this page in a card format.
- [Wallet - Product Details](#)
This topic describes how to view product details.
- [Kick Off page](#)
This describes the product application process that you need to fill out to apply for the product.
- [Mobile 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.
- [Wallet Preferences](#)
This topic describes the section where you can specify your service preferences.
- [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 wallet](#)
This topic describes the option that allows you to fund your wallet by specifying the initial amount by which the wallet is to be funded, along with the details of your card or account to be debited.
- [Submitted Application - Confirmation](#)
This topic describes the confirmation page that appears after application submission.
- [Existing User](#)
This topic describes the product application process for existing customers.

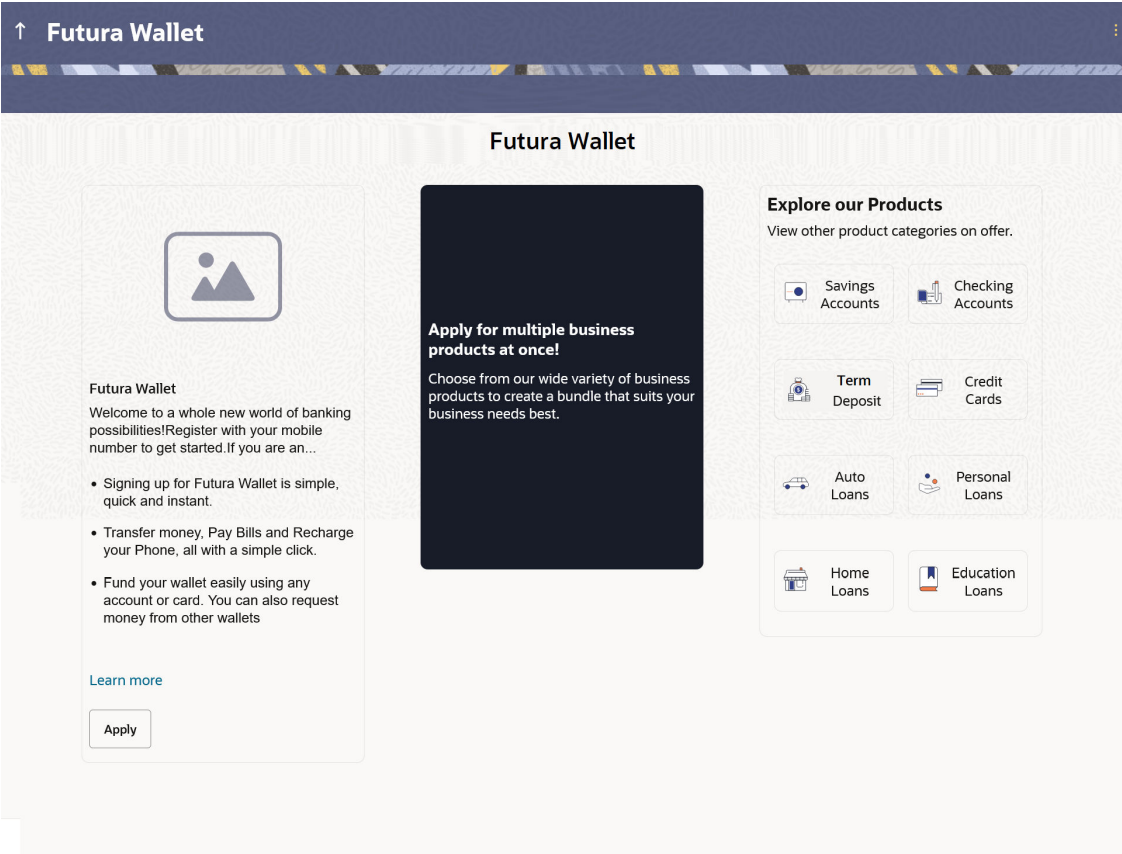
1.1 Wallet - Product Listing

This topic describes the Wallet product offered by the bank that can be applied for online, which are displayed on this page in a card format.

This page is displayed once you select the **Wallet** category on the bank portal. The card will display the product name, a short description of the product as well as the key features of the product. You can directly apply for a product on this page or can opt to view a detailed description of product type by selecting the **Learn More** link provided on product card.

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.

Figure 1-1 Product Categories



Note

The fields which are marked as Required are mandatory.

