

Oracle® Banking Digital Experience

Retail Originations Bundle Application User Manual



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ORACLE®

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Conventions

The following text conventions are used in this document:

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

Convention	Meaning
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

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

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

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

Table 2 Basic Actions and Descriptions

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

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

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

1

Bundled Application

This topic describes the process of creating product bundles and applying for multiple bundled products through a single application.

Product bundling is becoming increasingly popular in retail banking. This enables applicants to save time and effort in filling out and submitting multiple application forms. Applicants can also easily track the bundled application and view the status of each individual product application within the bundled application from the application tracker.

In a manner that is similar to individual product applications, both existing online banking customers of the bank as well as prospects can apply for bundled products by simply selecting the option provided on the bank portal. The applicant must then proceed to select a product from within each product category to be added to the bundle.

On having made a selection, the applicant can proceed to the application form which will be an amalgamation of all the application forms required for each different product type. The applicant will be required to enter information that is common for each product application, only once. E.g. section Personal Information is common across all product applications as are Employment and Financial Profile for certain applications. These sections will not be repeated in a bundled application. The applicant will be required to specify information pertaining to each account or loan specifically i.e. if applying for a bundle that comprises of products savings and checking accounts, the applicant will be required to specify Account Preferences specifically for each account type.

The application form is OCR (Optical Character Recognition) enabled so as to save the applicant's time and effort in filling out the application form. The various sections of the form get prefilled with information fetched through OCR based on the document uploaded in the inline Upload Documents feature provided against each section for which OCR is supported.

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

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

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

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

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

Note

- a. Only one product per product category can be added in a bundle. The maximum number of products that can be added in a bundle is configurable. In this release, only upto 3 products can be added in a bundled application.
- b. A bundled application cannot contain an Education Loan product.
- c. OBDX is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. OBDX will further send this information to the mid office system to be utilized as required.

Once you have selected the option to apply for a bundled application, you will be required to go through the following steps before you can start filling out the application form:

- **Personalize your Bundle (Products Selection):** On selecting the bundled application option on the bank portal, you will be navigated to the **Personalize your Bundle** screen. This screen will list down all the products as cards, under each product category. As is the case with individual product applications, only those products that are enabled for application through online banking will be listed on this screen. You can select multiple products across category and proceed to apply for the bundled application.
- **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.

The steps that you will have to go through to submit your application will depend on whether you are applying for the bundled application as a guest user or as an existing online banking customer of the bank. These steps are documented under the **Steps in the Bundled Application** section of this user manual.

To create and apply for a bundled application:

- Perform anyone of the following navigation to access the **Personalize your Bundle** screen.
 - From the Bank Portal page, goto **Product Offerings** section, and then click **Create your own bundle!**.
 - From the Bank Portal page, click **Customer Services** , then click **Our Products** .

Under **Our Products**, goto **Product Offerings** section, click **Personal**, and then click **Create your own bundle!**.

The **Personalize your Bundle** screen is displayed. The screen listing all the products under each product category applicable to retail customers will appear.

- [Personalize your Bundle](#)
This topic explains how you can browse products by category and add items to a custom bundle based on your needs. You can view all products within each category and select the ones that best suit you to create your own personalized bundle.
- [Products added to bundle](#)
This topic describes where the bundled products are listed.

- [Kick Off page](#)
This describes the bundled application process that you need to fill out to apply for the product.
- [Steps in the Bundled Application](#)
This topic describes the steps involved in a bundled application, which comprises all the individual steps required for each product included in the bundle.
- [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 all the products that you are applying for as part of the bundled application.
- [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.

