Oracle® Banking Digital Experience

Retail Originations Wallets User Manual

Release 25.1.0.0.0
G43824-01
October 2025

Oracle Banking Digital Experience Retail Originations Wallets User Manual, Release 25.1.0.0.0

G43824-01

Contents

Preface

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

1 Wallets Application

1.1 Wallet - Product Listing 4
1.2 Wallet - Product Details 6
1.3 Kick Off Page 7
1.4 Mobile Verification 8
1.5 Personal Information 11
1.6 Wallet Preferences 16
1.7 Review and Submit 18
1.8 Terms of Service 20
1.9 Fund your wallet 21
1.10 Submitted Application - Confirmation 25
1.11 Existing User 26

2 FAQ

Index

Preface

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

Purpose

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

Before you Begin

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

Pre-requisites

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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:

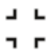
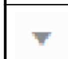
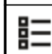
Table 2 Basic Actions and Descriptions

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 *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

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

Table 3 Symbols and Icons

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

Post-requisites

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

1 Wallets Application

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

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

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

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

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

Online KYC of the prospect 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**
>
> *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:

- **Product Selection**: The product belonging to the selected product category will be listed here. The product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product.
- **Kick Off**: This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/ unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
  a. Liveness Check – Selfie Capture
  b. (National) ID Verification

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

- **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.
- **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.
- **Wallet Preferences:** The bank may offer certain add-on services for the account. In this section, you can define your preferences such as the currency in which you would like the account to be maintained and define your preferences regarding account statement frequency and mode of delivery.
- **Review and Submit**: Once you have filled out all the information required in the Futura Wallet application form, you will be displayed this information on the review page. You can verify the details provided and if required, can edit the information in any sections by selecting the option provided against each section.

- **Terms of Service**: On having reviewed the application, you can then proceed to view the terms and conditions of the Futura Wallet you are applying for. You can also add a digital signature by means of uploading a document containing your signature or by physically signing the provided space if you are filling out the application from a touchscreen device.
- **Fund your wallet:** This step will be part of the application form if it has been configured for walletapplications. Through this step you will be able to fund your wallet if you wish to do so. If you opt to fund your wallet, you will be required to specify the amount and then proceed to furnish information regarding mode of transfer. If you are a prospect applicant, you will be navigated to the payment gateway where you will be able to specify information related to the mode of transfer. If you are an existing customer you will be provided with the additional feature of being able to select any of your existing savings or checking accounts that you hold with the bank, from which to transfer funds.

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

- **Confirmation**: Once you have submitted your application after having reviewed it and having accepted the terms and conditions, a confirmation page will be displayed. This page will display a success message along with the application reference number. You can track your application on the basis of this reference number. Additionally, this page will also contain a button, by clicking on which you can navigate to the application tracker.

Apart from the **Review and Submit** and **Confirmation** steps, the sequence of the remaining steps may vary based on the configuration maintained for the product applications, by the bank.

To apply for a Futura Wallet:

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

   Pre-Login Options

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

     The **Product Offerings** page is loaded, click **Personal**, and then click **Wallet** .
2. Perform any of the following actions:
   - Click the **Wallet**.
   - On clicking on any of the options provided, the wallet listing screen will be displayed.

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

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

- [Wallet - Product Listing]
  This topic describes the page on which the Wallet product offered by the bank that can be applied for online are displayed.
- [Wallet - Product Details]
  This topic describes the product details page.

- 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 registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- Personal Information
  This topic describes the section of the application form where you provide your personal information.
- Wallet Preferences
  This topic describes the section where you can specify your service preferences.
- Review and Submit
  This topic describes how to review and edit your application summary.
- Terms of Service
  This topic describes the terms and conditions associated with the product for which you are applying.
- Fund your wallet
  This topic describes the option that allows you to fund your wallet by specifying the initial amount by which the wallet is to be funded, along with the details of your card or account to be debited.
- Submitted Application - Confirmation
  This topic describes the confirmation page that appears after application submission.
- Existing User
  This topic describes the product application process for existing customers.

1.1 Wallet - Product Listing

This topic describes the page on which the Wallet product offered by the bank that can be applied for online are displayed.

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

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

1. Navigate to the **Wallets** product listing page.

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

Figure 1-1 Product Listing

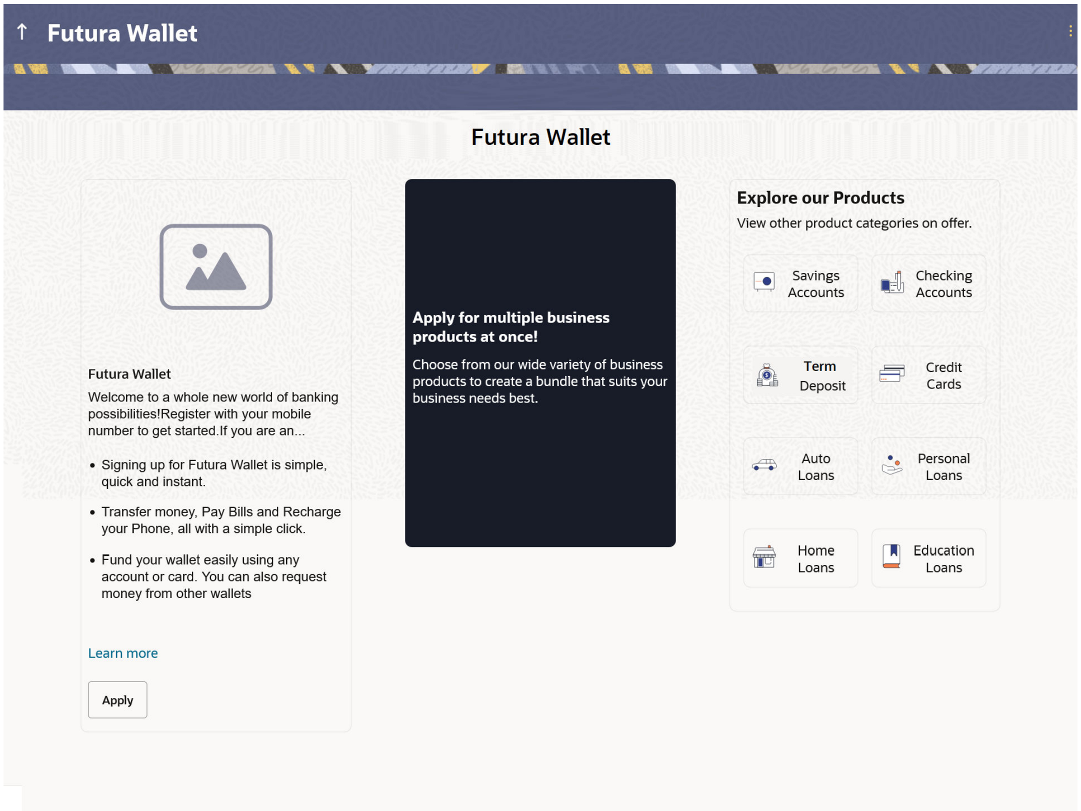


Table 1-1 Product Lisitng - Field Description

Field Name	Description
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	The features of the product are listed down on each card.
Cross Sell cards	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 **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. 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**.

1.2 Wallet - Product Details

This topic describes the product details page.

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

   The **Product Details** screen appears.

