

# Oracle® Banking Digital Experience

## Retail Originations Unsecured Personal Loans - US LZN User Manual



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

## 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
<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.

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
<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

## Unsecured Personal Loan Application

This topic describes the structure of the Unsecured Personal Loan application, which captures information regarding the applicant's personal, employment, disbursement details, loan requirements and financial information.

An unsecured personal loan is a personal loan on which no collateral is provided; hence its issuance is based solely on the applicant's credit worthiness.

The unsecured personal loan application has been built so as to capture loan requirements as well as basic personal, employment and financial information of the applicant.

The application form is Optical Character Recognition (OCR) enabled so as to save the prospect applicant's time and effort in filling out the application form. At present, Optical Character Recognition support is available on the personal ID and financial documents (Salary Slip and Bank Account Statement) Personal Information section and employment information section gets prefilled with information fetched through Optical Character Recognition based on the document uploaded.

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.

Additional features that have been built into the application are enabling google map integration for capture of addresses, QR code scan enablement to continue applications on mobile devices, etc.

The 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 GenAI-powered personalized repayment schedule is an advanced feature designed to offer a flexible and intelligent loan repayment experience. Unlike traditional fixed EMI structures, this feature dynamically adjusts monthly instalment amounts based on customer's spending patterns and financial capacity.

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**

*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 **Personal Loan** 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 rates and charges for the specific location (based on your zip code) will be listed down on the Product Listing page.
- **Product Selection:** All the personal loan products, available for your location (as per zip code specified) will be listed on the Product Listing page. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. 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**

- **Financial Profile** – The capture of financial information is dependent on the maintenances in the mid office system that impact the product being applied for. Additionally if the overdraft feature is opted for, it would be mandatory to capture the financial information of atleast one applicant in the form, as identified on the kickoff page.
- **Loan Requirements** - In this section you are required to specify information related to the loan such as loan amount and tenure of the loan.
- **Disbursement & Repayment** – In this section, you can specify details of the account in which the sanctioned loan amount is to be disbursed along with details of the account from which the regular loan repayments are to be made. This section will be part of the application form only in case the capture of disbursement and repayment information is

mandatory for the product selected. This section will be mandatory for the Instant Personal Loan applications.

- **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.
- **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 initial entry should provide details of your current primary job. You can include more entries to document about other current or previous job information.
- **General Questions** – If the product selected is “Instant Personal Loan”, an additional section called “General Questions” is displayed. It gathers further information from user that allows quick processing of the Instant Personal Loan. Instant Personal Loan allows straight through processing of the loan application.
- **Review and Submit** – Once you have filled out all the information required in the personal loan 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 personal loan you are applying for. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.  
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.
- **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 personal loan:

- Perform anyone of the following navigation for the **Personal Loan** application.
  - From the Bank Portal page, goto **Product Offerings** section, and then click **Retail** tab. Under **Retail** tab, click **Personal Loan**.
  - From the Bank Portal page, click **Customer Services** , then click **Our Products** . The **Product Offerings** page is loaded, click **Personal**, and then click **Personal Loan**.

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 products available in area based on the zip code entered.
- [Personal Loans - Product Listing](#)  
This topic describes the page on which the Personal Loans products offered by the bank that can be applied for online are displayed.

- [EMI Calculator](#)  
This topic describes the tool which enables customers to gain an estimate of their regular loan repayments (EMIs).
- [Personal Loan - Product Details](#)  
This topic describes the product details page.
- [Personal Loan – 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 Verification](#)  
This topic describes the section of the application form where you provide your personal information.
- [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.
- [Personal Loan Requirements](#)  
This topic describes the section where you must provide loan-specific information, including the loan purpose, desired amount, and loan tenure.
- [Disbursement & Repayment](#)  
This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.
- [General Questions](#)  
This topic describes the section of the loan application form that includes questions used by the bank for loan application assessment.
- [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.
- [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 Enter Zip Code

This topic describes the products available in area based on the zip code entered.

This modal window is displayed once you select the Personal Loans 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 personal loan 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 Zip Code Entry - Field Description**

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

Perform any of the following actions:

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

## 1.2 Personal Loans - Product Listing

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

All the personal loan 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 type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product.

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

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

1. Navigate to the **Personal Loans** product listing page.

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

**Figure 1-2 Product Listing**

↑ **Personal Loans**

Displaying products for location - 90005

### Personal Loans

Unsecured personal loans to meet your financial needs without pledging any security.

**Compare 2**

**Small Personal Loan**

- You can avail highest loan amount completely online
- Multiple tenure options
- Hassle free documentation

[Learn more](#)

☒ Add to Compare

Apply

**Samriddhi Business Loan**

- Minimum ₹75,000; Maximum ₹3 lakh (to be disbursed in a single tranche)
- 12 Months, 18 Months, 24 Months (3 options available)
- Repayment through convenient EMIs as per Standing Instructions for Savings Account

[Learn more](#)

☐ Add to Compare

Apply

**Instant Personal Loan**

- Low-interest rates

[Learn more](#)

☒ Add to Compare

Apply

**Apply for multiple business products at once!**

Choose from our wide variety of business products to create a bundle that suits your business needs best.

**Explore our Products**

View other product categories on offer.

Savings Accounts

Checking Accounts

Certificates of Deposit

Credit Cards

Auto Loans


Futura Wallet

Home Loans

Education Loans

**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 **Calculate EMI** against any products to calculate the EMI and view the loan repayment schedule. This option will be available only if the user has navigated to this section post login.
  - e. Click the  to change the zip code.  
The **Zip Code** modal window will be displayed.
  - f. 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 EMI Calculator

This topic describes the tool which enables customers to gain an estimate of their regular loan repayments (EMIs).

The EMI Calculator, available only to existing customers of the bank. Customers can also view the loan repayment schedule.

