Oracle® Banking Digital Experience

Retail Originations Credit Cards - US LZN User Manual

Release 25.1.1.0.0
G43862-01
October 2025

Oracle Banking Digital Experience Retail Originations Credit Cards - US LZN User Manual, Release 25.1.1.0.0

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Contents

Preface

Purpose

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

Before you Begin

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

Pre-requisites

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

Diversity and Inclusion

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

Related Resources

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

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

Conventions

The following text conventions are used in this document:

Convention	Meaning
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:

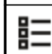
Table 2 Basic Actions and Descriptions

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 Credit Cards Application

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

By definition, a credit card is a rectangular piece of plastic or metal issued by a bank or a financial institute to enable the card holder to borrow funds in order to purchase goods and services from merchants that accept cards for payment.

The credit card application has been built so as to capture basic personal, employment and financial information of the applicant. The applicant can also define preferences such as whether add-on card holders are to be added to the card and if balance transfers are to be defined.

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 US region application form has been designed in a manner that ensures that the information being captured adheres to all the regulations imposed by the US government. Additionally, all required disclosures and notices are also displayed as part of the application form.

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

> **Note**
>
> a. When integrated with OFLO as the host, the Credit Card Preferences step will only contain the feature enabling the applicant to apply for add-on cards.
>
> b. *Oracle Banking Digital Experience* is integrated with Oracle KYC to fetch the applicant's risk level (high risk or low risk) along with the reference number for the same as generated in the Oracle KYC system, at the time of application submission. *Oracle Banking Digital Experience* will further send this information to the mid office system to be utilized as required.

Following are the steps involved in the application submission:

- **Zip Code Specification:** Once you select the **Savings Accounts** product category from the Product Offerings section, you will be displayed a modal window in which you will be required to specify the zip code of your home address. All products with details for the specific location (based on your zip code) will be listed down on the Product Listing page.
- **Product Selection:** All the products belonging to the selected product category will be listed here. Each product will be listed as a separate card which will display the name and image of the product along with a short description, features and the options to view further details, or to apply for the product. The additional option to select the product so as to compare it with others within the same category will also be provided on each card. You can select a maximum of three products for comparison.
  The Credit Cards listing page is further enhanced to group cards based on categories to which they belong, to make the task of browsing cards easier for the applicant. Applicants can also utilize the filter option to search for cards that best suit their needs. A hero banner is displayed at the top of the listing page that showcases all the featured credit cards.
- **Kick Off:** This page serves as an introduction to the application form. You can also view the documents required to be uploaded as part of the application. As an applicant, you can identify how you are going to proceed with the application. If you are a new/unregistered user, you can continue as a guest, or if you are an existing online banking customer you can login with your online banking credentials to have your information pre-populated in the application.
- **Mobile Verification:** This step is applicable if you are filling out the application as a new/unregistered user. You will be instructed to enter your mobile number, after which the system will identify whether your mobile number is already registered with the bank or not. You will then be required to enter the OTP sent to this mobile number in order to proceed with the application form.
- **Online KYC:** Online KYC of the applicant can be done through any of the following modes, depending on which mode has been enabled by the bank in the Originations Workflow Maintenance screen available to bank administrators.
  a. Liveness Check – Selfie Capture
  b. (National) ID Verification

  For more information on Online KYC and modes, please refer to the user manual **User Manual Oracle Banking Digital Experience Originations - KYC Modes**
- **Personal Information**: This section captures information pertaining to your personal information which will include your full name, date of birth, address details, etc. You can opt to upload an identity proof document to have the information on this section pre-populated or you can alternately enter the required information manually.

- **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.
- **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.
- **Card 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.
- **Review and Submit**: Once you have filled out all the information required in the credit card 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 credit card 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. Additionally, all other disclosures and notices related to your application will also be displayed on this page. You are required to read through each disclosure and notice and provide your consent wherever required.
- **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 credit card:

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

  A screen containing the credit card products available for online application will be displayed.