Figure 1-2 Product Details

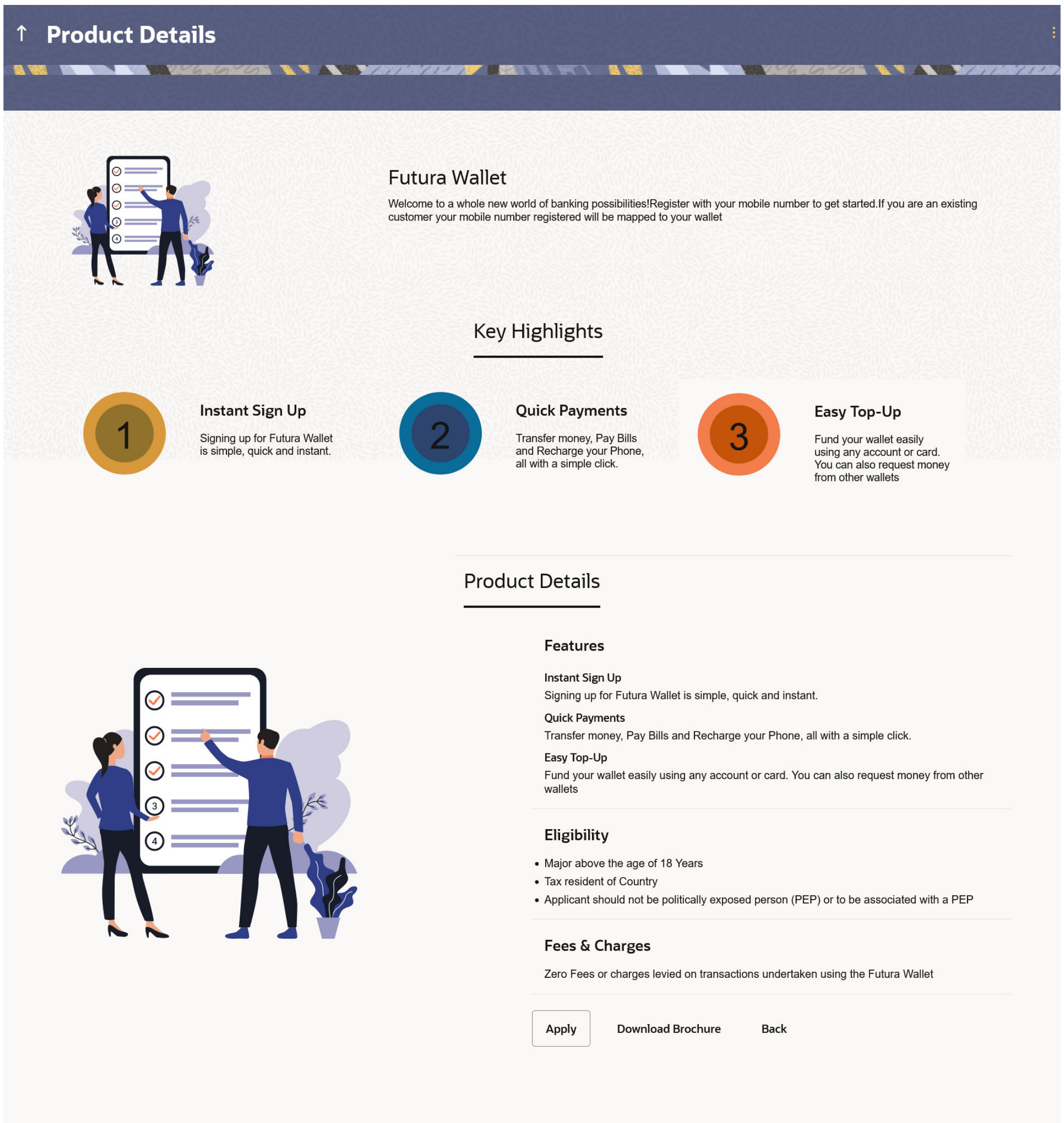


Table 1-2 Product Details - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
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 on 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**.

1.3 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.

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

In case the product you have selected, allows for joint applications, this page will also provide the option by way of which you can choose to apply for a single account or joint account. In case you select the option to apply jointly, the eligibility criteria will reflect the conditions that both you, as the primary applicant, as well as the joint applicant, will need to meet in order to be able to apply for the account. Also, if the product allows for an overdraft facility, and you decide to apply for a joint account, the option to apply for an overdraft will appear on this page. If you choose to use the overdraft option, an extra field will appear asking you to indicate whose financial details you will provide. The bank needs to confirm that at least one applicant can meet the overdraft terms to enable the overdraft feature. Therefore, depending on your choice, the application form will include a section to capture the financial details of the primary applicant, the joint applicant, or both applicants.

If you 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.

> **Note**
>
> 1. In case of Joint Applications, *Oracle Banking Digital Experience* only supports two applicants to apply i.e. the primary applicant along with one joint applicant.
> 2. Currently, joint online applications are only available for situations where the main applicant is a prospect, meaning they are new to the bank. The joint applicant can either be a prospect or a current customer of the bank.

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 Page** screen is displayed.

   Figure 1-3 Kick Off Page

   Table 1-3 Kick Off page - Field Description

Field Name	Description
I am an customer existing with online banking access	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 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.

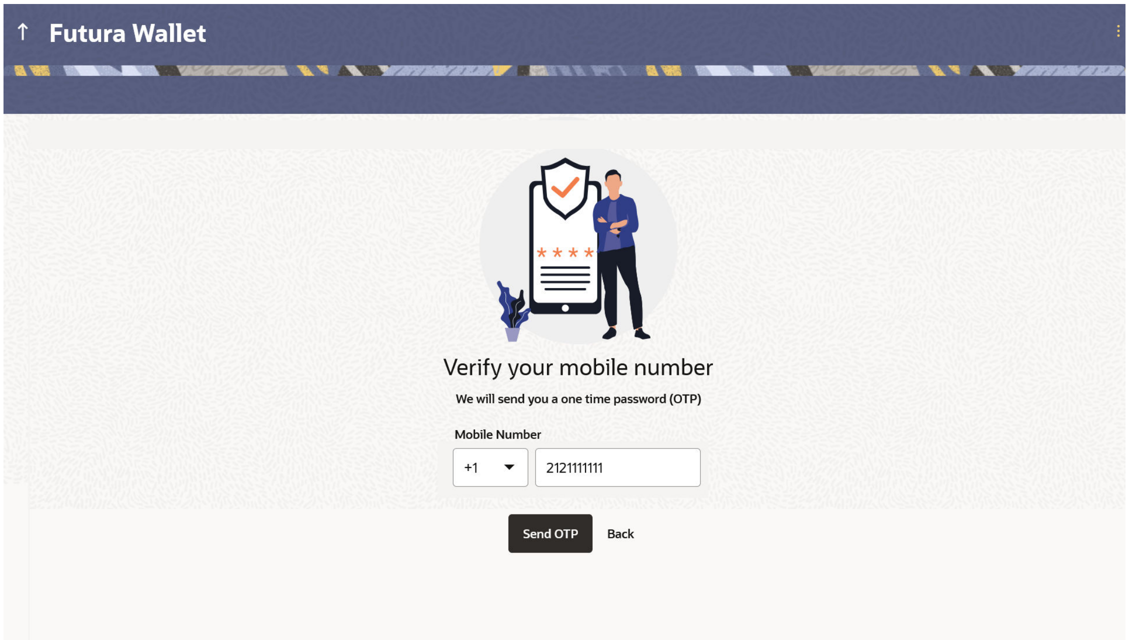
1.4 Mobile Verification

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

This step is applicable only for prospect/guest customers. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer of if he/she is already an existing customer of the bank. Additionally, the system is able to identify if there are any existing applications in draft mode for the mobile number defined and can provide applicants with the option to continue with those applications if they wish to do so.