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

Table 1-1 Product Categories - Field Description

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

- Perform one of the following actions:

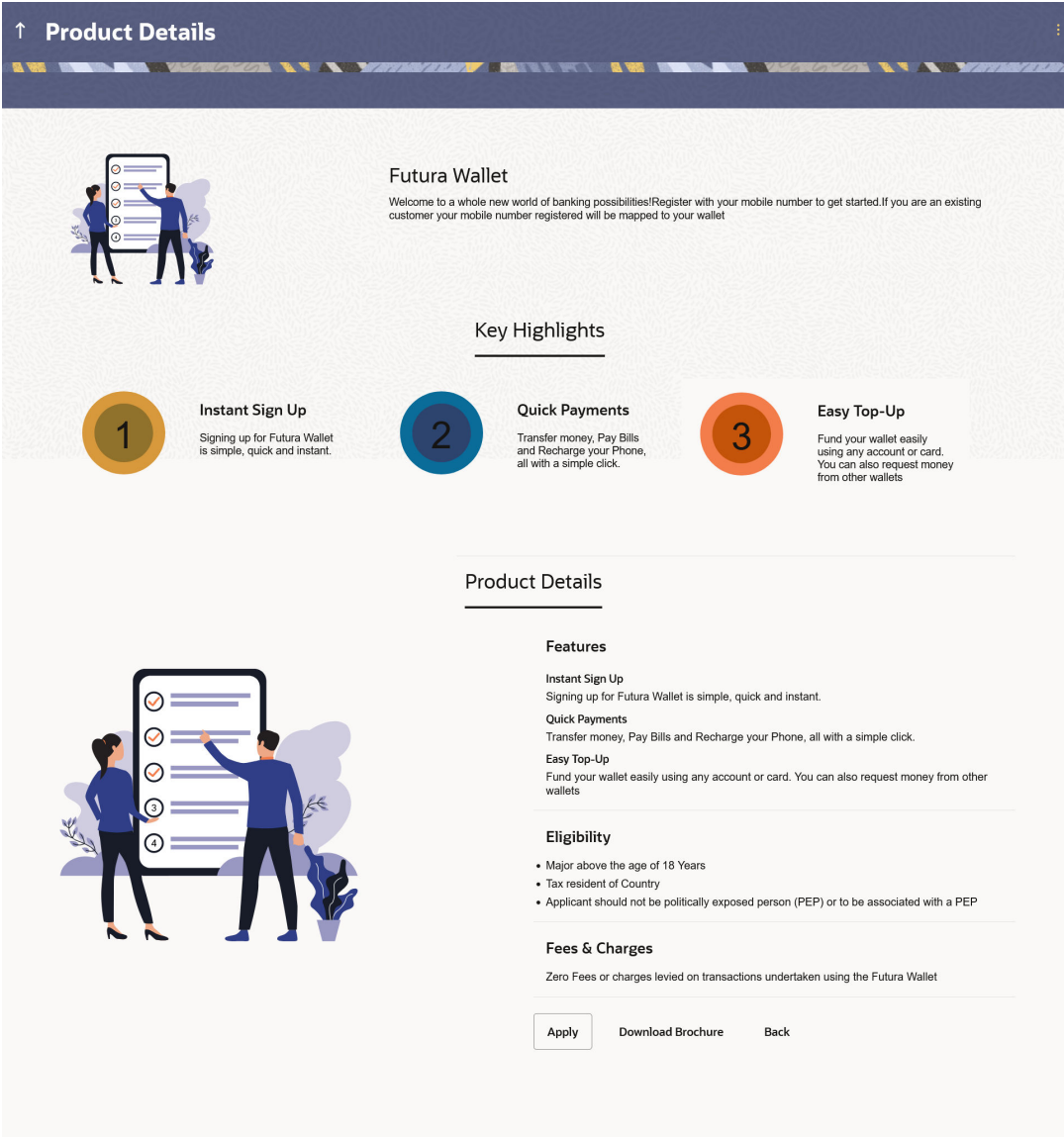
- Identify the product for which you want to make an application and click **Apply** product provided on the specific card.
- Click **Add to Compare** against any (up to three) products to compare them with each other.
- Click the **Learn more** link displayed on any product card to view additional details of that product.
- Under the kebab menu, perform one of the following actions:
 - Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

1.2 Wallet - Product Details

This topic describes how to view product details.

1. Click on the **Learn more** link provided on the product cards on the product listing page. The **Product Details** screen appears.