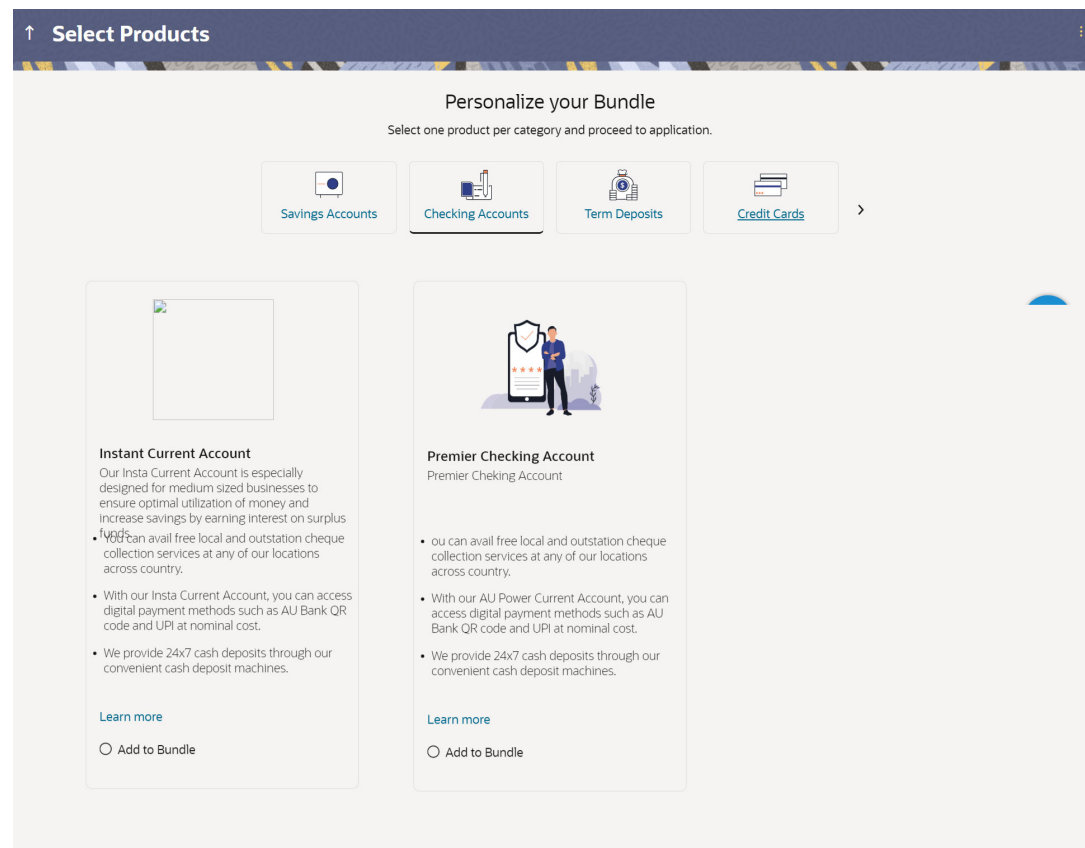
1.1 Personalize your Bundle

This topic explains how you can browse products by category and add items to a custom bundle based on your needs. You can view all products within each category and select the ones that best suit you to create your own personalized bundle.

This page is displayed once you select the bundled application option on the bank portal. All the product categories are displayed as tabs on this page. Each tab will list down the products of that category that are available for online application, as cards. Each product card will display the product name, a short description of the product as well as the key features of each product. You can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. In order to add a product to your bundle, you can select the **Add to Bundle** option provided on each card.

1. From the Bank portal page, click **Create Your Own Bundle**.

The **Personalize your Bundle** screen appears. This screen will list down all the products as cards, under each product category.

Figure 1-1 Personalize your Bundle**Note**

The fields which are marked as Required are mandatory.

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

Table 1-1 Personalize your Bundle - Field Description

Field Name	Description
Product Category	Each product category is displayed as a tab with all the products, available for application through online banking channel, displayed as cards under each respective tab. Once you select a product under a specific product category, a tick mark will be displayed against the product category tab to signify product selection under the specific tab.
The following information is displayed on each product card.	
Product Name & Image	The name of the product along with an image that represents the product is displayed on each card.
Product Description	A short description of the product is displayed on each card.
Features	Features of the product are listed down on each card.

2. Perform one of the following actions:

- Click the product category tab of which products you wish to view to add to your bundled application.

All the products under the specific product category tab are displayed as cards.

Select the **Add to Bundle** option against any card.

The selected product gets added to your bundle and the **Bundle** button gets updated with the count of products selected.

Click **Apply**.

The **Products added to bundle** overlay layer gets displayed.