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

Figure 1-4   Mobile Verification – Enter Mobile Number



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

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

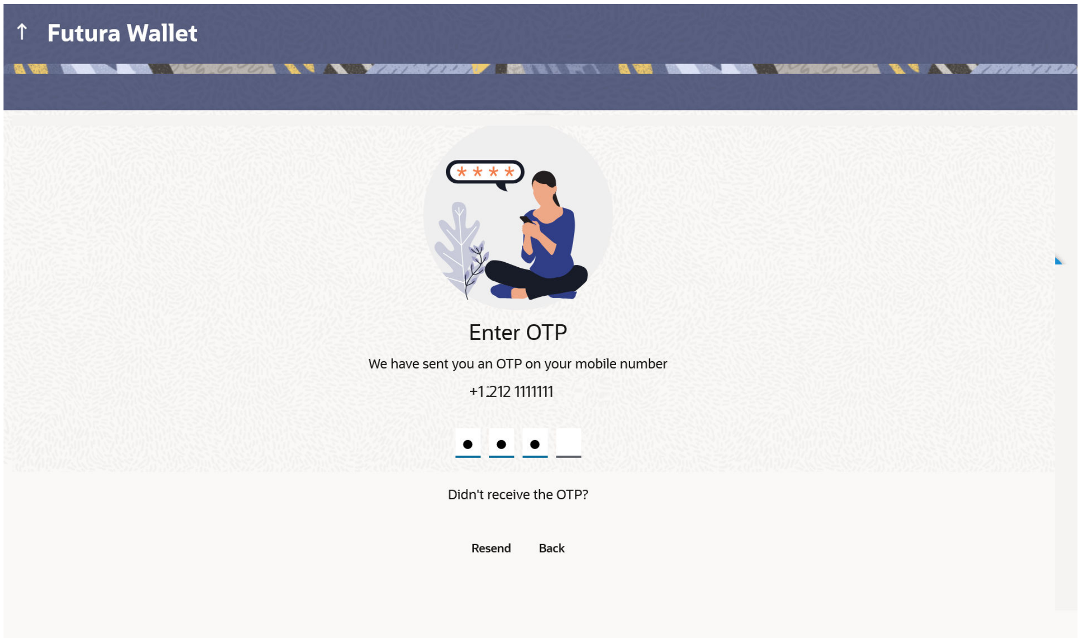
   Table 1-4   Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	Select the country code applicable to your mobile number.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent. You can proceed with the application only after verifying your mobile number.

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

   The **Enter OTP** screen is displayed.

Figure 1-5 Mobile Verification – Enter OTP



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

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

Table 1-5 Mobile Verification – Enter OTP - Field Description

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

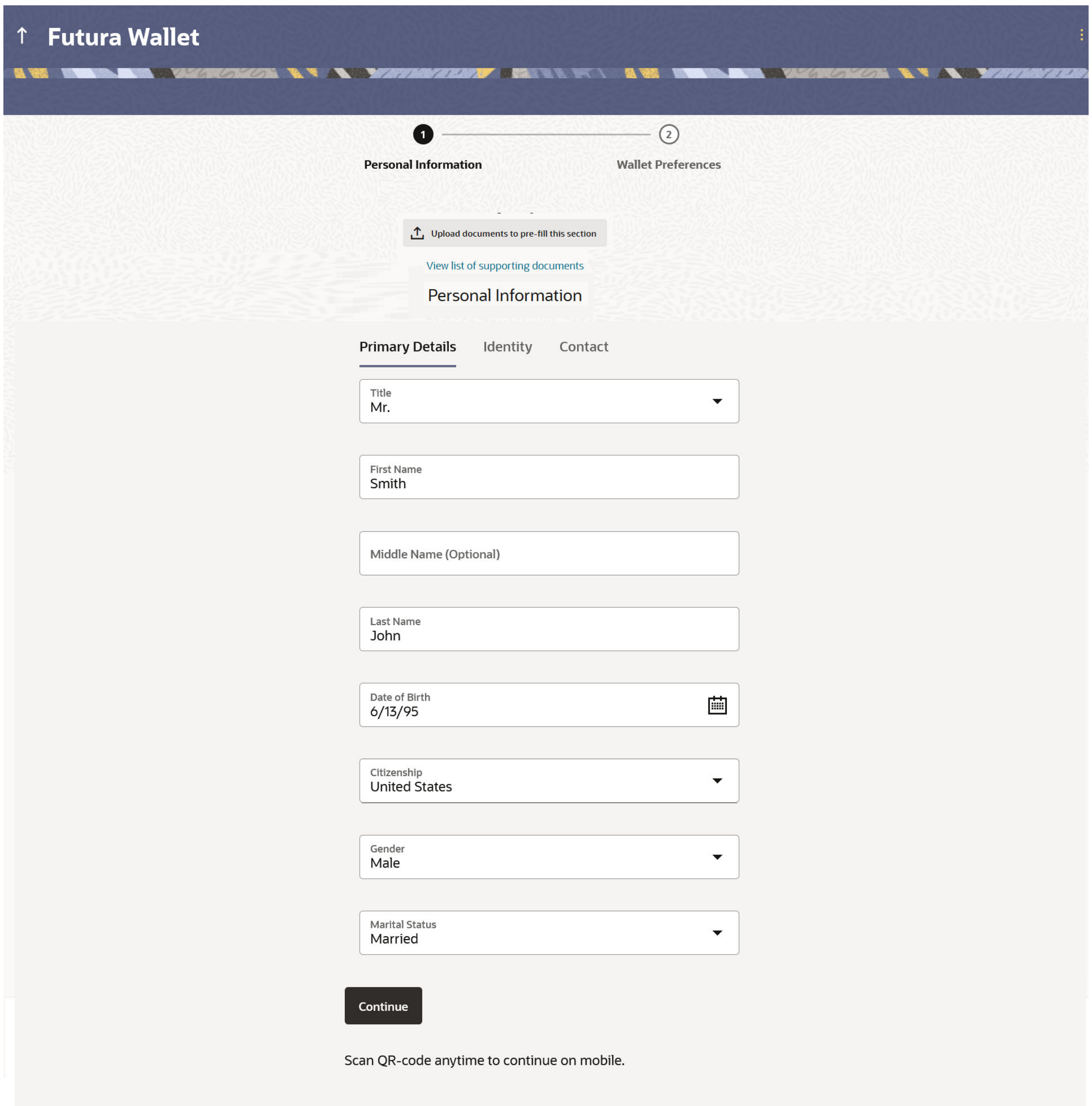
3. Perform any of the following actions:
   a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
   b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number 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**.

1.5 Personal Information

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

You can opt to upload your ID proof so as to have your information pre-populated on the basis of the ID document.