- Enter Zip Code
  This topic describes the products available in area based on the zip code entered.
- Credit Cards - Product Listing
  This topic describes the Credit Cards products offered by the bank that can be applied for online, which are displayed on this page in a card format.
- Credit Cards - Product Details
  This topic describes the product details page.
- Credit Cards – Product Comparison
  This topic describes the functionality that enables users to compare the features of products within a specific product category.

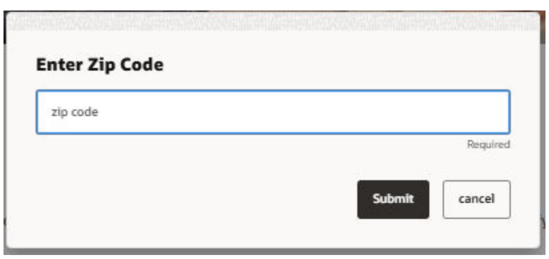
- Kick Off Page
  This topic describes the product application kick off page and the options available to the applicant to proceed with the application form.
- Mobile Verification
  This topic describes the registration process for guest customers, enabling them to track submitted applications and retrieve abandoned applications.
- Personal Information
  This topic describes the section of the application form where you provide your personal information.
- Employment Information
  This topic describes the section where you can provide your employment details.
- Financial Profile
- Card 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.
- Submitted Application - Confirmation
  This topic describes the confirmation page that appears after application submission.
- Existing User
  This topic describes the product application process for existing customers.

1.1 Enter Zip Code

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

This modal window is displayed once you select the Checking Accounts category on the bank portal page. You are required to specify the zip code of your home address, so that the bank can display only those Checking Accounts products that are available in your area.

Figure 1-1 Enter Zip Code



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

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

Table 1-1 Enter Zip Code - Field Description

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

Perform one of the following actions:

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

1.2 Credit Cards - Product Listing

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

Each card will display the product name, a short description of the product as well as the key features of each product. You can view all the products and select the best suitable one as per your needs. You can directly apply for a specific product on this page or can opt to view a detailed description of any product type by selecting the **Learn More** link provided on each product card. Alternately, you can also compare up to three products at a time so as ensure you are taking an informed decision while applying for a specific product. A hero banner, appearing at the top of the page, displays featured credit cards viz. cards that the bank wishes to promote.

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.

Further, this screen is divided into two tabs – **Browse Categories** and **Help me Choose**.

The **Browse Categories** feature groups credit cards into categories so as to make it easier for applicants to browse through all the credit cards offered by the bank.

The **Help me Choose** feature is a filter option provided to applicants to enable them to search for credit cards based on their features so as to help them find a card that suits their needs best.