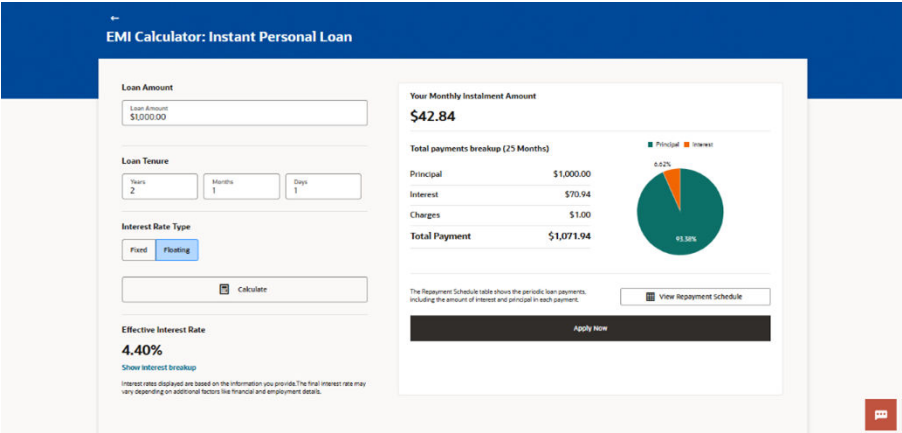
If the loan product, for which the customer is accessing the EMI calculator, supports preferential interest rates, then on entering the loan amount, tenure and on selecting a preferred interest rate type (if applicable), the customer can view the relationship benefit percentage along with the break up of the effective interest rate that will be applicable on the loan, if the customer decides to apply for it. This interest rate will be lower than the regular interest rate applicable on the loan. A preferential interest rate is generally available to customers who have existing accounts, investments, or a strong history with the bank and is offered as a reward for the customer's engagement with the bank. This exclusive benefit ensures that the financial trust in the bank translates into more affordable borrowing options.

If the bank customer is not eligible for the special interest rate, then the rate of interest provided to them will not be preferential and the regular interest rates will apply.

The Relationship-Based Pricing feature is configurable for specific Personal Loan products from the backend.

This feature is only supported with Oracle Baking Retail Lending (OBRL) as the Loan Host System.

**Figure 1-3 EMI Calculator**



**Note**

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

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

**Table 1-3 EMI Calculator - Field Description**

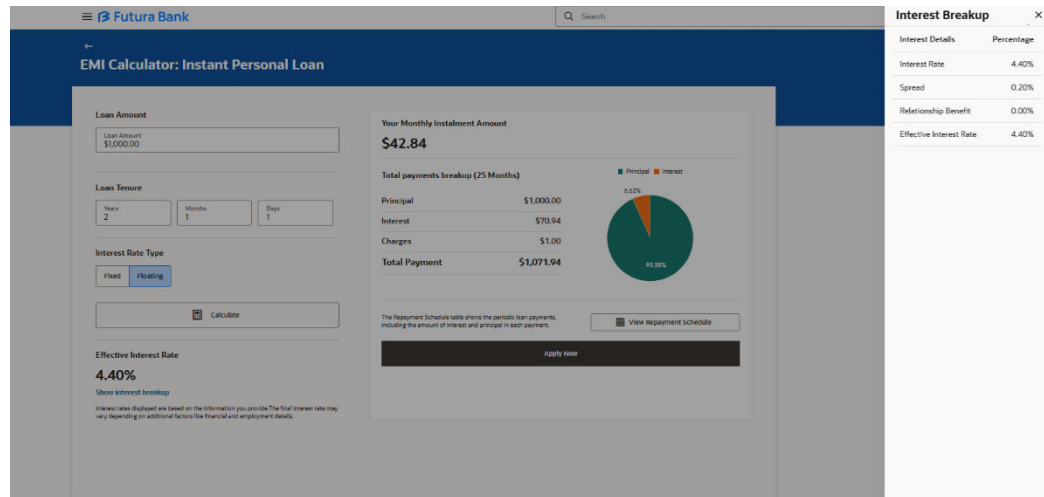
Field Name	Description
<b>Loan Amount</b>	The amount of loan that the customer wishes to avail.
<b>Loan Tenure</b>	The tenure of the loan.
<b>Interest Rate Type</b>	The type of interest rate to be applied on the loan i.e. fixed or floating. <b>Note:</b> In case only one type of interest rate is defined for the loan product, then this field will be a read only field and the interest rate type applicable will be displayed against it.

1. In the **Loan Amount** field, enter the loan amount that is to be borrowed.
2. In the **Loan Tenure** lists and field, define the term of the loan in years, months and/or days.
3. From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
4. Click **Calculate** to view the Effective Interest Rate.
5. Click **Show Interest Breakup** to view the interest breakup.

A drawer displaying the loan interest breakup will be displayed.



Figure 1-4 EMI Calculator- Interest Breakup



- Click **View Repayment Schedule** to check the detailed EMI schedule and installment breakdown.

Figure 1-5 EMI Calculator- Repayment Schedule

**EMI Calculator: Instant Personal Loan**

25 EMIs

Due Date	Installment Amount	Interest	Principal
4/30/2020	\$42.84	\$5.44	\$37.40
5/30/2020	\$42.84	\$5.06	\$37.78
6/30/2020	\$42.84	\$5.04	\$37.80
7/30/2020	\$42.84	\$4.67	\$38.17
8/30/2020	\$42.84	\$4.61	\$38.23
9/30/2020	\$42.84	\$4.41	\$38.43
10/30/2020	\$42.84	\$4.05	\$38.79
11/30/2020	\$42.84	\$3.98	\$38.86
12/30/2020	\$42.84	\$3.65	\$39.19
1/30/2021	\$42.84	\$3.57	\$39.27
2/28/2021	\$42.84	\$3.13	\$39.71
3/30/2021	\$42.84	\$3.02	\$39.82
4/30/2021	\$42.84	\$2.93	\$39.91
5/30/2021	\$42.84	\$2.62	\$40.22

- Click the **Apply Now** to proceed with the loan application process.

The kickoff page for the loan product application is displayed. Details of the loan application are covered in later sections.

This seamless process ensures that eligible customers automatically receive better loan terms based on their banking relationship, making borrowing more affordable and convenient.

## 1.4 Personal Loan - Product Details

This topic describes the product details page.

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

The **Product Details** screen is displayed.