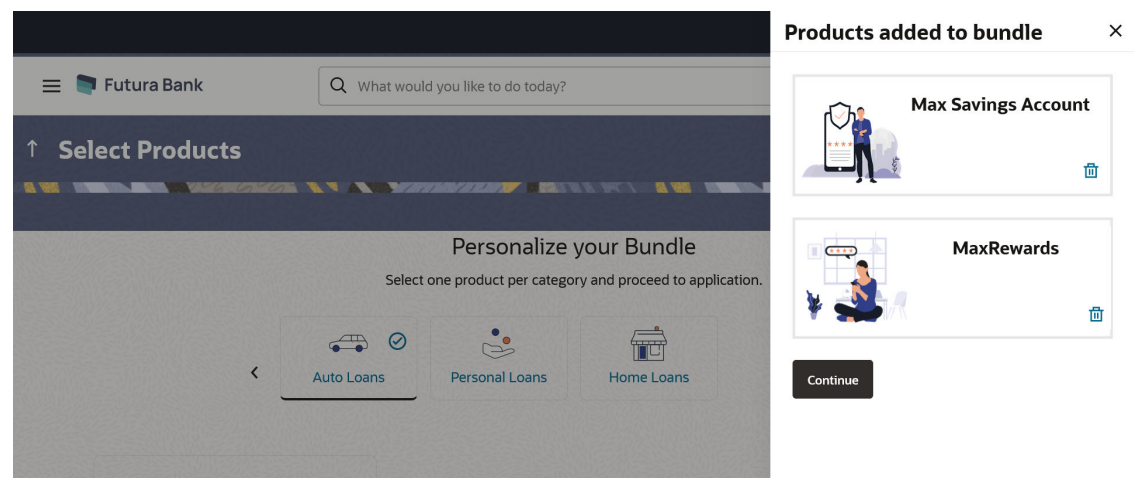
- Click on any other product category tab to view the products available under that category.
- Click the **Learn more** link displayed on any product card to view additional details of that product.
- Under the kebab menu, perform one of the following actions:
 - Click the **View Other Products** option to navigate to the Product Offerings page.
 - Click the **Track/Complete an Application** option to navigate to the Application Tracker.

1.2 Products added to bundle

This topic describes where the bundled products are listed.

This overlay window gets displayed once you select **Apply** button that displays the count of products selected in the bundle.

Figure 1-2 Products added to bundle



Note

The fields which are marked as Required are mandatory.

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

Table 1-2 Products added to bundle - Field Description

Field Name	Description
Product Names & Images	All the selected products will be listed down with their names and images.

- Perform one of the following actions:
 - Click **Continue** to apply for the bundled application.
The **Bundled Application Kickoff** page is displayed.
 - Click the  icon displayed against any product name and image to delete that product from the bundle.
 - Click the  icon to close the overlay layer.

1.3 Kick Off page

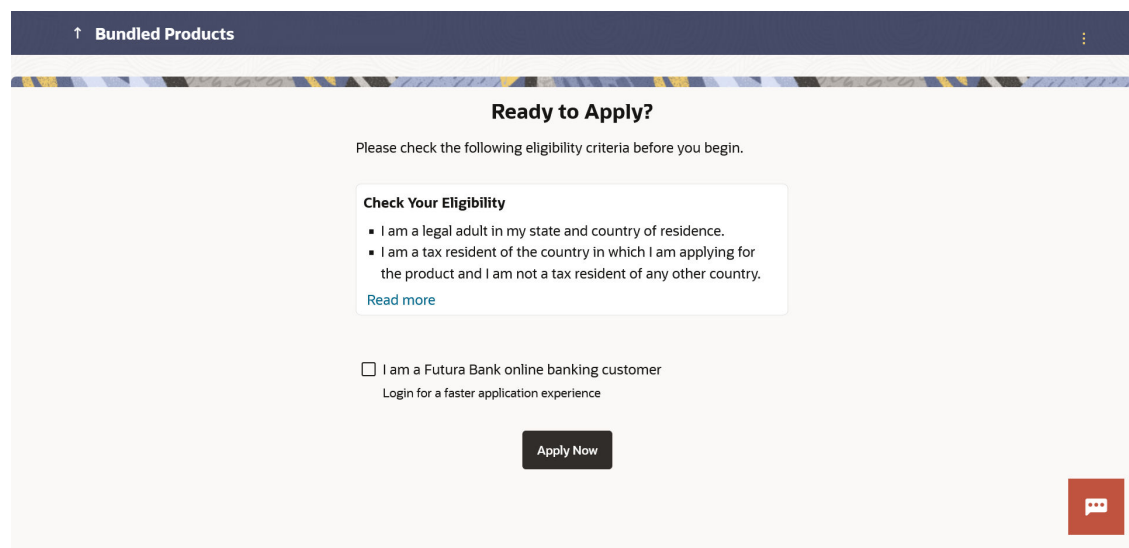
This describes the bundled application process that you need to fill out to apply for the product.

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

If you are an existing online banking customer of the bank, you can select the provided option and proceed to Login with your online banking credentials.

On the other hand, if you are new to the bank. In this case you will be required to furnish all information including information pertaining to your personal details and will also be provided with the option to complete online KYC. You will also be required to upload mandatory documents such as ID proof, proof of employment etc. to support your application.