1. Navigate to the **Credit Cards** product listing page.

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

Figure 1-2 Product Listing

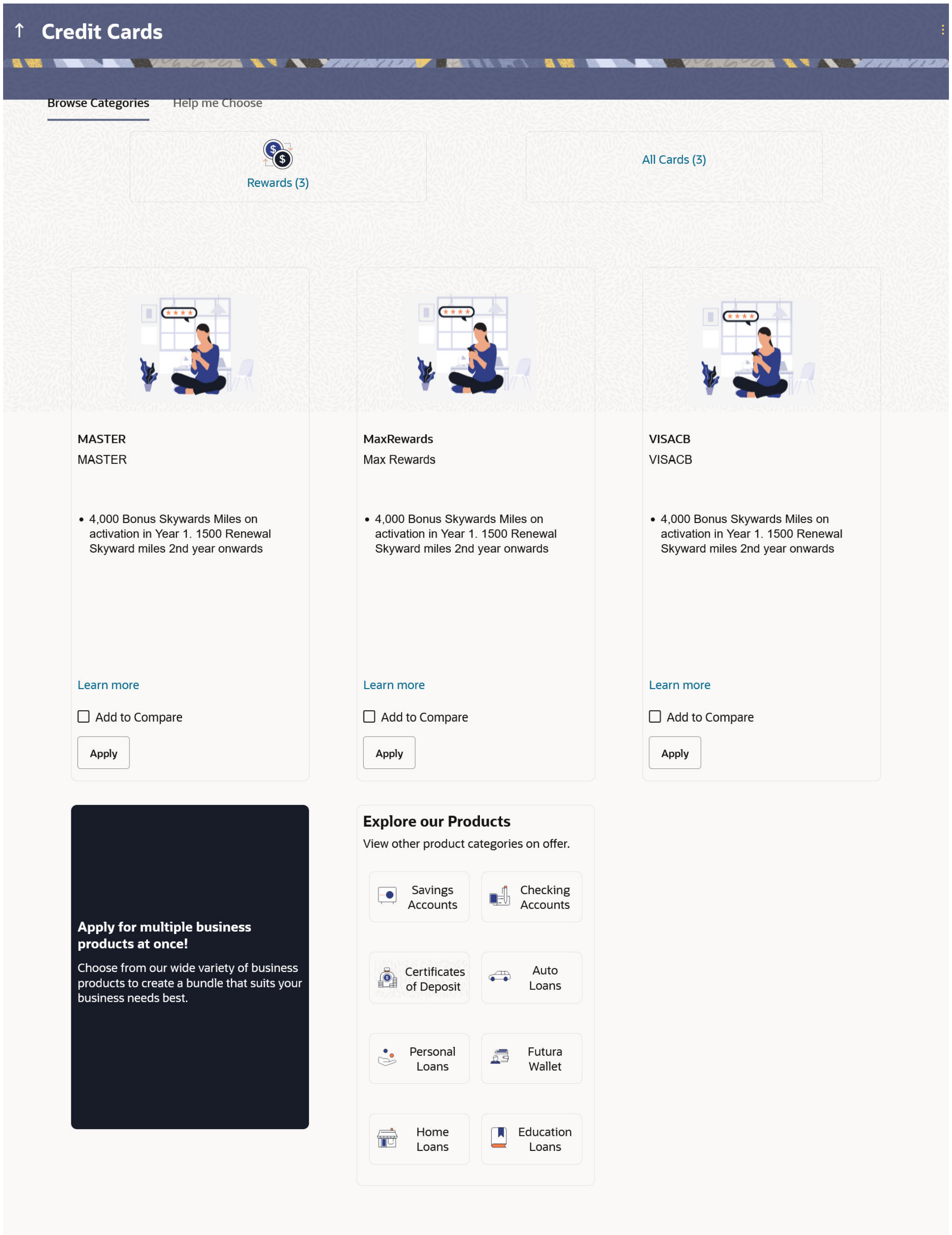


Table 1-2 Product Listing - Field Description

Field Name	Description
Hero Banner	Displays the featured credit cards that the bank wishes to promote. The name of the credit card along with an image and highlighted feature/s are displayed along with the options to apply or view details of the card. Click **Apply Now** provided on the specific card to apply for the card. Click **Learn More** provided on the specific card to view additional details of that credit card.
Browse Categories	This tab displays cards grouped into categories so as to enable applicants to easily browse through all the credit card offerings of the bank. Click on an individual category to view the cards offered under that category.
Help me choose	This tab displays filter criteria i.e. the option to filter credit cards based on specific features. Select one or more filter criteria checkboxes and click on **Search** to view the list of credit cards filtered on the basis of the criteria selected. Click **Reset** to reset your filter options.
Modify Filter Criteria	Click on the link to modify the filter criteria. This option appears under the **Help me Choose** tab once you have defined filter criteria and clicked on **Search**.
The following information is displayed on each product card under both tabs.	
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. User can apply for a credit card through any of the following methods:

   Perform one of the following actions:

   a. Click the **Apply Now** provided on any of the featured cards displayed on the hero banner.

      i. User can alternately click the **Learn More** option provided on any of the featured cards on the hero banner.

         System redirects you to **Product Details** page of the specific credit card.

         User can also click the **Apply Now** available on this page to apply for the specific card.

      ii. Click the provided carousal option to move back and forth between the featured credit card products on the hero banner.

   b. Click on any category under the **Browse Categories** tab to view the cards belonging to that category.