Figure 1-6 Product Details

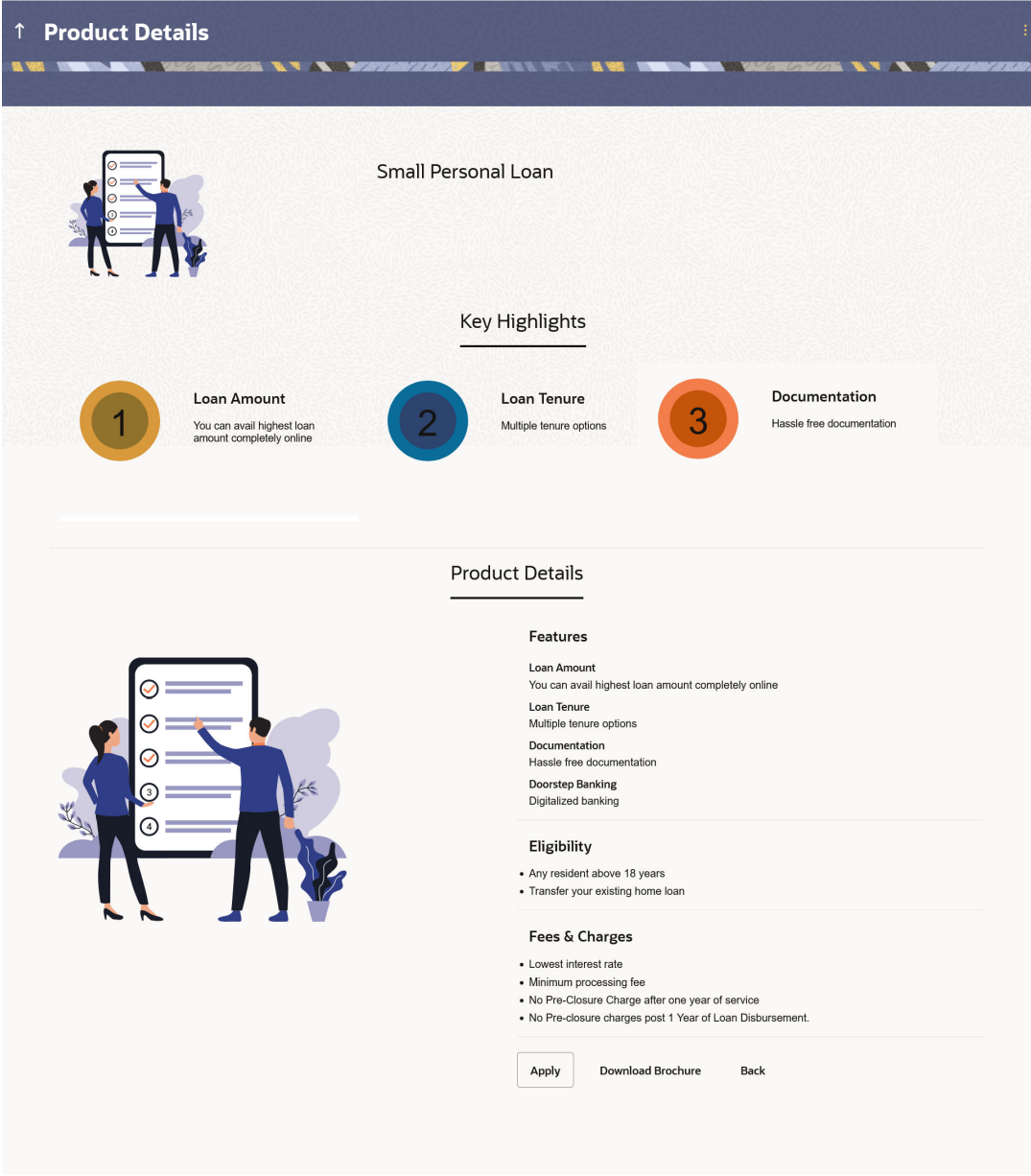


Table 1-4 Product Details - Field Description

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 **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**.

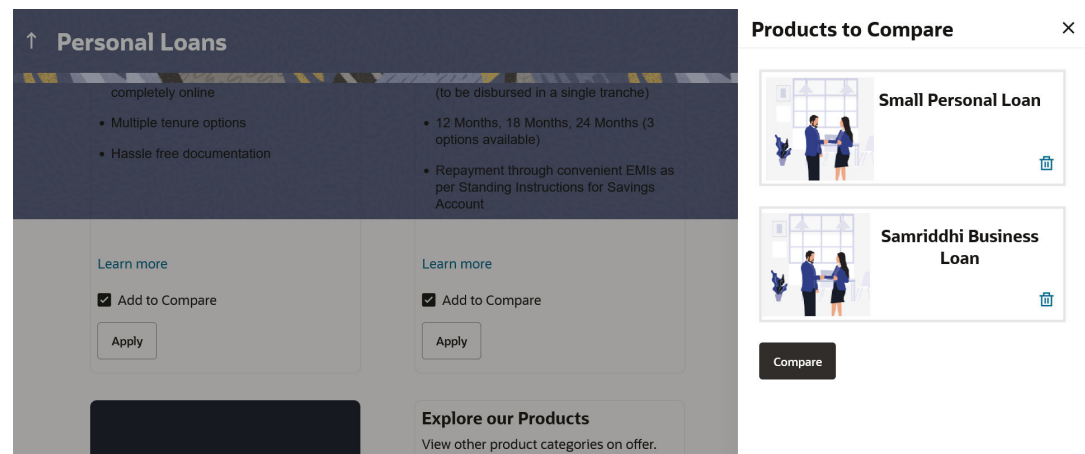
## 1.5 Personal Loan – Product Comparison

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 1-7 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 of each product against that of the others for easy comparison.

Figure 1-8 Compare Products

↑ Compare Products

Compare Products

Compare and choose a product which suits you best.



Small Personal Loan





Samriddhi Business Loan



Eligibility Criteria

Any resident above 18 years  
Transfer your existing home loan

Existing micro banking borrowers who have completed minimum 2 cycles of loans in normal course can apply as a co-applicant and their close relative will be the applicant

Special Features

Loan Amount

You can avail highest loan amount completely online

Loan Tenure

Multiple tenure options

Documentation

Hassle free documentation

Doorstep Banking

Digitalized banking

Repayment

-

Loan Amount

Minimum ₹75,000; Maximum ₹3 lakh (to be disbursed in a single tranche)

Loan Tenure

12 Months, 18 Months, 24 Months (3 options available)

Documentation

-

Doorstep Banking

-

Repayment

Repayment through convenient EMIs as per Standing Instructions for Savings Account

Fees and Bank Charges

Interest Rate

Lowest interest rate

Processing fee

Minimum processing fee

Pre-Closure

No Pre-Closure Charge after one year of service

Pre Closure Charge

No Pre-closure charges post 1 Year of Loan Disbursement.