Figure 1-2 Product Details



Note

The fields which are marked as Required are mandatory.

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

Table 1-2 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.

Table 1-2 (Cont.) Product Details - Field Description

Field Name	Description
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

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

1.3 Kick Off page

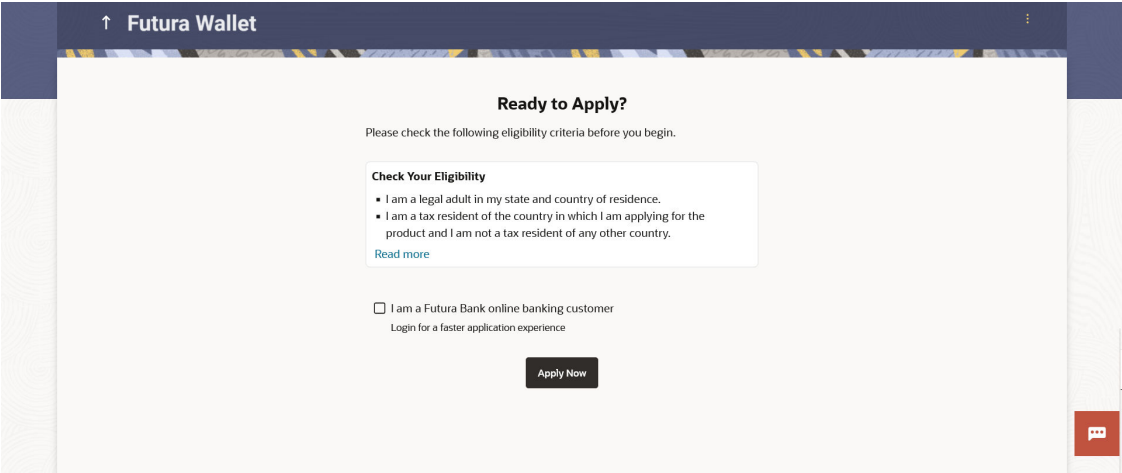
This describes the product application process that you need to fill out to apply for the product.

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

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials. In this case, you will be required to only specify information pertaining to the loan. 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. In this case 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.

Figure 1-3 Kick Off page



Note

The fields which are marked as Required are mandatory.

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

Table 1-3 Kick Off page - Field Description

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

- Click on the **View List** link.
An overlay window on which the list of documents required to support the application for the selected product, will be listed.
- Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
- Select the **I am a Futura Bank online banking customer** option;
Perform one of the following actions:
 - If you are an existing online banking customer of the bank;
The **Login** page will appear after you click on the **Apply Now** button.
For more information on the application of an existing online banking customer, view the [Existing Online Banking Customer](#) section.
 - If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank;
Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.
The **Mobile Verification** page will be loaded.

1.4 Mobile 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. 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 1-4 Mobile Verification – Enter Mobile Number

Note

The fields which are marked as Required are mandatory.

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

Table 1-4 Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.

Table 1-4 (Cont.) Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

1. In the **Mobile Number** field, select the country code and enter your (the primary applicant's) mobile number.
2. Perform one of the following actions:
 - Click **Send OTP** to receive the OTP on your mobile number.
The **Enter OTP** page appears.
 - Click **Back** to navigate back to the previous page.
 - Under the kebab menu, perform one of the following actions:
 - Click the **View Other Products** option to navigate to the **Product Offerings** page.
 - Click the **Track/Complete an application** option to navigate to the **Application Tracker**.

Figure 1-5 Mobile Verification – Enter OTP
Note

The fields which are marked as Required are mandatory.

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

Table 1-5 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. Enter the OTP (one time password).

Perform one of the following actions:

- 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.
- Click **Didn't receive the OTP? Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
- Click **Back** to navigate back to the previous page.

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

1.5 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.

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

Note

The fields which are marked as Required are mandatory.

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

Table 1-6 Personal Information – Upload Documents - Field Description

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

2. In the **Primary Details** section, enter the required details.

Figure 1-6 Personal Information - Primary Details

Futura Wallet

1

2

Personal Information

Wallet Preferences

Upload documents to pre-fill this section

View list of supporting documents

Personal Information

Primary Details

Identity

Contact

Title

Mr.