Figure 1-6   Personal Information - Primary Details



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

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

Table 1-6 Personal Information - Basic Details - Field Description

Field Name	Description
Title	The salutation/title applicable to you. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	Specify the first name of the applicant.
Middle Name	Specify the middle name of the applicant, if applicable.
Last name	Specify the last name of the applicant.
Date of Birth	Specify the date of birth of the applicant. The system validates the date of birth to ascertain whether you have attained the age of majority. The format of the date should be DD/MM/YYYY.
Gender	Select the gender of the applicant from the drop-down list. The options are: • **Male** • **Female** • **Other** • **Do not wish to disclose**
Marital Status	Select the marital status of the applicant from the drop-down list. The options are: • **Legally Separated** • **Married** • **Unmarried** • **Widow**
Citizenship	Specify the country of your citizenship.
Are you an employee of the bank?	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: • **Yes** • **No**

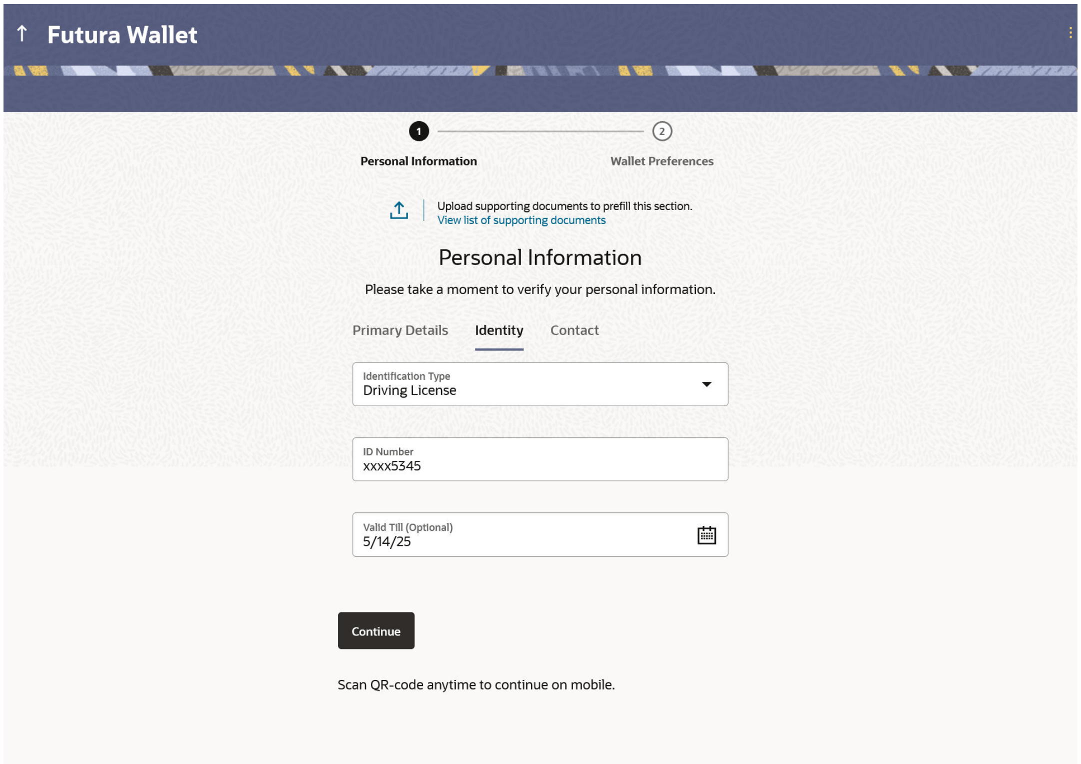
For more information on fields, refer to the field description table.

1. Click on **Upload documents to prefill this section** option to upload the supporting documents to prefill the section.
2. In the **Primary Details** section, specify 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 **Date of Birth** date picker, select your date of birth of yours.
    f. In the **Citizenship** list, select the country of which the applicant is a citizen.
    g. From the **Gender** list, select your gender.
    h. From the **Martial Status** list, select your marital status.
    i. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.

3. Click **Continue** to move to next sub-section.

   The **Identity** sub-section appears.

Figure 1-7 Personal Information - Identity



4. In the **Identity** 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 1-7 Personal Information - Identity - Field Description

Field Name	Description
Identification Type	Select the type of identification that the applicant wishes to provide as proof of identity. The options are: • **Passport** • **Driving License**
ID Number	The applicant’s identity number of the proof of identity selected.
Valid Till	The date till which the identification document is valid. This field is optional.

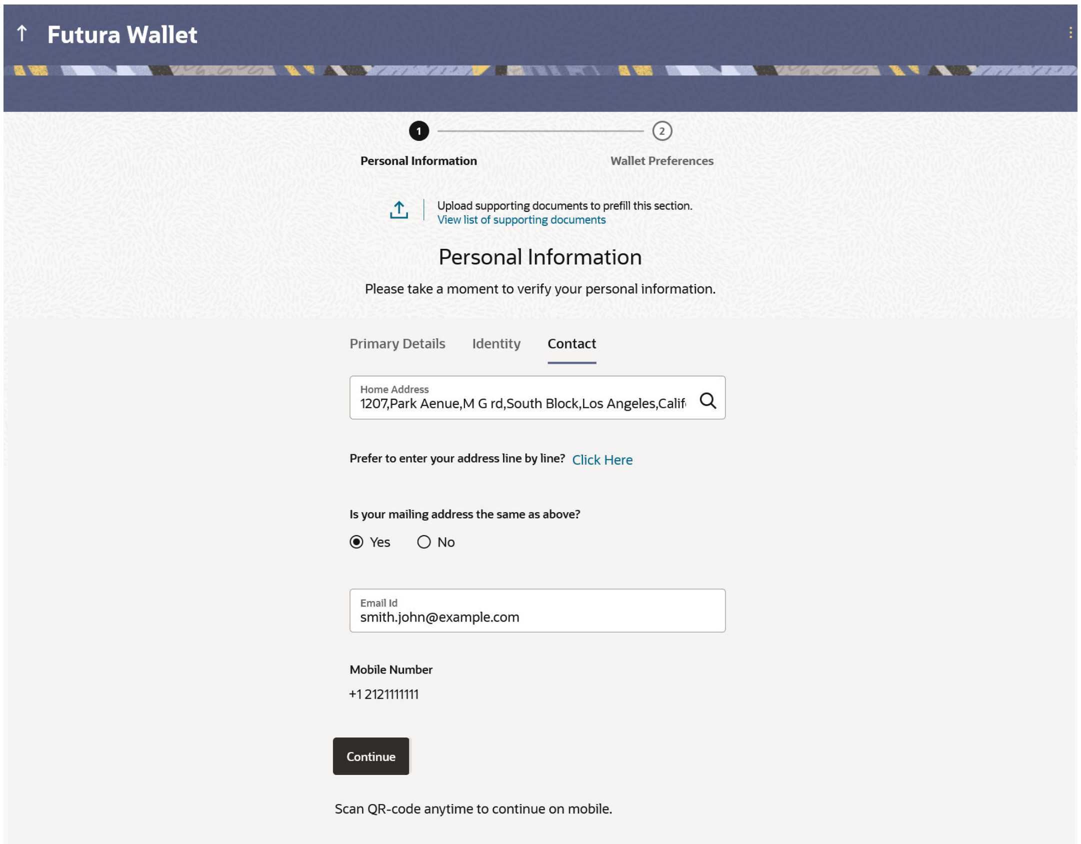
5. In the **Identity** sub-section;

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

6. Click **Continue** to move to next sub-section.

   The **Contact** sub-section appears.