Interest Rate

-

Processing fee

1% of loan amount + tax as applicable

Pre-Closure

-

Pre Closure Charge

-

Apply



Apply


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

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Table 1-5 Compare Products - Field Description

Field Name	Description
<b>Product Name &amp; Image</b>	Displays the name of the product along with image.
<b>Product Description</b>	Displays the description of the product.
<b>Eligibility Criteria</b>	Displays the eligibility criteria that are to be met in order to apply for the product.
<b>Special Features</b>	Displays the features of the product.
<b>Fees and Bank Charges</b>	Displays the fees and bank charges applicable for the product.
<b>Value Added Benefits</b>	Displays the value added benefits of the product.
<b>Option to Remove a product from the comparison list</b>	Click the  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.

## 1.6 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.

If you already have online banking with the bank (this applies only to single applications), you can choose the option provided and continue to log in using your online banking details. 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.

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 1-9 Kick Off page**

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

**Table 1-6 Kick Off page - Field Description**

Field Name	Description
<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. This check-box will not appear in case the Joint Account option has been selected since in this case both the applicants will need to be new to the bank.

2. 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.

3. Click **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.
4. Select the **I am an existing customer with online banking access** option if the 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.

## 1.7 Mobile Verification

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

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 1-10 Mobile Verification – Enter Mobile Number**

↑ Small Personal Loan

Verify your mobile number

We will send you a one time password (OTP)

Mobile Number

+1 (212) 111-1111

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. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply.

Send OTP Back

1. In the **Mobile Number** field, select the country code and enter your mobile number.

**Note**

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

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

**Table 1-7 Mobile 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>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 1-11 Mobile Verification – Enter OTP**

↑ Small Personal Loan

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 1-8 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**.



## 1.8 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.

Figure 1-12 Personal Information - Basic Details

←

Small Personal Loan

1

2

3

4

5

Personal Information

Personal Loan Requirements

Financial Profile

Disbursement & Repayment

Employment Information

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

Title

Required

First Name

Required

Middle Name (Optional)

Last Name

Required

Suffix (Optional)

Date of Birth

Required

Citizenship

Required

Gender (Optional)

Are you a public figure or associated with a public figure?

Yes

No

Are you an employee of the bank?

Yes

No

Are you an Insider of the Bank?

Yes

Role

Required

Are you associated with the Defence?

I am a defense officer

Service Branch

Required

Rank

Required

Order Number

Required

Military ID

Required

Eligible for Military Lending Act ?

Yes

No

Active Duty Start Date

Required

Active Duty End Date

Required

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**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 - Basic Details - Field Description**

Field Name	Description
<b>Title</b>	The salutation/title applicable to you. 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 you are not a citizen of the United States of America, you are required to identify whether you are 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>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>Are you a public figure or associated with a public figure?</b>	Specify whether you are a public figure (aka politically exposed person) or related to a public figure. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>

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

Field Name	Description
<b>Are you an employee of the bank?</b>	This field captures your relationship with the bank in terms of employment i.e. whether you are 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 or relevant.. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
<b>Are you associated with Futura Bank?</b>	Specify whether you are an employee of the bank or related to an employee of the bank. The options are: <ul style="list-style-type: none"> <li>• <b>No</b></li> <li>• <b>I am an Employee</b></li> <li>• <b>I am related to an Employee</b></li> </ul>
<b>Employee's Customer ID</b>	Specify the customer ID/party ID of the Futura Bank employee. This field will be displayed if the option <b>I am related to an Employee</b> is selected in the <b>Are you associated with Futura Bank?</b> list.
<b>Role</b>	Specify the role at which you or your relation is employed with the bank. This field will be displayed if the options <b>I am an Employee</b> or <b>I am related to an Employee</b> is selected in the <b>Are you associated with Futura Bank?</b> list.
<b>Are you associated with the Defense?</b>	Specify whether you are a serving defense officer or a dependent of a serving defense officer. The options are: <ul style="list-style-type: none"> <li>• <b>No</b></li> <li>• <b>I am a defense officer</b></li> </ul> I am a defense officer dependent
<b>Relationship with Defense Officer</b>	Specify your relationship to the serving defense officer. This field will be displayed if the option <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.
<b>Customer ID of Defense Officer</b>	Specify the customer ID (as registered with the bank) of the related serving defense officer. This field will be displayed if the option <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.
<b>Service Branch</b>	Select your branch of service (in case you are a defense officer) or the branch of service of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option <b>I am a defense officer</b> or <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.
<b>Order Number</b>	Enter your defense enrollment order number (in case you are a defense officer) or the defense enrolment order number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option <b>I am a defense officer</b> or <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.
<b>Military ID</b>	Enter your military ID number (in case you are a defense officer) or the military ID number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option <b>I am a defense officer</b> or <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.

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

Field Name	Description
<b>Rank</b>	Rank of the defence officer.
<b>Eligible for Military Lending Act?</b>	Specify whether you or the defense officer, of whom you are a dependent, is serving active military duty currently. 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 if you have selected either the option <b>I am a defense officer</b> or <b>I am a defense officer dependent</b> is selected in the <b>Are you associated with the Defense?</b> list.
<b>Active Duty Start Date</b>	The date on which you or your related serving officer starts active duty. This field will be displayed if option <b>I am a serving officer of defence</b> or <b>I am a serving officer of defence dependent</b> is selected in the <b>Are you a serving defence officer or a serving defence officer dependent?</b> list.
<b>Active Duty End Date</b>	The date on which you or your related serving officer s active duty ends. This field will be displayed if option <b>I am a serving officer of defence</b> or <b>I am a serving officer of defence dependent</b> is selected in the <b>Are you a serving defence officer or a serving defence officer dependent?</b> list.

**Note**

The bank might design certain loan products specifically for women. For such products, if the applicant selects a value under the field **Gender** that is other than **Female**, the system will display an error message and the applicant will not be able to proceed with the application form.

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. From the **Gender** list, select your gender.
  - h. In the **Citizenship** list, select the country of which the applicant is a citizen.
  - i. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
  - j. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.
  - k. 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.