First Name

Smith

Middle Name (Optional)

Last Name

John

Date of Birth

6/15/95

Citizenship

United States

Gender

Male

Marital Status

Married

Continue

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 1-7 Personal Information - Primary Details - Field Description

Field Name	Description
Primary Details	
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Your first name.
Middle Name	Your middle name, if applicable.

Table 1-7 (Cont.) Personal Information - Primary Details - Field Description

Field Name	Description
Last Name	Your last name.
Date of Birth	Your date of birth. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	The gender with which you identify. The options are: • Male • Female • Other • Do not wish to disclose
Marital Status	Your marital status. The options are: • Legally Separated • Married • Unmarried • Widow
Citizenship	The country of your citizenship

- a. From the **Title** list, select the title that applies to you.
 - b. In the **First Name** field, enter your first name.
 - c. In the **Middle Name** field, enter your middle name, if applicable.
 - d. In the **Last Name** field, enter your last name.
 - e. From the **Date of Birth** date picker, select your date of birth of yours.
 - f. In the **Citizenship** list, select the country of which the applicant is a citizen.
 - g. From the **Gender** list, select your gender.
 - h. From the **Marital Status** list, select your marital status.
3. Click **Continue** to move to next sub section.
The **Identity** sub section appears.
 4. In the **Identity** sub section, enterd the required details

Figure 1-7 Personal Information - Identity

↑ Futura Wallet

1

2

Personal Information

Wallet Preferences

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

Personal Information

Please take a moment to verify your personal information.

Primary Details

Identity

Contact

Identification Type

Driving License

ID Number

xxxx5345

Valid Till (Optional)

5/14/25

Continue

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 - Identity - Field Description

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

- a. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
- b. In the **ID Number** field, enter the identity number of the proof of identity selected.
- c. From the **Valid till** date picker, select the date till which the identification document is valid , if required.

- 5. Click **Continue** to move to next sub section.
The **Contact** sub section appears.
- 6. In the **Contact** sub section,enterd the required details.

Figure 1-8 Personal Information - Contact

Futura Wallet

1

2

Personal Information

Wallet Preferences

Upload supporting documents to prefill this section.
View list of supporting documents

Personal Information

Please take a moment to verify your personal information.

Primary Details

Identity

Contact

Home Address

1207,Park Avenue,M G rd,South Block,Los Angeles,Calif

Prefer to enter your address line by line?

Click Here

Is your mailing address the same as above?

Yes

No

Email Id

smith.john@example.com

Mobile Number

+1 2121111111

Continue

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 1-9 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter your address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Home Address Overlay	This overlay is displayed when you click on the Click Here link available under the Home Address field. On this overlay, you can enter your address line by line.
House/Unit Number	Your house or flat number.

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

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

Perform one of the following actions:

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

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

- a. In the **House/Unit Number** field, enter your house or flat number.
- b. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
- c. In the **Street** field, enter the name of the street on which your permanent address is located.
- d. From the **Country** field, select the country in which your home address is located.

- e. In the **City** field, specify the city in which your home address is located.
- f. From the **State** field, select the state in which your home address is located.
- g. In the **Locality** field, enter the locality in which your permanent address is located.
- h. In the **Zip Code** field, enter the zip code of your permanent address.
- i. Click the **Add** button to add the address.

The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.

- j. From the **Current Location** list, select your current location in terms of home address.
- In the **Is your mailing address the same as above?** field, select the option of choice; Perform one of the following actions:

- If you select **No**;

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

OR

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

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

- 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. From the **Country** field, select the country in which your mailing address is located.
- v. In the **City** field, enter the name of the city in which your mailing address is located.
- vi. From the **State** field, select the name of the state in which your mailing address is located.
- vii. In the **Locality** field, enter the locality in which your mailing address is located.
- viii. In the **Zip Code** field, enter the zip code of your mailing address.
- ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the **Mailing Address** field under the **Contact Details** section on the **Personal Information** page.

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

- 7. In the **Email ID** field, enter your email ID.
- 8. Perform one of the following actions:
 - Click **Continue** to proceed to the next step in the application.
 - Click **Back** to navigate back to the previous step in the application.

- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one 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.

1.6 Wallet Preferences

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

This step enables you to enhance the features of the Wallet you are applying for. You can provide your preferences such as selection of the currency in which you wish your Wallet to be held and define Wallet statement preferences such as the delivery mode and frequency.

Figure 1-9 Wallet Preferences

↑ Futura Wallet

Personal Information **2** Wallet Preferences

Futura Wallet Preferences

Specify preferences for your wallet.