      Perform one of the following actions:

      i. Click **Apply** provided on any card to apply for that specific credit card.

ii. Click **Compare** against any (up to three) products to compare them with each other.

iii. Click **Learn more** link displayed on any product card to view additional details of that product.

c. Click the **Help me choose** tab.

The filter criteria, by way of which, you can filter credit cards based on features is displayed.

i. Select one or more feature by selecting the check box against the desired feature.

ii. Click **Search**.
All the credit cards that match the selected features will be listed down as cards.

i. Click the **Modify Filter Criteria** link to modify the filter criteria. An overlay layer with the list of filter criteria will be displayed.

ii. Make changes by selecting/deselecting feature check boxes and click **Apply** or click **Reset** to clear the selected filter criteria.
All the credit cards that match the new filter criteria selections will be listed down as cards.

3. 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**.

1.3 Credit Cards - 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 is displayed.

Figure 1-3 Product Details

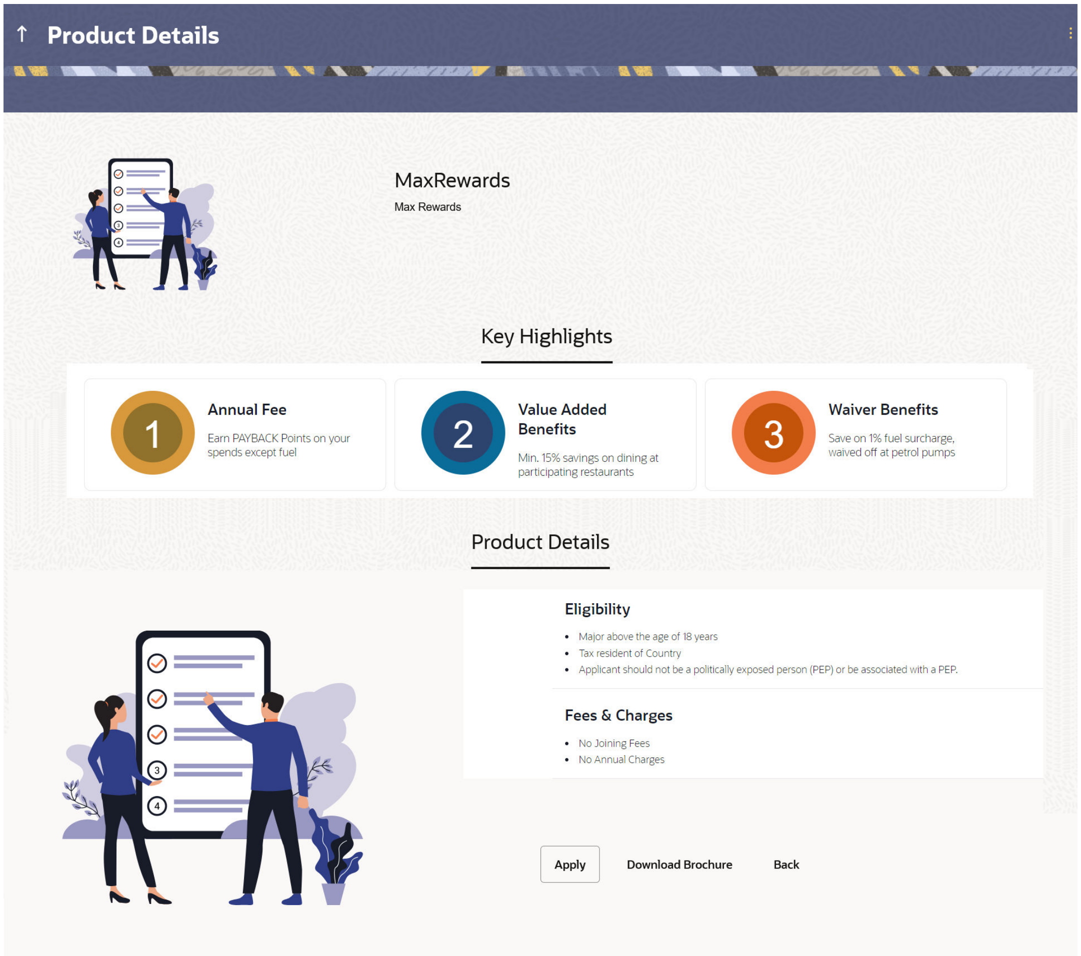


Table 1-3 Product Details - Field Description

Field Name	Description
Product Name & Image	Displays the name of the product along with image.
Product Description	Displays the description of each product.
Key Highlights	Displays the top three features of the selected product.
Product Details	Displays all the details of the product including features, eligibility and fees and charges.