- I. From the **Are you associated with Futura Bank?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.
  - If you select the option 'I am related to an Employee';
    - i. In the **Employee's Customer ID** field specify the customer ID/party ID of the Futura Bank employee.
    - ii. From the **Role** list, specify the role at which you or your relation is employed with the bank.
- m. From the **Are you associated with the Defense?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.
  - If you select the option **I am a defense officer dependent**
    - i. From the **Relationship with Defense Officer** list, select your relationship to the serving defense officer.
    - ii. If you select the option **I am a defense officer** or **I am a defense officer dependent**
    - iii. In the **Customer ID/Party ID of Serving Officer** field, enter the customer ID of the related serving officer considering that he/she (SO) is an existing customer of the bank.
    - iv. From the **Service Branch** list, select the branch of service of you or your related serving officer.
    - v. In the **Order Number** field, enter your defense enrollment order number.
    - vi. In the **Military ID** field, enter the military/defence ID of the you or your related serving officer.
    - vii. In the **Rank** field, enter the Military Rank of the you or your related serving officer.
    - viii. In the **Eligible for MLA?** field, select the desired option to specify whether you or the related serving officer is serving active duty currently.
    - ix. From the **Active Duty Start Date** date picker list, select the date on which you or your related serving officer starts active duty.
    - x. From the **Active Duty End Date** date picker list, select the date on which you or your related serving officer's active duty ends.
3. Click **Continue** to move to next sub-section.

The **Identity** sub-section appears.

Figure 1-13 Personal Information - Identity

Small Personal Loan

Financial Profile Personal Loan Requirements Disbursement & Repayment **Personal Information** Employment Information

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-4645

Identification Type  
Driving License

Issuing State (Optional)

ID Number  
XX6868

Valid Till (Optional)  
5/6/25

Continue Back

Scan QR-code anytime to continue on mobile.

4. In the **Identity** 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 - 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 1-10 (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 next sub-section.

The **Contact** sub-section appears.



Figure 1-14 Personal Information - Contact

Small Personal Loan

✓

Financial Profile

✓

Personal Loan Requirements

✓

Disbursement & Repayment

4

Personal Information

5

Employment Information

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

Home Address

1205,ParkAvenue,M G Rd,South Block,Los Angeles,Cal

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

(212) 111-1111

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. Futura Bank or our service providers can contact you at this number via text message, artificial voice, pre-recorded or auto-dialed calls. Your phone plan charges may apply.

Continue

Back

Scan QR-code anytime to continue on mobile.

7. In the **Contact** sub-section,enterd 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 1-11 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter the applicant'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.
Home Address Overlay	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.
House/Unit Number	The applicant's house or flat number.

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Table 1-11 (Cont.) Personal Information - Contact - Field Description

Field Name	Description
<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>	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>	The zip code of the applicant's home address.
<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>Mailing Address</b>	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 <b>No</b> under the <b>Is your mailing address the same as above?</b> field.
<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>	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>	The country in which the applicant's mailing address is located.
<b>City</b>	The city in which the applicant's mailing address is located.
<b>State</b>	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>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 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. From the **Country** field, select the country in which your home address is located.
  - v. In the **City** field, specify the city in which your home address is located.
  - vi. From the **State** field, select the state in which your home address is located.
  - vii. In the **Locality** field, enter the locality in which your permanent address is located.
  - viii. In the **Zip Code** field, enter the zip code of your permanent address.
  - ix. 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.
  - x. From the **Current Location** list, select your current location in terms of home address.
- d. 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 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. 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.
9. In the **Email ID** field, enter your email ID.
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 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.

## 1.9 Employment Information

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


### Note

This section will be part of the application form only if it has been enabled by the bank administrator 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 1-12 Employment Information - Upload Documents - Field Description**

Field Name	Description
	Click this link to upload supporting documents to prefill the section.
<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 1-15    Employment Information

Small Personal Loan

Personal Information

Personal Loan Requirements

Financial Profile

Disbursement & Repayment

Employment Information

Upload documents to pre-fill this section

[View list of supporting documents](#)

Employment Information

Please take a moment to verify your personal information.

Current Main Employment

Occupation

Salaried

Employment Status

Required

Company/Employer Name

Required

Employment Start Date

Required

Organization Category

Required

Organization Operations

☒ Domestic

☐ Global

[Add Another Employment Record](#)

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 1-13    Employment Information - Field Description


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

Table 1-13 (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 select <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 1-13 (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 **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.

## 1.10 Financial Profile

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

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If you do not have any assets or liabilities or do 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.

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 1-14 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 1-16 Financial Profile – Income & Expenses

**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 – 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.
<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, enter 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, enter the amount of expenditure incurred on a monthly basis against the type selected.
  - f. Click on the **Add another Expense** link to add another expenserecord.
3. Under **Asset & Liabilities** section, specify the required details.

**Figure 1-17 Financial Profile – Asset & Liabilities**

**Note**

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

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

**Table 1-16 Financial Profile – Asset & 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>
<b>Asset Type</b>	Specify the type of asset you wish to add.
<b>Asset Value</b>	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> <p>If the option <b>Yes</b> is selected, the fields by way of which you can specify liability information will appear as follows.</p>
<b>Liability Type</b>	Specify the type of liability you wish to define.
<b>Liability Value</b>	The value of the liability selected.
<b>Add another Liability</b>	The option to add another liability record.

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 on 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.

## 1.11 Personal Loan Requirements

This topic describes the section where you must provide loan-specific information, including the loan purpose, desired amount, and loan tenure.

### Note

In case the applicant has initiated the application form after having selected the Apply Now option in the EMI Calculator, the loan term, amount and interest rate type defined in the EMI Calculator will be prepopulated on this screen. The applicant can make changes as desired.

The facility to initiate an application through the EMI calculator screen is available only for the existing customers of the bank.

**Figure 1-18 Personal Loan Requirements**

The screenshot displays the 'Small Personal Loan' application interface. At the top, a progress bar shows five steps: 1. Personal Information (completed), 2. Personal Loan Requirements (current step), 3. Financial Profile, 4. Disbursement & Repayment, and 5. Employment Information. The main heading is 'Personal Loan Requirements' with the instruction 'Provide your loan details to proceed.' Below this, the 'Loan Details' section contains several input fields: 'Loan Purpose' (dropdown menu set to 'Personal'), 'Loan Term' (input field with 'Months' and '12'), 'Loan Amount' (input field with '\$453,477.00'), and 'Interest Rate Type' (dropdown menu set to 'Fixed'). There are also 'Loan Repayment Frequency' (dropdown menu set to 'Biweekly') and a 'View Repayment Schedule' link. A 'Please Note' box states: 'The final interest rate may vary depending on additional factors such as your financial and employment details.' At the bottom, there are 'Continue' and 'Back' buttons, and a note: '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.