Figure 1-3 Kick Off page



The screenshot shows a web interface for a bundled application. At the top, there is a dark blue header with the text "Bundled Products" and a small upward arrow icon. Below the header is a decorative horizontal bar with a pattern of yellow, blue, and grey. The main content area is white and features the heading "Ready to Apply?". Below this heading, a message states: "Please check the following eligibility criteria before you begin." A box titled "Check Your Eligibility" contains two bullet points: "I am a legal adult in my state and country of residence." and "I am a tax resident of the country in which I am applying for the product and I am not a tax resident of any other country." Below the box is a link labeled "Read more". Further down, there is a checkbox labeled "I am a Futura Bank online banking customer" with the subtext "Login for a faster application experience". At the bottom center is a dark grey button labeled "Apply Now". In the bottom right corner, there is a red speech bubble icon.

Note

The fields which are marked as Required are mandatory.

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

Table 1-3 Kick Off page - Field Description

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

1. Click on the **View List** link.

An overlay window on which the list of documents required to support the application for the selected product, will be listed.

2. Click on the **View Privacy Policy** link to view the privacy policy of the bank on a new tab within the same browser window.

3. Select the **I am a Futura Bank online banking customer** option;

Perform one of the following actions:

- If you are an existing online banking customer of the bank;

The **Login** page will appear after you click on the **Apply Now** button.

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

- If you are new to the bank i.e. do not have an existing relationship in terms of accounts, loans or credit cards with the bank;

Select the **Apply Now** button, without selecting the **I am a Futura Bank online banking customer** option.

The **Mobile Verification** page will be loaded.

1.4 Steps in the Bundled Application

This topic describes the steps involved in a bundled application, which comprises all the individual steps required for each product included in the bundle.

Sections that are specific to a product will be identified as such e.g. Loan Requirements will be titled as Personal Loan Requirements for Personal Loans. Disbursement & Repayment section will be present for Unsecured Personal Loan application. Sections that are common across product applications will not be repeated.

Following are the steps that will be involved in the bundled application submission regardless of the types of products selected. You can refer the individual product application user manuals for in-depth information of each step.

- **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.

- **Personal Information:** This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. In case ID verification, Liveliness Check or OCR are enabled, the details are pre-populated based on either the ID number (in case of ID Verification) or uploaded document (in the case of Liveliness Check and OCR). In case of OCR, information will be prepopulated in editable mode. In case of information populated through ID verification or Liveliness Check, information will not be editable. If you are an existing online banking customer, the information in this section will be prepopulated on the basis of your details as registered with the bank. Modification of personal information is not allowed for existing online banking customers.
- **Review and Submit:** Once you have filled out all the information required in the 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. This step is documented as part of this user manual.
- **Terms of Service:** On having reviewed the application, you can then proceed to view the terms and conditions of all the products that you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device. This step is documented as part of this user manual.
- **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 bundled application reference number. You can track your application on the basis of this reference number. In case the bundle contains insta products, the confirmation page will display the account number/s generated by the host system in case of successful processing of the application in the mid-office system. Additionally, this page will also contain a button/s to navigate to the application tracker and to register for online banking (in case of insta-accounts).

This step is documented as part of this user manual.

The following steps will be part of the application form if a personal loan product has been selected to be part of the bundled application:

- **Financial Profile** - In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.
- **Loan Requirements** – In this section you are required to specify information related to the loan such as loan amount and tenure of the loan. The Loan Requirements sections will be titled as Personal Loan Requirements for Personal Loans.
- **Disbursement & Repayment** – In this section, you can specify the account details for automatic disbursement of the sanctioned amount after creation of the loan account and also for repayment of the loan. This step is optional in application.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated.

The following steps will be part of the bundled application form if you have selected a checking or savings account product to be part of the application. The employment information and financial profile sections will be applicable for the savings or checking application forms if in OBO the capture of this information is mandatory for the products selected. Additionally, these steps will be displayed only if it is enabled for the product selected:

- **Account Specifications** –In this section you can select services (e.g. Cheque Book, Debit Card, etc.) that you would like on your checking or savings account. You can also identify

account statement preferences and if enabled, select the currency in which you wish to operate your account. If you are applying for a checking account as well as a savings account as part of your bundled application, you will be required to provide your preferences for each product. The Activity Profile & Specifications section will be titled as Checking Account Preferences for the Checking Account and for the Savings Account.