2. Perform any of the following actions:
   a. Click **Apply** to apply for the product.

      The **Product Kickoff** page is displayed.
   b. Click 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**.

1.4 Credit Cards – Product Comparison

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

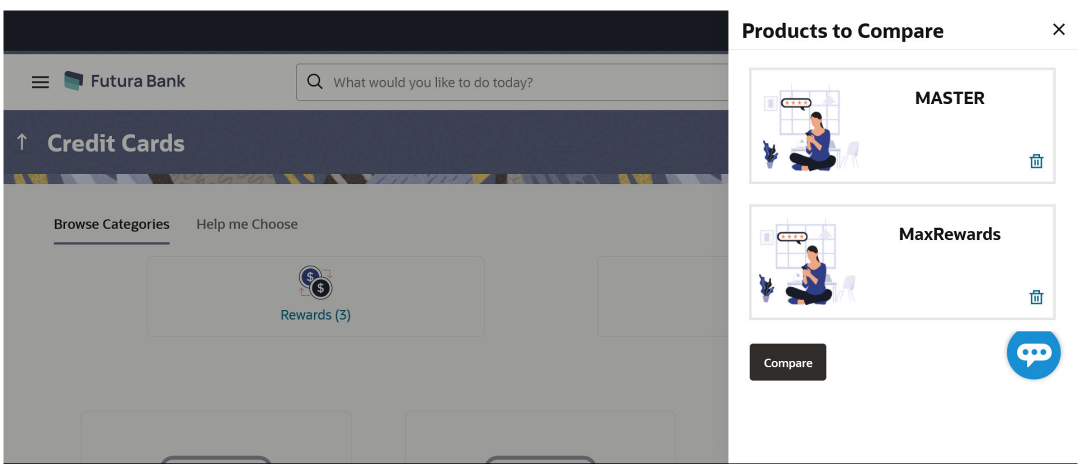
You can compare the features of two or more (upto three) products of a specific product category by selecting the **Add to Compare** checkbox provided on each product card. As soon as you select the **Add to Compare** checkbox of any product, a floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** checkbox is selected. Once you have made your selection, you can click **Compare** provided on this button to view the selected products and to proceed to the comparison page.

The **Compare Products** page will list down the product features, fees and charges for easy comparison. You can click **Apply** on any product to proceed to the application form for that specific product.

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

   A floating button will be displayed which will list down the number of products that have been added for comparison as and when an **Add to Compare** check-box is selected. The **Products to Compare** overlay screen is displayed.

Figure 1-4 Products to Compare



2. Once you have selected the products, click **Compare** to proceed to the comparison page.

   The **Compare Products** page will list down the product features, fees and charges of each product against that of the others for easy comparison.