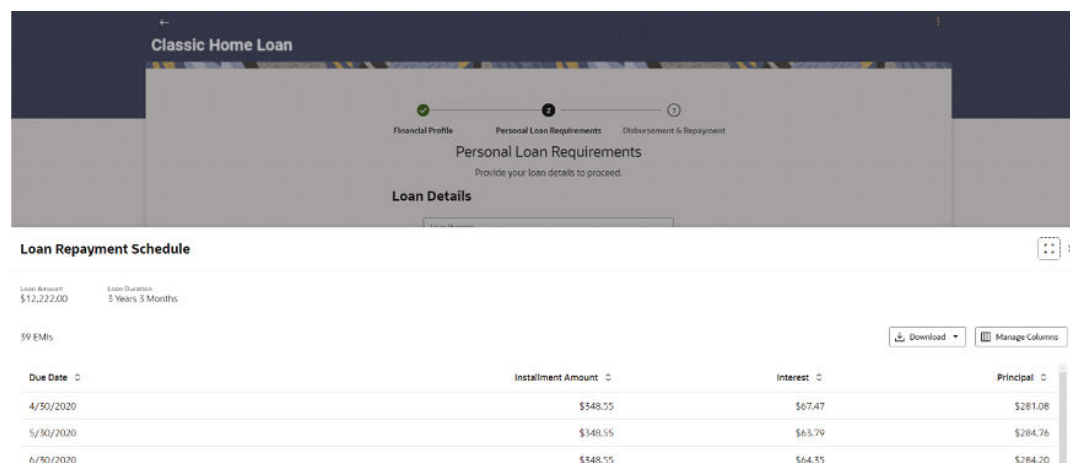
**Table 1-17 Personal Loan Requirements - Field Description**

Field Name	Description
<b>Loan Purpose</b>	The purpose for which the loan is being availed. If this field is a dropdown, the options are: <ul style="list-style-type: none"> <li>• <b>Buy new home</b></li> <li>• <b>Construct home</b></li> <li>• <b>Home renovation</b></li> <li>• <b>Other</b></li> </ul> <b>Note:</b> Depending on the maintenance in OBO, this field can be a drop-down or an input field.
<b>Loan Term</b>	The tenure of the loan in terms of years, months, and days. <b>Note:</b> <ol style="list-style-type: none"> <li>The loan term must be within the minimum and maximum allowed range defined at the product level.</li> <li>The loan term's duration depends on the product's maintenance in OBO.</li> </ol>
<b>Loan Amount</b>	The loan amount that you would like to borrow. <b>Note:</b> The loan amount must be within the minimum and maximum allowed range defined at the product level.
<b>Interest Rate Type</b>	The type of interest rate to be applied on the loan i.e. fixed or floating. <b>Note:</b> In the event that a single type of interest rate is defined for the loan product, this field will be designated as read-only, and the corresponding applicable interest rate type will be presented alongside it.
<b>Loan Repayment Schedule</b>	The type of loan repayment schedule the user wants to opt for. The following options are supported: Standard – Regular equated monthly instalments to repay the loan. Personalized – A GenAI based intelligent loan repayment schedule in which the instalment amount is adjusted as per the expense predicted for a given month. If the expense is predicted to be high, the EMI will be lower and vice versa. <b>Note:</b> If the applicant opts for personalized loan repayment schedule, they will be required to upload past savings or checking account bank statements of a period defined by the bank.

- From the **Loan Purpose** list, select the purpose for which the loan is being applied, if the field is a drop-down.  
If the field is an input field, enter the purpose of the loan.
- In the **Loan Term** lists and field, define the term of the loan in years, months and/or days.
- In the **Loan Amount** field, enter the loan amount that is to be borrowed.
- From the **Interest Rate Type** field, select the type of interest rate you want to be applied on the loan.
- Select the type of loan repayment schedule.  
Select either standard or personalized loan repayment schedule.
- User needs to upload their bank account statements of last 1 to 3 years to avail the personalized loan repayment schedule facility. The account statement can be from any bank

7. Select the **View Repayment Schedule** option to view the loan repayment schedule in a detailed tabular form.

**Figure 1-19 Loan Repayment Schedule**



8. Perform any of the following actions:
  - Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
  - Click **Back** to navigate back to the previous step in the application.
  - Click 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.

## 1.12 Disbursement & Repayment

This topic describes the section of the application form where you can specify the account for loan disbursement, following successful processing and sanction of your application.

In this section of the application form, you can specify details of the account in which you would like the loan amount to be disbursed once the bank processes your application form and sanctions the loan amount. You can also specify information pertaining to the account from which you intend on making loan repayments.

In case you are an existing online banking customer, all the checking and savings accounts that you hold with the bank will be displayed and available for selection. You can alternately, specify information of accounts that you hold with other banks if you want the loan amount disbursed into an external bank account or wish to make repayments from an account held with another bank.

This section is mandatory in case of Instant Personal Loan application.

1. Under the **Disbursement** sub-section, perform one of the following actions:

Figure 1-20 Disbursement Details

Small Personal Loan

Progress: 1. Personal Information, 2. Personal Loan Requirements, 3. Financial Profile, 4. Disbursement & Repayment, 5. Employment Information

### Disbursement & Repayment

Specify account information.

**Disbursement** | Repayment

☐ Capture Later

Account Name Required

Account Number Required

Confirm Account Number Required

BIC Code Required **Verify**

[Lookup BIC Code](#)

**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 1-18 Disbursement -Details Field Description

Field Name	Description
<b>Capture Later</b>	The option to capture disbursement account details at a later date. Select this option if you do not wish to specify information of the account in which the loan is to be disbursed, at present.
<b>Account Name</b>	The name of the account holder.
<b>Account Number</b>	The account number in which the loan is to be disbursed.
<b>Confirm Account Number</b>	Re-enter the account number to confirm the same.
<b>BIC Code</b>	The BIC code through which the transfer is to be made.
<b>Verify</b>	Click on the link to verify the Bank Identifier code (BIC) defined in the <b>BIC Code</b> field.
<b>Lookup BIC Code</b>	The lookup for the Bank Identifier code (BIC) search. The below fields appears in modal window if the <b>Lookup BIC Code</b> link is selected.
<b>BIC Code</b>	The facility to lookup bank details based on Bank Identifier code through which the transfer is to be made.