Figure 1-8 Personal Information - Contact



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

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

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

Table 1-8 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 **Click Here** link available under the **Home Address** field. On this overlay, you can enter the applicant's address line by line.
House/Unit Number	The applicant's house or flat number.
Building Name	Enter the building name of the applicant's home address.
Street	Specify the street address of the applicant's home address.
Country	The country in which the applicant's home address is located.
City	Specify the city in which the applicant resides.
State	Select the state in which the applicant's home address is located.
Locality	Specify the locality in which the applicant's home address is located.
Zip Code	The zip code of the applicant's home address.
Is your mailing address the same as above?	Identify if your mailing address is the same as the home address entered. The options are: • **Yes** • **No**
Mailing Address	Enter your mailing address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address. This option will appear only if you have selected option **No** under the **Is your mailing address the same as above?** field.
Mailing Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Mailing Address** field. On this overlay, you can enter your mailing address line by line.
House/Unit Number	The house or flat number of the applicant's mailing address.
Building Name	Enter the building name of the applicant's mailing address.
Street	Specify the street address of the applicant's mailing address.
Country	The country in which the applicant's mailing address is located.
City	The city in which the applicant's mailing address is located.
State	The state in which the applicant's mailing address is located.
Locality	Specify the locality in which the applicant's mailing address is located.
Zip Code	Enter the zip code of the applicant's mailing address.
Email ID	Enter the applicant's email ID.
Mobile Number	Displays the mobile number that you had entered on the mobile verification page. This is applicable in the case of single applicant application forms and also for Primary Applicant's Contact sub-section. When entering contact information of the joint applicant, this field will be blank and you will be required to specify the joint applicant's mobile number in this field.

8. In the **Contact** sub-section;
   a. In the **Home Address** field, enter your home address.
   b. Click on the **Click Here** link provided under the**Home Address** field to invoke the overlay on which you can enter your address line by line.

   c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
      i. In the **House/Unit Number** field, enter your house or flat number.
      ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.
      iii. In the **Street** field, enter the name of the street on which your permanent address is located.
      iv. 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.

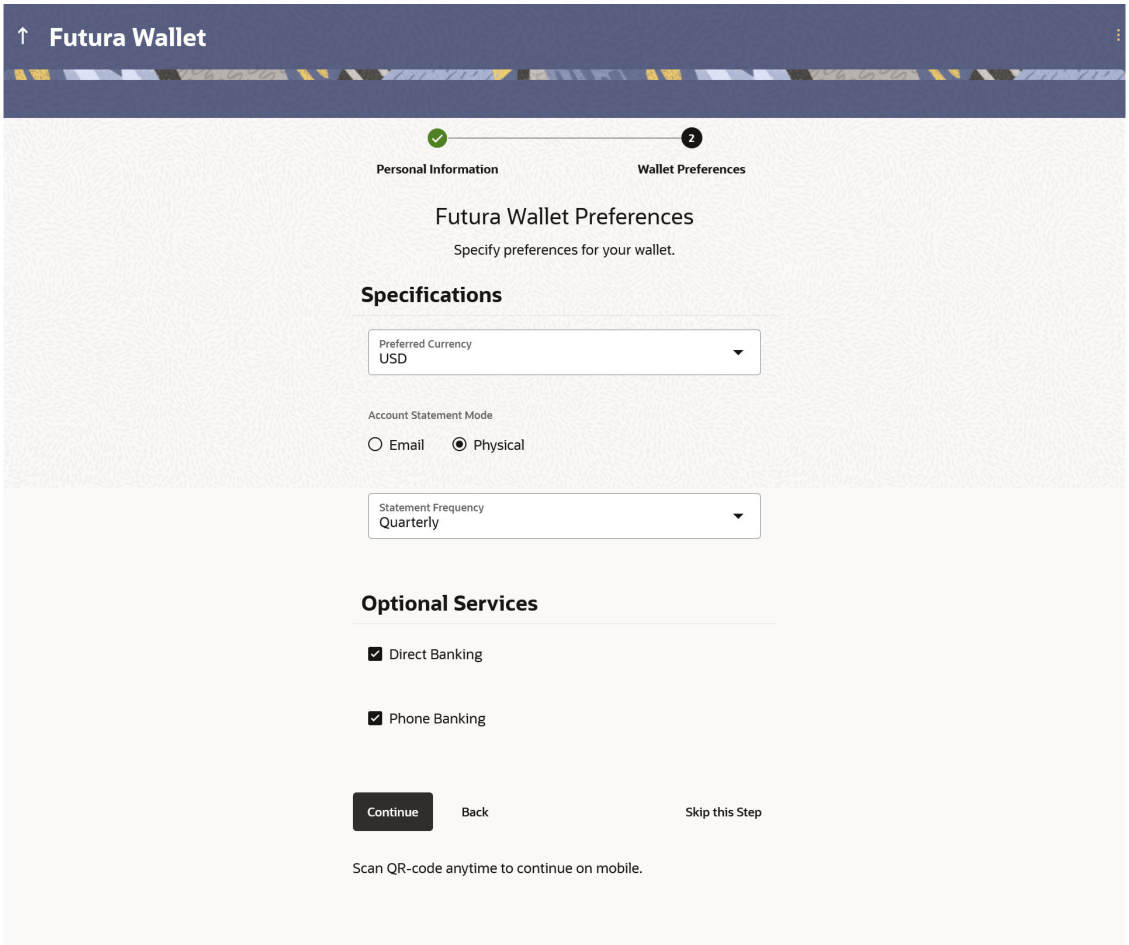
         The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
      x. From the **Current Location** list, select your current location in terms of home address.
   d. In the **Is your mailing address the same as above?** field, select the option of choice;
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.

1.6 Wallet Preferences

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

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

Figure 1-9   Wallet Preferences



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

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

Table 1-9   Wallet Preferences - Field Description

Field Name	Description
Preferred Currency	The currency in which you wish to hold your wallet.
Account Statement Mode	Specify the mode through which you would like the wallet statement to be delivered. The options are: • **Email** • **Physical**

Table 1-9 (Cont.) Wallet Preferences - Field Description

Field Name	Description
Statement Frequency	The frequency at which you would like to receive wallet statements. The options are: • **Monthly** • **Quarterly** • **Bi Annual** • **Annual**
Service	Each service that has been configured for the product you are applying for will be listed here. Select the check box against the service that you wish to enable on your account.

1. From the **Preferred Currency** list, select the currency in which you wish your wallet to be held.
2. In the **Account Statement Mode** field, select the desired option.
3. From the **Statement Frequency** list, select the desired frequency at which you wish to receive wallet statements.
4. Select the checkbox against any service that you wish to have enabled on your account.