- **Nominee Information** – This section will appear in the bundled application form, if you have added a savings account, checking account or term deposit application product in the bundle, and if nominee information is to be captured for any or all of these products. If added, the nominee will be applicable for all the products for which nominee information is required to be captured.
- **Preferences** - In this section, you can customize the card you are applying for by defining preferences related to international usage, add-on cards and balance transfers.
- **Employment Information** – You can provide information pertaining to your employment, in this step. In addition to defining information of your primary employment, you can also furnish past employment details and/or other current employment details. In case you have uploaded a salary slip, available details will be fetched and will be pre-populated
- **Financial Profile** – In this section, you can furnish details pertaining to your Income, Expense, Assets and Liabilities.

The following steps, in addition to Nominee Information, Employment Information and Financial Profile (applicable also for Savings and Checking Account products), will be part of the application form if a term deposit product has been selected to be part of the bundled application and if this information has been defined as mandatory for the selected product, in OBO:

- **Deposit Details** - In this section, you can specify details pertaining to the deposit which will include the deposit amount, tenure and maturity instructions.
- **Fund your Deposit** - In this section, you can specify information pertaining to the account from which funds are to be transferred in order to fund your deposit.

1.5 Review and Submit

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

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 1-4 Review and Submit

↑ Bundled Products

You are applying for 2 products

Your Application Summary

Personal Information

Primary Details

HW

Name

Miss, Hello World Jr

Citizenship

United States

Date Of Birth

1/1/90

Country Of Birth

United States

Public Figure

No

Identity

Social Security Number

xxx-xx-5435

Identification Type

Passport

Issuing State

Illinois

ID Number

xxxxx3543

Valid Till

5/31/23

Contact

Home Address

AA,AA,AA,AA,AA,California,United States,90011

Current Location

United Kingdom

Mailing Address

AA,AA,AA,AA,AA,California,United States,90011

Mailing Address Current Location

United Kingdom

Email ID

ajay.v.athavale@oracle.com

Mobile Number

+1 (435) 567-7567

Additional Number

--

↑ **Bundled Products**

Savings Account Specifications

Activity Profile & Specifications

Preferred Currency
INR

Account Statement Mode
Email

Statement Frequency
Monthly

Optional Services

Cheque Book

Debit Card

Activity Profile

Source of Funds
Pension

ATM transactions in a month
10-20

Domestic transactions in a month
0-5

Purpose of account
Savings

Expected Foreign Wire Activity
No

Expected Annual Volume of Transactions
>500

Nominee Information

You have chosen to skip this step.

Checking Account Specifications

Activity Profile & Specifications

You have chosen to skip this step.

Confirm Back

- Review the application details.

Perform one of the following actions:

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

The **Terms of Service** page appears.

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

1.6 Terms of Service

This topic describes the terms and conditions associated with all the products that you are applying for as part of the bundled application.

You will be required to read the terms and conditions of each product and then click on the checkbox to provide your acknowledgement to having agreed to the terms and conditions.

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 1-5 Terms of Service

↑ Bundled Products

Terms of Service

Please read the following information carefully.

Terms and Conditions

 Max Savings Account Agreement
☐ I have read and agree to the [Deposit Account Agreement](#)
Required

 Premier Checking Account Agreement
☐ I have read and agree to the Privacy Notice
☐ I have read and agree to the Electronic Signature Card
Required

General Disclosures

☐ I have read and agree to the Privacy Notice
☐ I have read and agree to the Electronic Signature Card
Required

Signature (Optional)

☒ Draw Signature ☐ Upload Signature

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

Please enter your signature in the box below.



[Clear Signature](#)

Confirm Back

Note

The fields which are marked as Required are mandatory.

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

Table 1-4 Terms of Service - Field Description

Field Name	Description
Specific Product Agreements	Specific product agreements will be grouped under each product and labelled with the product name.
Specific product terms and consents	The terms and consents required to be accepted for each specific product will be listed under each product. You are required to select each checkbox in order to convey acceptance/consent to the same.
General Disclosures	Disclosures and consents that are general in nature i.e. not specific to any one product in the bundled being applied for, will be listed under the General Disclosures box.
General terms and consents	The terms or consents that are common across all products in the bundled application, will be listed under the General Disclosures sub box. You are required to select each checkbox in order to convey acceptance/consent to the same.
Option to upload signature document/sign digitally	The option to either upload a document containing your signature or to sign digital is provided.

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

The **Upload your Signature** section appears.

Perform one of the following actions:

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

The uploaded signature image is listed.