Table 1-18 (Cont.) Disbursement -Details Field Description

Field Name	Description
<b>Bank Name</b>	The facility to search for the BIC code based on the bank name.
<b>City</b>	The facility to search for the BIC code based on the city name.
<b>Search Results</b>	Based on search criteria or Bank Code (BIC), fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

2. In the **Disbursement** section;

Perform one of the following actions:

- a. Select option **Capture Later** if you wish to specify disbursement account details at a later date.
- b. In the **Loan amount to be credited in account held with** field, specify in which account the loan amount is to be credited in the **Disbursement Details** section.
- c. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
- d. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
- e. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
- f. In the **BIC Code** field, enter the BIC code through which the transfer is to be made.
- g. Perform any of the following actions:
  - i. Click the **Verify** link to verify the **Bank Identifier Code** (BIC) defined in the **BIC Code** field. The system fetch bank details based on **Bank Identifier Code** (BIC).
  - ii. Click the **Lookup BIC Code** link, and enter the details to search the **Bank Identifier Code** through the lookup option provided.

3. Click **Continue** to proceed to the next step in the application.

The **Repayment** tab appears.



Figure 1-21 Repayment 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 Repayment Details - Field Description

Field Name	Description
<b>Capture Later</b>	The option to capture repayment account details at a later date.  Select this option if you do not wish to specify information of the account from which the loan is to be repaid, at present.
<b>Repayment Type</b>	This field identifies the repayment type. The options are: <ul style="list-style-type: none"> <li>• <b>EMI</b></li> </ul>
<b>Same as disbursement account details?</b>	Specify whether loan repayments will be made from the same account defined for disbursement or if the account will be different. The options are: <ul style="list-style-type: none"> <li>• <b>Yes</b></li> <li>• <b>No</b></li> </ul>
The following fields will be displayed only if the option <b>No</b> has been selected in the <b>Same as disbursement account details?</b> field.	

Table 1-19 (Cont.) Repayment Details - Field Description

Field Name	Description
<b>Account Number</b>	All the active checking and savings accounts of the customer will be available for selection.
The following field will be enabled only if the <b>Other Bank</b> option is selected in the <b>Repay loan from account held with</b> field. <b>Note:</b> This section will displayed by default in case of guest/prospect applications and also if the existing customer applying for the loan does not have active CASA accounts with the bank.	
<b>Account Name</b>	The name of the account holder.
<b>Account Number</b>	The account number from which loan repayments will be made.
<b>Network Code</b>	The payment network code through which the transfer will be made.
<b>Verify</b>	Click on the link to verify the payment network code defined in the <b>Network Code</b> field.
<b>Look up Network Code</b>	The option to search for payment network code. The below fields appears in modal window if the <b>Look up Network Code</b> link is selected.
<b>Network Code</b>	The facility to lookup bank details based on payment network code through which the transfer is to be made.
<b>Bank Name</b>	The facility to search for the Networkcode based on the bank name.
<b>City</b>	The facility to search for the Networkcode based on the city name.
<b>Search Results</b>	Based on search criteria or NetworkCode, fetch bank details.
<b>Bank Name</b>	The name of the bank in which the account is held.
<b>City</b>	The city in which the bank is located.
<b>State</b>	The state in which the bank is located.

4. Under the **Repayment** sub-section,

Perform one of the following actions:

- a. Select the option **Capture Later** if you wish to specify repayment account details at a later date.
- b. In the **Same as disbursement account details?** field, specify whether the account details specified in the **Disbursement Details** section is same for loan repayment.

Perform one of the following actions:

- i. If you have selected the option **Yes**; the account that you have defined for disbursement will be considered for repayments as well.
- ii. If you have selected the option **No**;
  - i. In the **Repay loan from account held with** field, specify the account from which loan repayments will be made.
  - ii. In the **Account Name** field, enter the name of the account holder in whose account the loan is to be disbursed.
  - iii. From the **Account Number** list, enter the account number in which the loan is to be disbursed.
    - i. In the **Confirm Account Number** field, re-enter the account number to confirm the same.
  - iv. In the **Network Code** field, enter the Network Code through which the transfer is to be made.
  - v. Perform any of the following actions:

- Click the **Verify** link to verify the Network Code defined in the **Network Code** field.  
The system fetch bank details based on **Network Code**.
  - Click the **Lookup Network Code** link, and enter the details to search the **Network Code** through the lookup option provided.
5. 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 **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
  - d. Under the kebab menu, perform one 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.

## 1.13 General Questions

This topic describes the section of the loan application form that includes questions used by the bank for loan application assessment.

In case the applicant selects the Personal Loan product as **Instant Personal Loan**, then an additional section called **General Questions** is displayed during the application flow. The section contains specific questions configured by the bank to help make an informed decision about the Loan Application.

In the case of Instant Personal Loan, Straight Through Processing of the application is done.

If the applicant chooses to skip the General Questions step, the application is treated as a regular Personal Loan.

Figure 1-22 General Questions

**Note**

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

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

Table 1-20 General Questions - Field Description

Field Name	Description
Question	The question configured by the bank for the instant personal loan.
Answer	Specify the answer to the question.

1. From the **Question** list, select the question configured by the bank for the instant personal loan.
2. In the **Answer** field, enter an answer for the corresponding question.
3. Perform one of the following actions:
  - Click **Continue** to proceed.
  - Click **Cancel** to cancel the transaction.

## 1.14 Review and Submit

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

This step displays a summary of your application. Each step of the application is available as a section. The order of the section will be the same as the order of the steps in the application, except for the Personal Information panel and the Documents panel. These panels always appear first and last respectively.

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

Figure 1-23    Review and Submit

↑ Small Personal Loan

Your Application Summary

Personal Information

Basic Details

SJ

Name

Mr. Smith John Sr

Citizenship

United States

Date Of Birth

5/16/94

Public Figure

No

Are you associated with the Defense?

No

Gender

Male

Identity

Social Security Number

xxx-xx-4645

Identification Type

Driving License

ID Number

xx6868

Valid Till

5/6/25

Contact

Home Address

1205,ParkAvenue,M G Rd,South Block,Los Angeles,California,United States,90005

Mailing Address

1205,ParkAvenue,M G Rd,South Block,Los Angeles,California,United States,90005

Mailing Address Current Location

United States Of America

Email ID

smith.john@example.com

Mobile Number

+1 (212) 111-1111

Financial Profile

Income Information

Income earned per month.

Salary

USD 120,000.00

Expense Information

Expenditure incurred per month.