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

5. Perform 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.

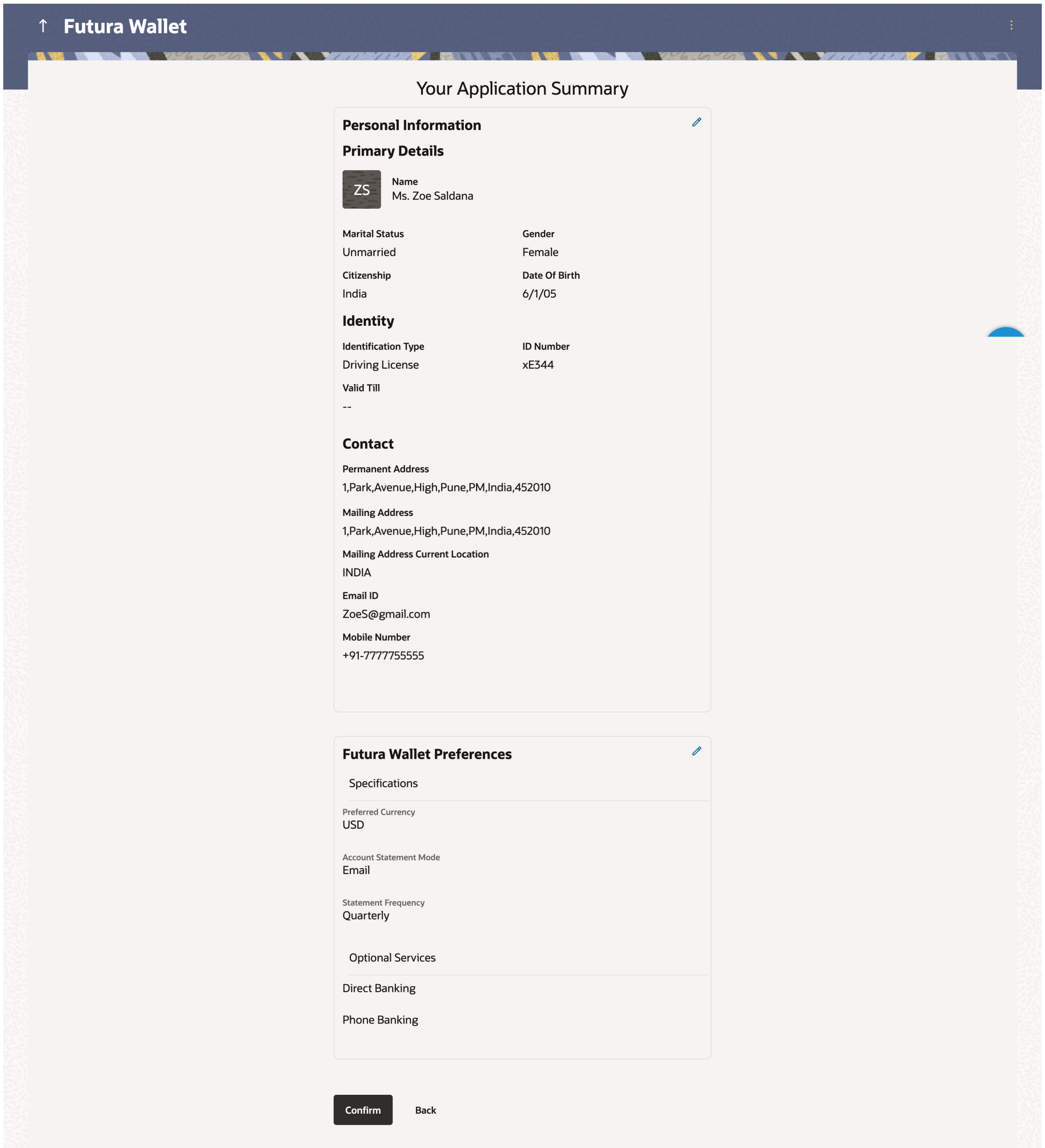
1.7 Review and Submit

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

Each step of the application is available as a section.

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

Figure 1-10 Review and Submit



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 on 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.

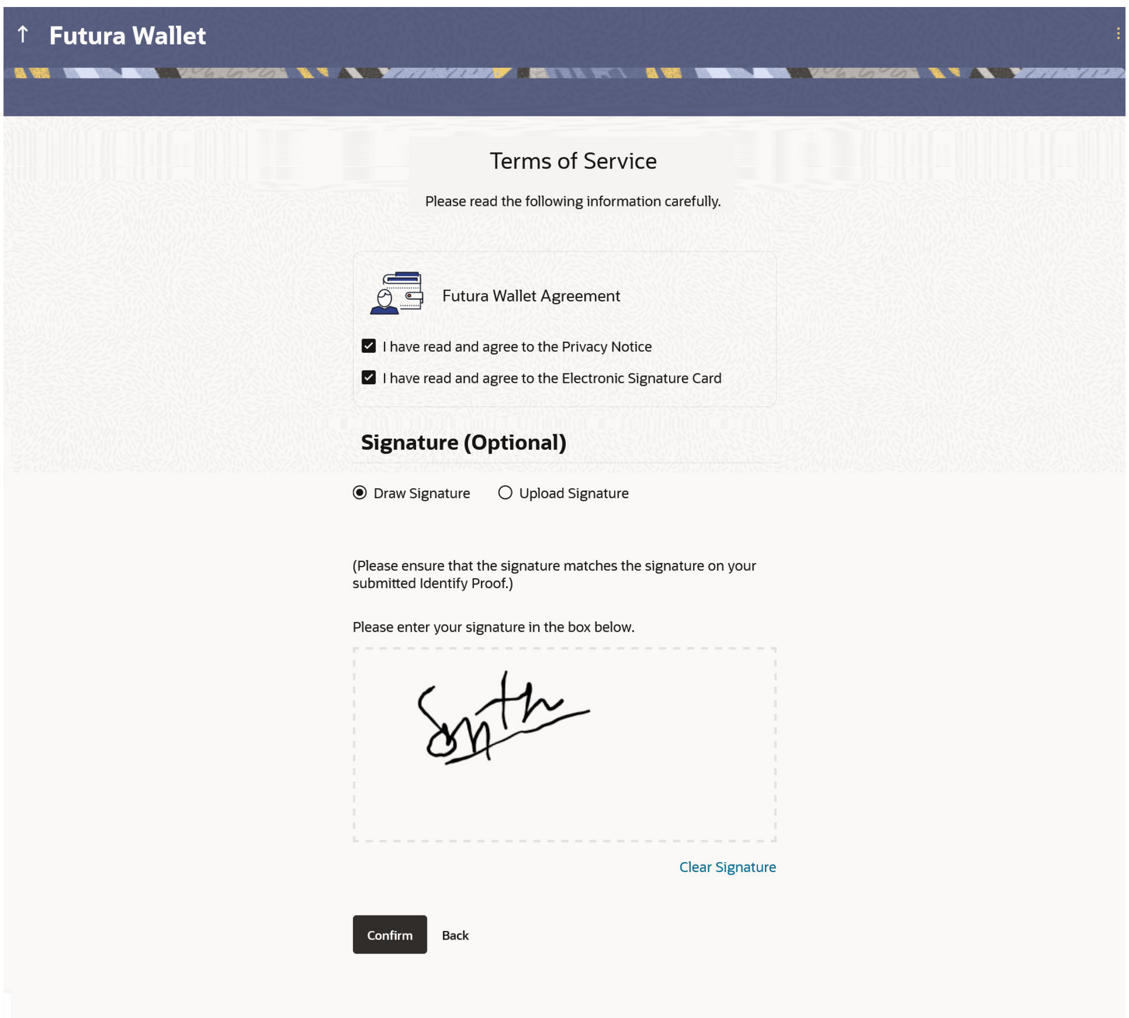
1.8 Terms of Service

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

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

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

Figure 1-11 Terms of Service



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.