Specifications

Preferred Currency
USD

Account Statement Mode
☐ Email ☒ Physical

Statement Frequency
Quarterly

Optional Services

☒ Direct Banking

☒ Phone Banking

Continue Back Skip this Step

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 1-10 Wallet Preferences - Field Description

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

1. From the **Preferred Currency** list, select the currency in which you wish your wallet to be held.
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 wallet statements.
4. Select the checkbox against any service that you wish to have enabled on your account.

Note

This section will appear only if optional services are enabled for the product.

5. Perform one of the following actions:
 - Click **Continue** to proceed to the next step in the application.
 - Click **Back** to navigate back to the previous step in the application.
 - 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.
 - Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
 - Under the kebab menu, perform one 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.

1.7 Review and Submit

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

Each step of the application is available as a section.

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

Figure 1-10 Review and Submit

↑ Futura Wallet

Your Application Summary

Personal Information

Primary Details

ZS

Name
Ms. Zoe Saldana

Marital Status
Unmarried

Gender
Female

Citizenship
India

Date Of Birth
6/1/05

Identity

Identification Type
Driving License

ID Number
xE344

Valid Till
--

Contact

Permanent Address
1,Park,Avenue,High,Pune,PM,India,452010

Mailing Address
1,Park,Avenue,High,Pune,PM,India,452010

Mailing Address Current Location
INDIA

Email ID
ZoeS@gmail.com

Mobile Number
+91-7777755555

Futura Wallet Preferences

Specifications

Preferred Currency
USD

Account Statement Mode
Email

Statement Frequency
Quarterly

Optional Services

Direct Banking

Phone Banking

Confirm

Back

- Review the application details.
Perform one of the following actions:

- Click **Confirm**, to proceed with application submission.

The **Terms of Service** page appears.

- Click the  icon against any section if you wish to update any information in the respective step.
- Click **Back** to navigate back to the previous step in the application.
- Click on the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
- Under the kebab menu, perform one 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.

1.8 Terms of Service

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

You will be required to read the terms and conditions and then click on the checkbox to provide your acknowledgment to having agreed to the terms and conditions.

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

Figure 1-11 Terms of Service

↑ Futura Wallet

Terms of Service

Please read the following information carefully.

 Futura Wallet Agreement

- ☒ I have read and agree to the Privacy Notice
- ☒ I have read and agree to the Electronic Signature Card

Signature (Optional)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.



[Clear Signature](#)

Confirm [Back](#)

1. Select each checkbox to accept the specific term and condition.
2. Click on the **Upload Signature** tab to upload a document containing your digital signature.

The **Upload your Signature** section appears.
Perform one of the following actions:

- In **Upload Signature Here** card, drag and drop or upload your digital signature document.

The uploaded signature image is listed.

Note

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

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

Note

- a. Click on the **Clear Signature** link to reset the drawn signature.
- b. The **Draw Signature** option is enabled only if you are applying from a touch screen device.

3. Perform one of the following actions:
 - Click **Confirm** to proceed with application submission.
 - Click **Back** to navigate back to the previous step in the application.
 - Under the kebab menu, perform one 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.

1.9 Fund your wallet

This topic describes the option that allows you to fund your wallet by specifying the initial amount by which the wallet is to be funded, along with the details of your card or account to be debited.

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

Note

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

Figure 1-12 Fund your account

↑ Futura Wallet

Fund your account

Initial Deposit Amount

USD

Deposit Amount

USD 12,000.00

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

Fund Now

Your application will still be processed and you can fund your wallet 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 1-11 Fund your account - Field Description

Field Name	Description
Amount	Specify the amount to be deposited in the wallet once it is opened. This field will be enabled only if the applicant is a prospect. The Amount should be greater than the Minimum amount specified below this field.  Note For existing customer applications, the facility to specify the amount will be provided on a separate screen applicable only for existing customer applications.
Fund Now	Click this button if you wish to fund the wallet right away.
Fund Later	Click this button if you do not wish to fund the wallet right away. Your application will still be processed and you can fund your wallet once it is open.

1. In the **Fund Your Account** modal window, specify whether you wish to fund the wallet right away or at a later time.

Perform one of the following actions:

- If you have selected the **Fund Now** option;
 - a. If you are a **prospect**,
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.
- If you have selected the **Fund Later** option,
The preference will be updated and your application will be submitted. And the **Confirmation** page gets displayed.