Vehicle

USD 3,400.00

Asset Information

Deposit

USD 23,000.00

Liability Information

Outstanding Liabilities.

Home Loan

USD 5,600.00

Personal Loan Requirements

Loan Details

Loan Purpose

Personal

Loan Term

5 years 4 months 0 days

Loan Amount

GBP 230,000.00

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### Disbursement & Repayment

Disbursement Details

Account Name  
smith John

Account Number  
456711

Network Code  
HDFC0000101

Bank Details  
Address Line 1,Mumbai,India

Repayment Details

Account Name  
smith John

Account Number  
456723

Network Code  
HDFC0000101

Bank Details  
Address Line 1,Mumbai,India

### Employment Information

Current Main Employment

Occupation  
Salaried

Employment Status  
Full Time

Company/Employer Name  
OFSS

Organization Category  
Private Limited


Organization Operations  
Domestic

Employment/Business Start Date  
5/20/20

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.
  - 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 the **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.

## 1.15 Terms of Service

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

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.

**Figure 1-24 Terms of Service**

↑ Small Personal Loan

### Terms of Service

Please read the following information carefully.

 Small Personal Loan Agreement


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

#### Signature (Optional)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.




[Clear Signature](#)

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



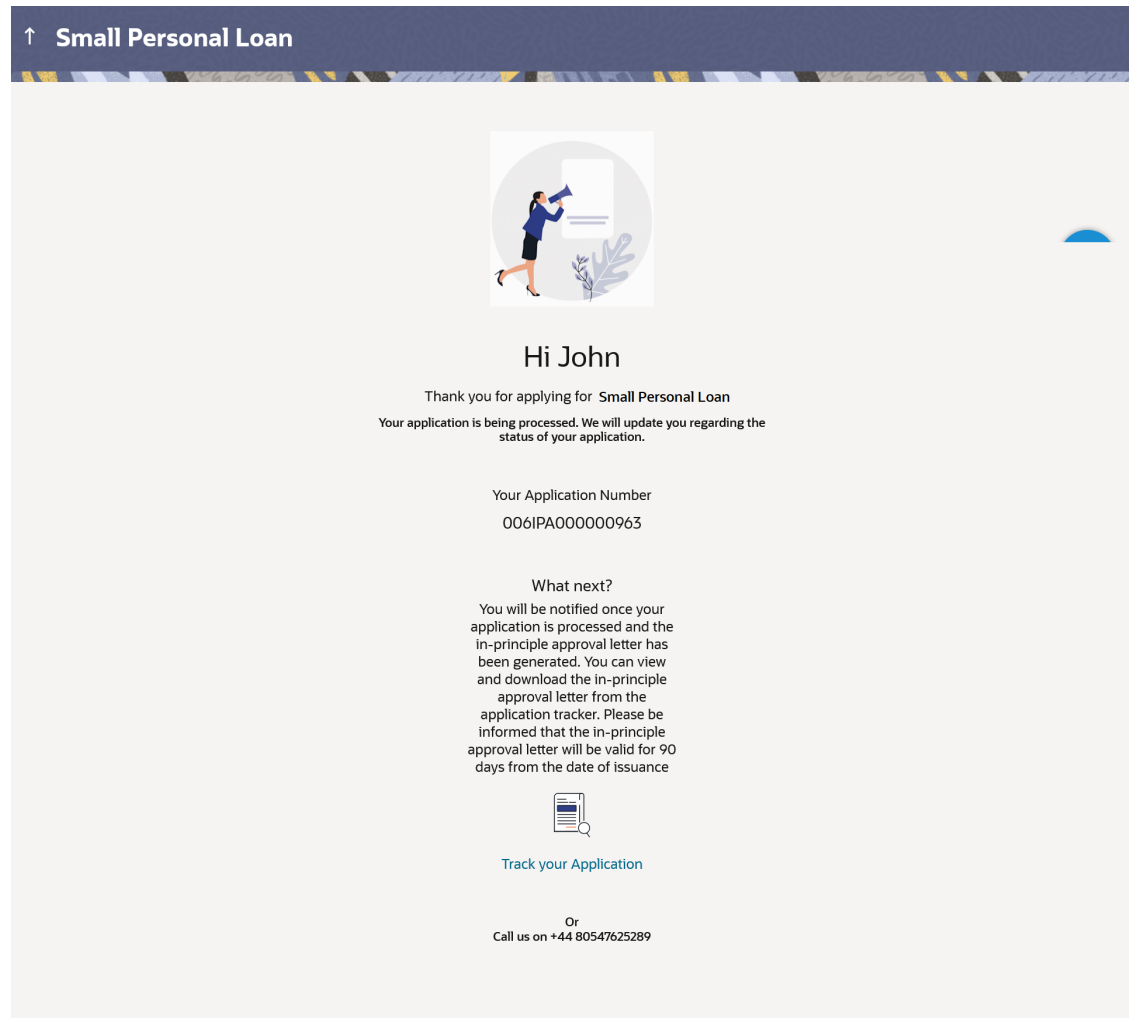
The **Upload your Signature** section is displayed.

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.

## 1.16 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 along with the application reference number. It also provides a link by means of which you can track your application.

**Figure 1-25 Confirmation**

- 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**.

## 1.17 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 kick-off 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 customer'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 unsecured personal loan 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.
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 Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Loan Information** – This section will be part of the application form and you will be required to specify information related to the loan such as loan amount and tenure of the loan.
5. **Disbursement & Repayment** – The Disbursement & Repayment section will be part of the application form in case the capture of this information is mandatory for the product selected. In this section you will be required to specify information pertaining to the account in which you wish to have the loan amount disbursed and also specify information related to the account from which you will be making regular payments to the bank towards repayment of the loan.
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. **Review** - The details filled in the application form will be displayed. User can edit the information in any section by clicking the edit icon next to the section header.
8. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

# 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 any of the products?**

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

Only you can resume and complete a draft application.
- 6. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
- 7. If I am applying for a product as an existing user, can I update my personal information while initiating an application?**

No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
- 8. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
- 9. Can I apply for a product that I have already applied for and that the bank is currently processing?**

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
- 10. Can I view the offer provided by the bank against my application?**

Yes, you can view the bank offer from the application tracker. You will even be able to accept or reject the offer issued by bank

- 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 administrator can define the sequence of steps using 'Origination Workflow Maintenance'.

- 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.

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