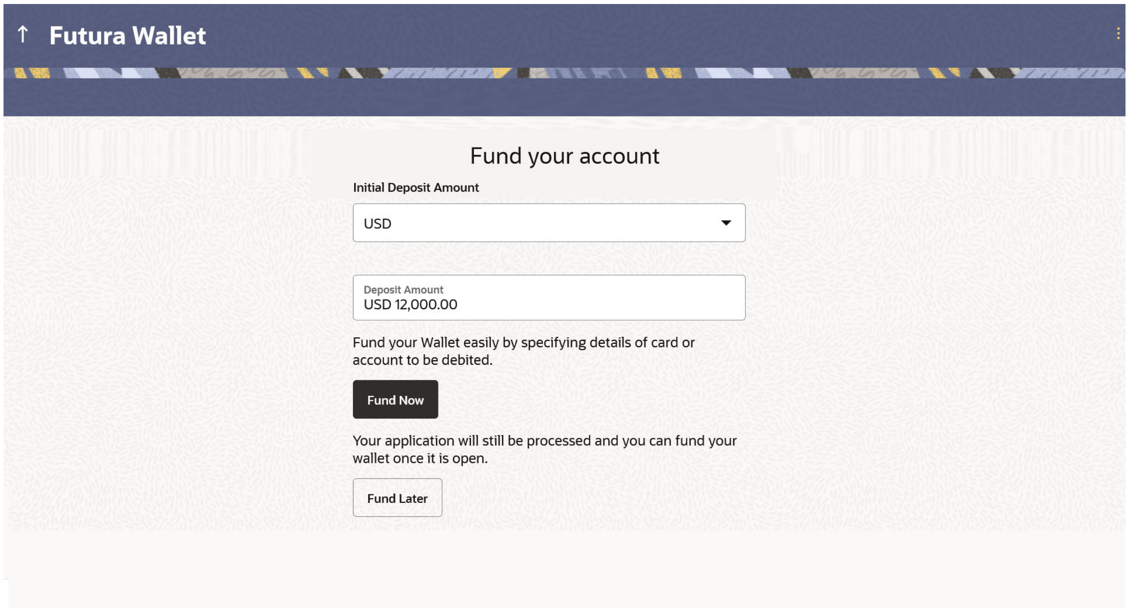
1.9 Fund your wallet

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

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

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

Figure 1-12 Fund your account



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

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

Table 1-10 Fund your account - Field Description

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

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

   Perform one of the following actions:

   a. If you have selected the **Fund Now** option;

      i. If you are a **prospect**,

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

ii. If you are an **existing customer**,

    The screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.

b. If you have selected the **Fund Later** option,

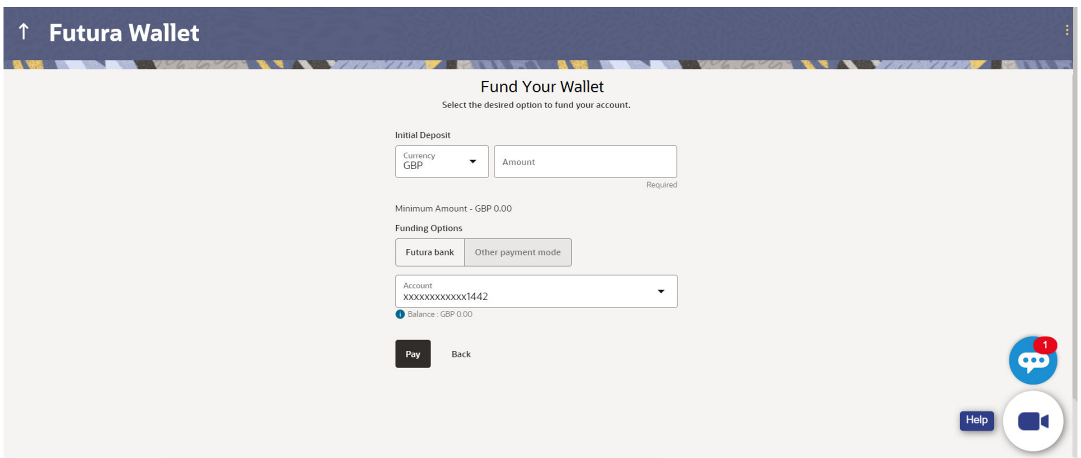
   The screen on which you can specify the initial amount to be deposited and select the mode through which you wish to fund your account, will be displayed.

c. Under the kebab menu, perform any of the following actions:

   i. Click the **Save and Continue Later** option to save the application.

   ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

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



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

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

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

Table 1-11 Fund your wallet screen (Applicable for Existing Customer applications only) - Field Description

Field Name	Description
Amount	Specify the amount to be deposited in the wallet once it is opened.
Fund Through	Specify the mode through which you wish to fund your wallet. The options will be: • **Futura Bank** • **Other Payment Mode**

Table 1-11 (Cont.) Fund your wallet screen (Applicable for Existing Customer applications only) - Field Description

Field Name	Description
Account Number	All the active checking and savings accounts that you hold with the bank will be available for selection. Select an account from which you wish to transfer the initial deposit amount into the wallet. This field will be enabled if the option **Futura Bank** is selected in the **Fund Through** field.
Current Balance	Displays the current balance of the selected account.

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

   Perform one of the following actions:

   a. If you select the **Futura Bank** option;
      i. From the **Account Number** list, select the CASA account from which funds are to be transferred to the new wallet.
      ii. Click **Pay** to initiate a funds transfer.
      iii. The payment gateway page will be opened where you can select the option by which you wish to fund the wallet and proceed to make the transfer.
      iv. Click **Submit** to authenticate the transaction.

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

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

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

   c. If you select the **Fund Later** option,

      The preference will be updated and your application will be submitted.
      You will then be displayed the **Confirmation** page.

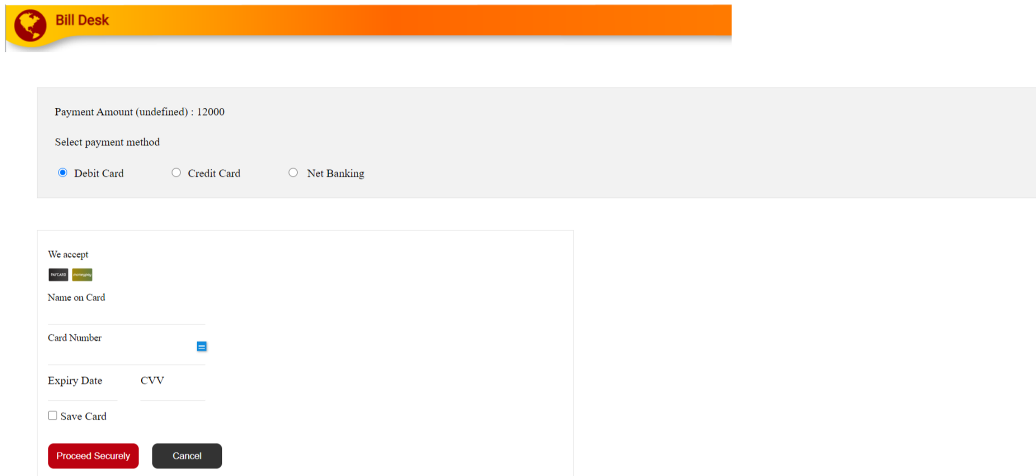
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