Figure 1-5 Compare Products

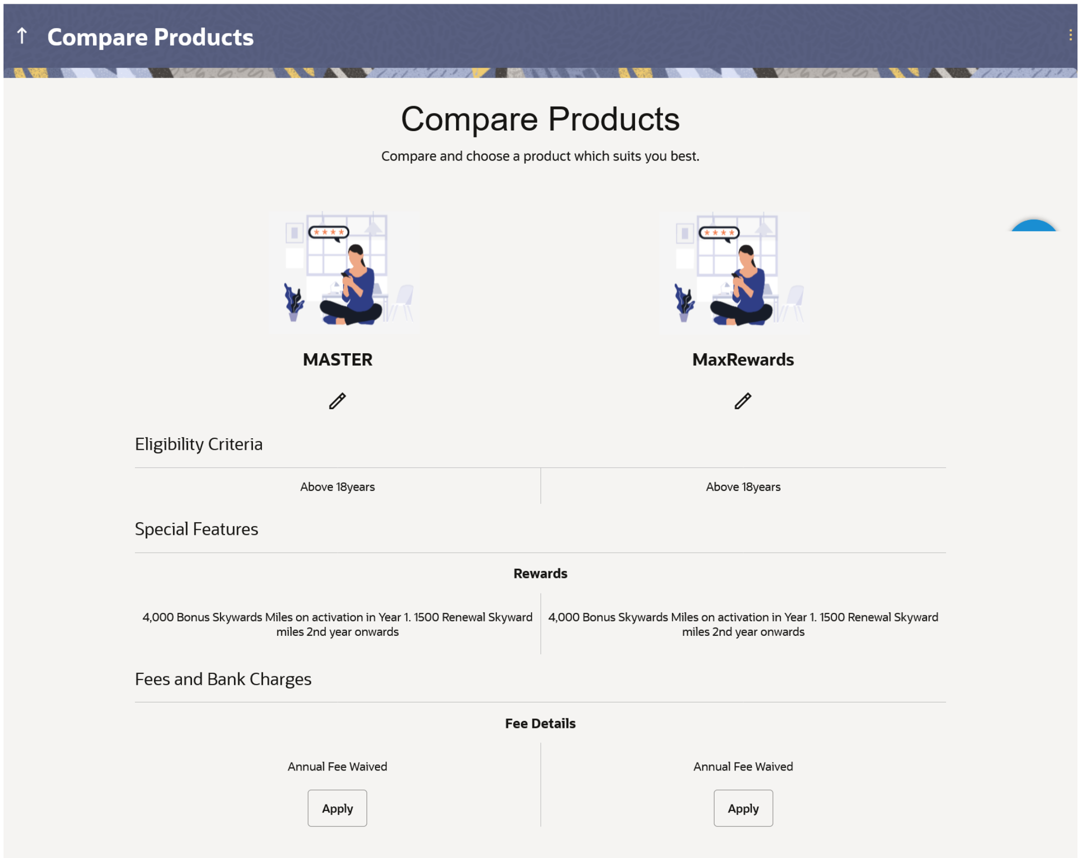


Table 1-4 Field Description

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

3. Perform any of the following actions:
   a. Click **Apply** against any product to apply for that product and proceed to the application form for that specific product.

      The **Kickoff** page of that specific product is displayed.

b. Click provided against each product card to delete a specific card.

   The specific product card is removed from the comparison table.

1.5 Kick Off Page

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

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

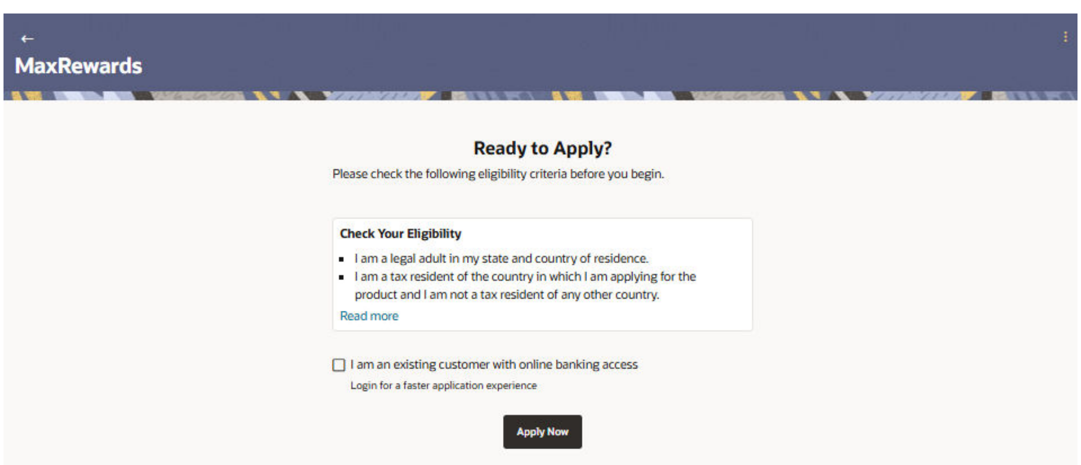
If you already have online banking with the bank (this applies only to single applications), you can choose the option provided and continue to log in using your online banking details. In this case, you will be required to only specify information pertaining to the account. Information related to your personal details, etc will not be required to be entered as it is already available with the bank.