Under the kebab menu, perform one 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.

Figure 1-13 Fund your wallet screen (Applicable for Existing Customer applications only)

This page is applicable only for existing customer applications and will appear once you have selected the **Fund Now** option on the **Fund your Wallet** modal window.

Note

The fields which are marked as Required are mandatory.

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

Table 1-12 Fund your wallet screen (Applicable for Existing Customer applications only) - Field Description

Field Name	Description
Amount	Specify the amount to be deposited in the wallet once it is opened.

Table 1-12 (Cont.) Fund your wallet screen (Applicable for Existing Customer applications only) - Field Description

Field Name	Description
Funding Options	
Fund Through	Specify the mode through which you wish to fund your wallet. The options will be: • Futura Bank • Other Payment Mode
Account Number	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 wallet. This field will be enabled if the option Futura Bank is selected in the Fund Through field.
Current Balance	Displays the current balance of the selected account.

2. In the **Amount** field, enter the amount and currency to be deposited in the wallet once it is opened.
3. In the **Fund Through** field, select the appropriate mode through which funding is to be done.

Perform one of the following actions:

- If you select the **Futura Bank** option;
 - a. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new wallet.
 - b. Click **Pay** to initiate a funds transfer.
 - c. The payment gateway page will be opened where you can select the option by which you wish to fund the wallet and proceed to make the transfer.
 - d. 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;
 - a. Click **Select Mode**.

The payment gateway page will be opened on which you can select the mode through which you can fund the wallet.
- If you select the **Fund Later** option,

The preference will be updated and your application will be submitted.

You will then be displayed the **Confirmation** page.

Under the kebab menu, perform one 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:

- a. You are a prospect and have opted to fund your wallet right away by selecting the **Fund Now** option on the **Fund your Wallet** modal window.
- b. You are an existing customer of the bank, and have selected the **Other Payment Mode** option on the **Fund your Wallet** screen applicable only to existing customers.

Figure 1-14 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 1-13 Payment Gateway screen - Field Description

Field Name	Description
Payment Modes	All the payment modes through which you can fund your wallet will be available for selection. The options can be, and are not limited to: • Debit Card • Internet Banking • QR • UPI
Additional Payment Information	You will need to specify subsequent account or card information based on your payment mode selection. E.g. If you have selected the debit card option you will be required to provide information related to the card such as the card number, card holder name, expiry date, etc.

4. Select your preferred funding method for your wallet, then enter the required card or account information to complete the transfer.

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

1.10 Submitted Application - Confirmation

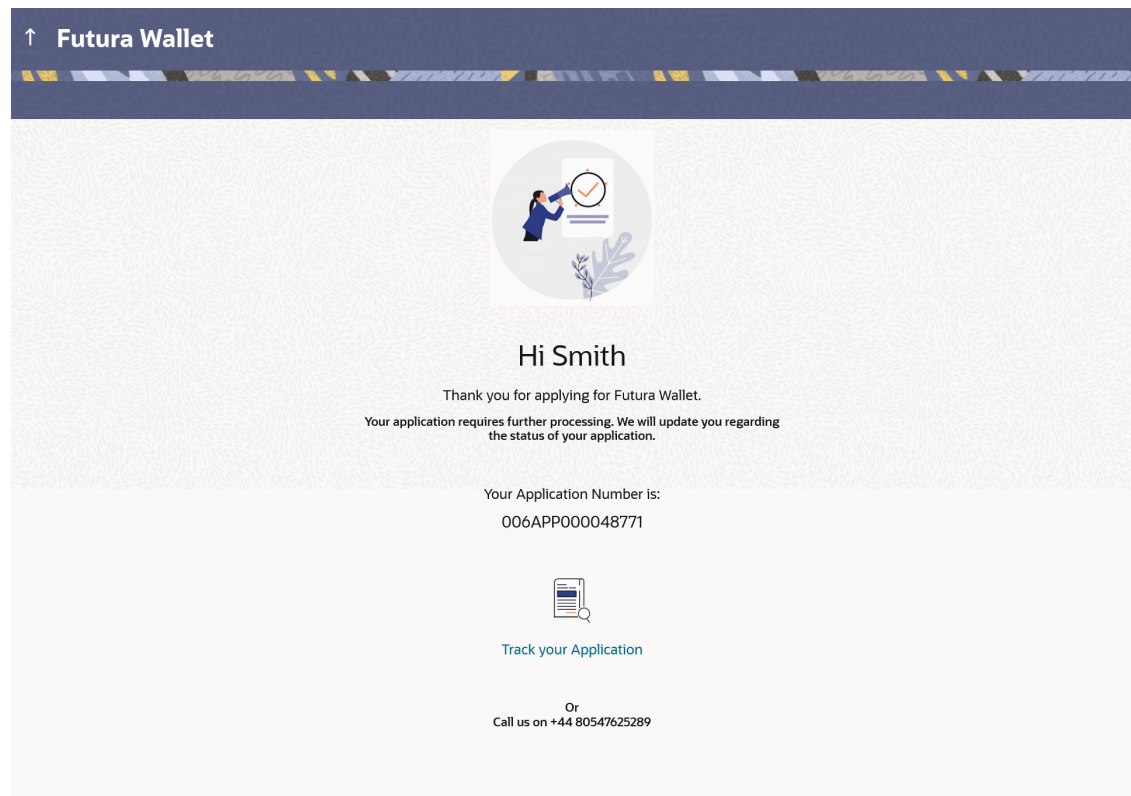
This topic describes the confirmation page that appears after application submission.