Note

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

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

Note

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

3. Perform one of the following actions:

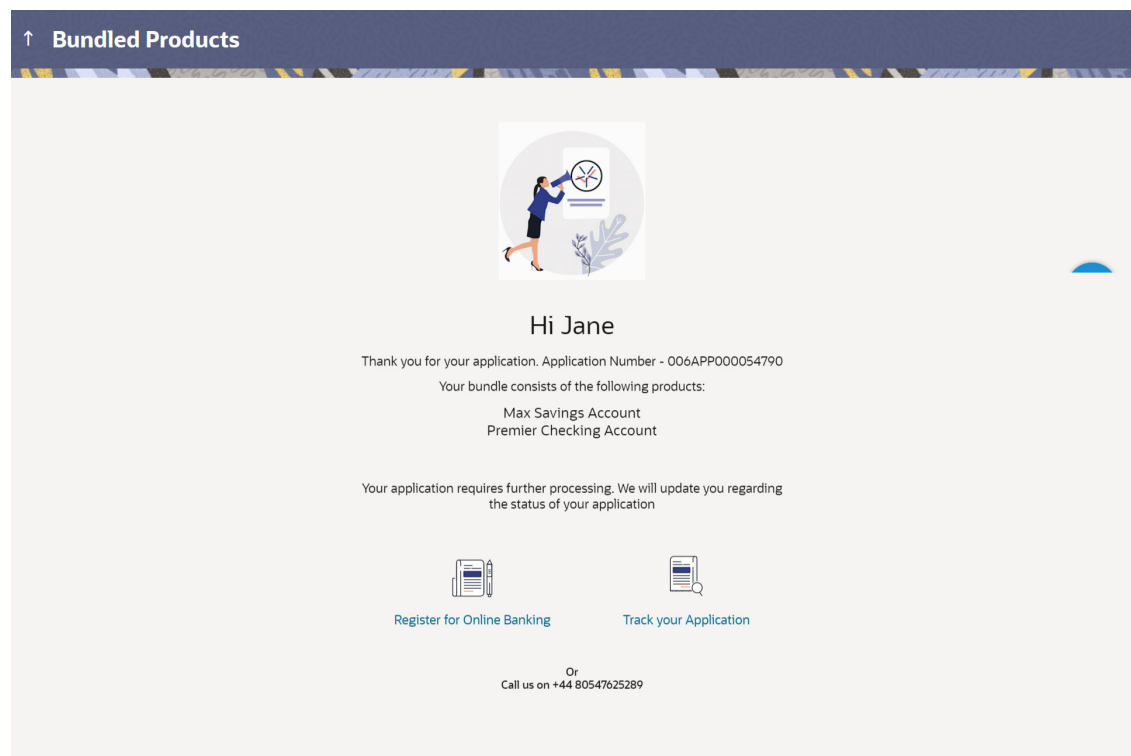
- Click **Confirm** to proceed with application submission.
- Click **Back** to navigate back to the previous step in the application.
- Under the kebab menu, perform one of the following actions:
 - Click the **Save and Continue Later** option to save the application.
 - Click the **Continue on Mobile** option to continue the application on a mobile device.

1.7 Submitted Application - Confirmation

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

This page displays the names of the products that you have applied for as part of the bundled application. The application reference number, by which you can track the status of your bundled application, will also be displayed. In case the bundle also contains insta products (insta savings account, insta term deposit, insta checking account, insta personal loan) the account number/s generated by the host system will also be displayed on the confirmation page. Links by way of which you can access the application tracker and/or register for online banking (only in case of insta products) will also be provided on this page.

Figure 1-6 Success Message



- Perform one of the following actions:
 - In case the bundled application also contains insta products that have been processed successfully:

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

For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.
 - In case the bundle application does not contain any insta products or if the insta product applications could not be processed instantly:

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

1.8 Existing User

This topic describes the product application process for existing customers.

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

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

① Note

You will not be able to apply for a term deposit as part of the bundled application in case you are applying as an existing customer of the bank. The Open New Term Deposit feature, available through Retail Servicing, can be used to apply for a term deposit separately.

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/s as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**

Yes. All the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
- 4. How many products can I apply for as part of a bundled application?**

Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change.
- 5. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

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

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

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

Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
- 9. I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**

No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.
- 10. Can bank administrators define the sequence in the steps of the application forms?**

Yes, Bank administrator can maintain the priority to be assigned to each product category that can be part of a bundled application using Origination Workflow Configuration.

11. How does National ID verification work?

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

12. How does OCR work?

The bank can integrate with 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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