Payment Gateway

This page will appear in the following scenarios:

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

Figure 1-14   Payment Gateway screen



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

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

Table 1-12   Payment Gateway screen - Field Description

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

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

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

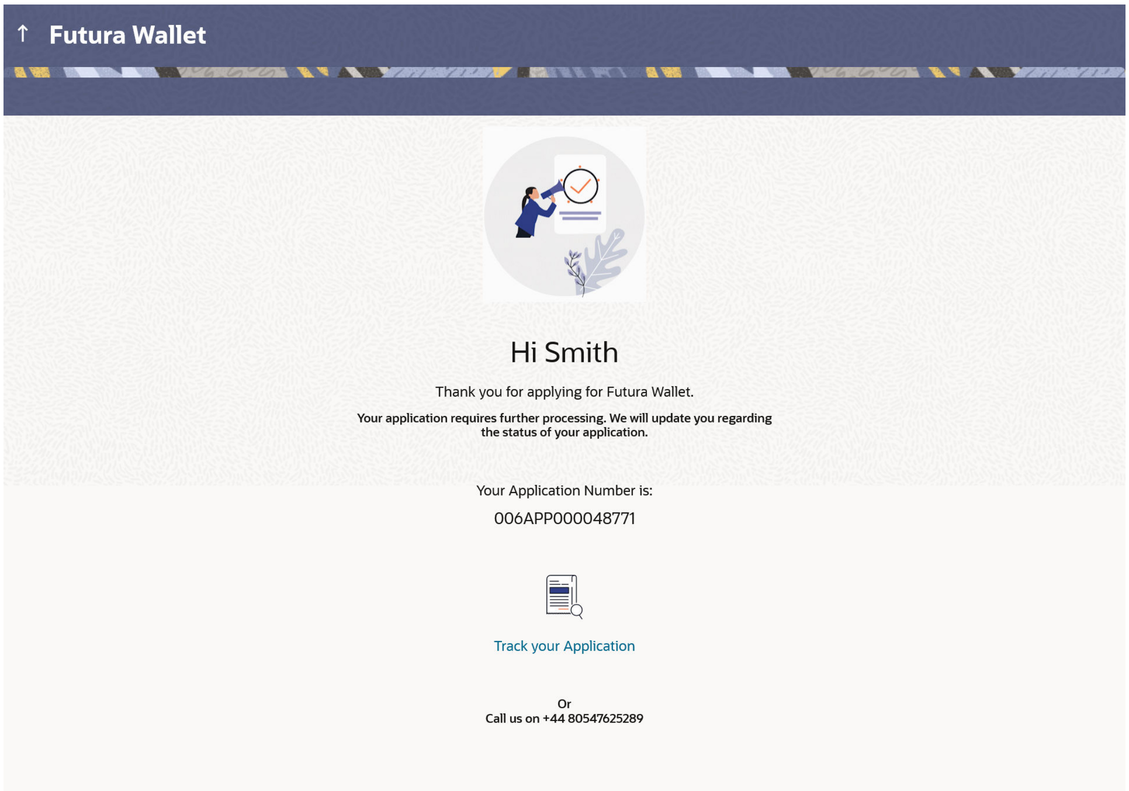
1.10 Submitted Application - Confirmation

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

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

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

Figure 1-15 Confirmation



- Perform any of the following actions:

  In case of insta application processed successfully:

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

    For information on **Registration**, refer to the **Oracle Banking Digital Experience Retail Customer Services** user manual.

  In case of non-insta application or if the insta application could not be processed instantly:

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

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

1.11 Existing User

This topic describes the product application process for existing customers.

An application form being initiated by an existing online banking customer of the bank (registered user) will differ from that of one being initiated by a new/unregistered user.

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

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

The Futura Wallet application form for existing customers will comprise of the following sections:

1. **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. **Wallet Preferences –** If configured to be part of the application form, you will be required to define your preferences with regards to the wallet. These can comprise of the currency in which you would like the wallet to be maintained, statement preferences, etc.
3. **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.
4. **Fund your wallet** – If this step is configured for wallet applications, it will appear as part of your application form. You will be able to specify your preference with regards to funding your wallet. If you opt to fund your wallet, you will be required to specify the amount by which your wallet is to be funded and also select the mode through which you will be making the transfer.
5. **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.
6. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. If the application is processed instantly, the wallet ID as generated by the bank will be displayed along with the link to access the Futura Wallet Recharge page. In case the application is being processed through the non-insta or manual processing mode, the application reference number along with the link to access the Application Tracker will be displayed.

2

FAQ

1. **Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**
You will need to first onboard yourself on the digital banking platform. You can do so by selecting the ‘Register for online banking access’ link on the kick off page or by selecting the ‘Register Now’ option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
2. **Can I add a joint applicant while applying for the Futura Wallet?**
Currently only checking and savings accounts can be applied for jointly when applying online. All other product applications only support single account applications.
3. **I am applying for the product as a guest user. The address that is mentioned in the document that I have uploaded in support of the application is different from my current permanent address. Can I update that information in the application form?**
Yes, all the information that is fetched from your document is displayed in editable format in the Personal Information section. You can update the required details and submit your application. However, please note that once your mobile number, as provided in the Mobile Verification page, is verified, you will not be able to modify it in the Personal Information section.
4. **How many products can I apply for as part of a bundled application?**
Out of the box, you can add a maximum of three products in a bundle. This number is configurable by the Bank and may change. Please note - You cannot apply for a Futura Wallet as part of a bundle.
5. **In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**
Only you can resume and complete a draft application.
6. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
7. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**
No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
8. **For how long I can access and resume my applications that are saved as drafts?**
This is based on the Bank’s purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
9. **Can I apply for a Futura Wallet that I have already applied for and that the bank is currently processing?**
No, if you have already submitted an application for a Futura Wallet and if it has not been processed by the bank, you will not be allowed to submit another application for a Futura Wallet. You can, however, apply for any other product of the bank.

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

10. **If I already have a Futura Wallet, can I apply for another?**
    No, you can only have only Futura Wallet. Hence, if you already have an active Futura Wallet, you will not be able to apply for another.
11. **I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**
    No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.
12. **Can bank administrators define the sequence in the steps of the application forms?**
    Yes, bank administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.
13. **How does National ID verification work?**
    The bank can integrate with government or other third party systems (which store and maintain data of National ID holders), through available hook points. Online authentication will be performed to verify the identity claim of the ID holder and to fetch the required personal information.
14. **How does OCR work?**
    The bank can integrate with the third party adapters that provide OCR services, through available hook points. The system will be able to prefill certain fields in the Personal Information section from data fetched from the applicant's uploaded documents.

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

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

Index

E

Existing User, *26*

F

Fund your wallet, *21*

K

Kick Off Page, *7*

M

Mobile Verification, *8*

P

Personal Information, *11*

R

Review and Submit, *18*

S

Submitted Application - Confirmation, *25*

T

Terms of Service, *20*

W

Wallet - Product Details, *6*
Wallet - Product Listing, *4*
Wallet Preferences, *16*