This page displays the name of the product that you have applied for (in this case, Futura Wallet) along with the Wallet ID which is your registered mobile number that you have provided as part of the application form. A link to register for online banking is also provided.

Note

In case of a non-insta application or if for any reason (such as KYC verification failure), if the application could not be processed instantly, the application reference number will be displayed along with the link to track the application.

Figure 1-15 Success Message



- Perform one of the following actions:
 - In case of insta application processed successfully:

Click on the **Register for Online Banking** link to navigate to the **Registration** page.

For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.
 - In case of non-insta application or if the insta application could not be processed instantly:

Click on the **Track your application** link to navigate to the **Application Tracker Login** page.

For information on the **Application Tracker**, refer to the **Oracle Banking Digital Experience Retail Originations Application Tracker User Manual**.

1.11 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.

As an existing customer, you can apply for the Futura Wallet product by selecting the provided options on the bank's portal page or if you are logged in to the application, by selecting the option provided on the Futura Wallet widget. You can also select the Futura Wallet product available in the product showcase. Whichever mode you use to initiate a Futura Wallet application, the 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 Futura Wallet application form for existing customers will comprise of the following sections:

1. **Wallet Preferences** – If configured to be part of the application form, you will be required to define your preferences with regards to the wallet. These can comprise of the currency in which you would like the wallet to be maintained, statement preferences, etc.
2. **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.
3. **Fund your wallet** – If this step is configured for wallet applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your wallet. If you opt to fund your wallet, you will be required to specify the amount by which your wallet is to be funded and also select the mode through which you will be making the transfer.
4. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the wallet ID as generated by the bank will be displayed along with the link to access the Futura Wallet Recharge page. In case the application is being processed through the non-insta or manual processing mode, the application reference number along with the link to access the Application Tracker will be displayed.

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.

2. Can I add a joint applicant while applying for the Futura Wallet?

Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.

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

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

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

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change. Please note - You cannot apply for a Futura Wallet as part of a bundle.

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

Only you can resume and complete a draft application.

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

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

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

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

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

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

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

No, if you have already submitted an application for a Futura Wallet and if it has not been processed by the bank, you will not be allowed to submit another application for a Futura Wallet. You can, however, apply for any other product of the bank.

If, for whatever reason, the bank rejects your application for a Futura Wallet, you can then initiate a fresh Futura Wallet application again.

10. If I already have a Futura Wallet, can I apply for another?

No, you can only have only Futura Wallet. Hence, if you already have an active Futura Wallet, you will not be able to apply for another.

11. 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.

12. 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.

13. 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.

14. How does OCR work?

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

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

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

Index

E

Existing User, [30](#)

F

Fund your wallet, [24](#)

K

Kick Off page, [8](#)

M

Mobile Verification, [10](#)

P

Personal Information, [12](#)

R

Review and Submit, [21](#)

S

Submitted Application - Confirmation, [29](#)

T

Terms of Service, [22](#)

W

Wallet - Product Details, [6](#)

Wallet - Product Listing, [4](#)

Wallet Preferences, [19](#)