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

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

   The **Kick Off** screen is displayed.

   Figure 1-6 Kick Off page



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

Table 1-5 Kick Off page - Field Description

Field Name	Description
I am an existing customer 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 if the you are an existing online banking customer of the bank and click **Apply Now**.

   The **Login** screen is displayed.
   For more information on the application of an existing online banking customer, view the **Existing Online Banking Customer** section.

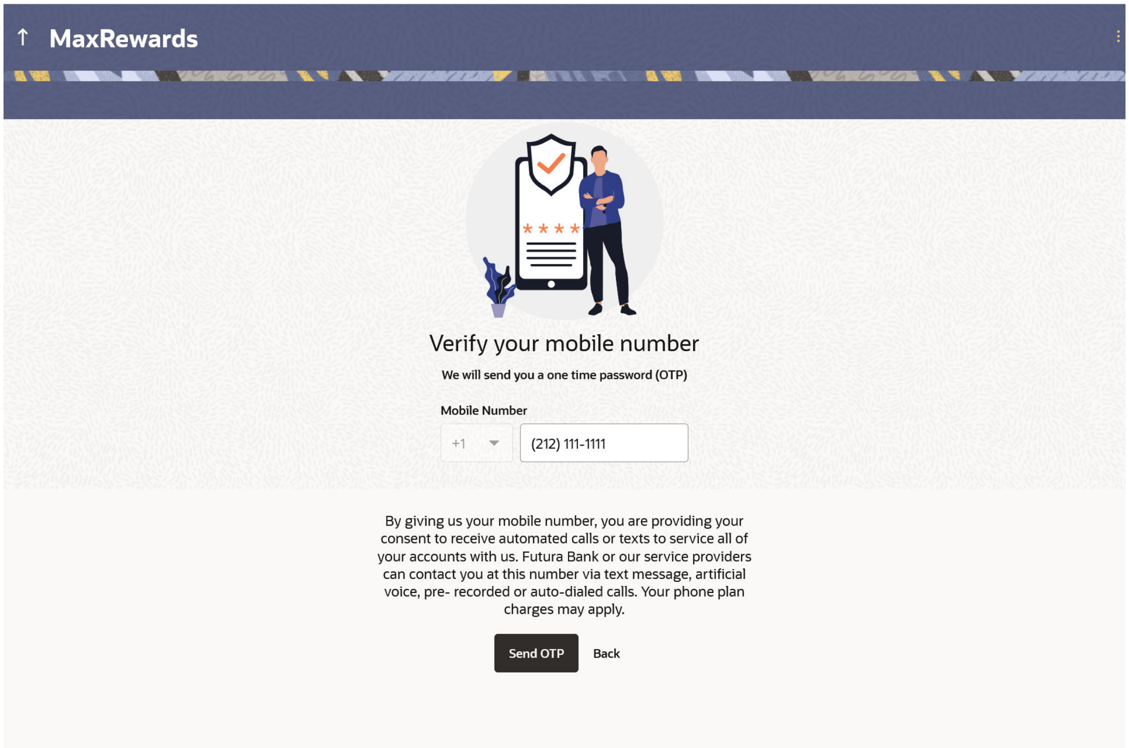
1.6 Mobile Verification

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. Even in the case of joint applications, at present, it is only the primary applicant's mobile that gets verified. This check is used to register guest customers so that they can track submitted applications and also retrieve applications that were abandoned before submission. This check is also used to identify whether the applicant is truly a new customer 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 1-7 Mobile Verification – Enter Mobile Number



1. In the **Mobile Number** field, enter your mobile number.

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

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

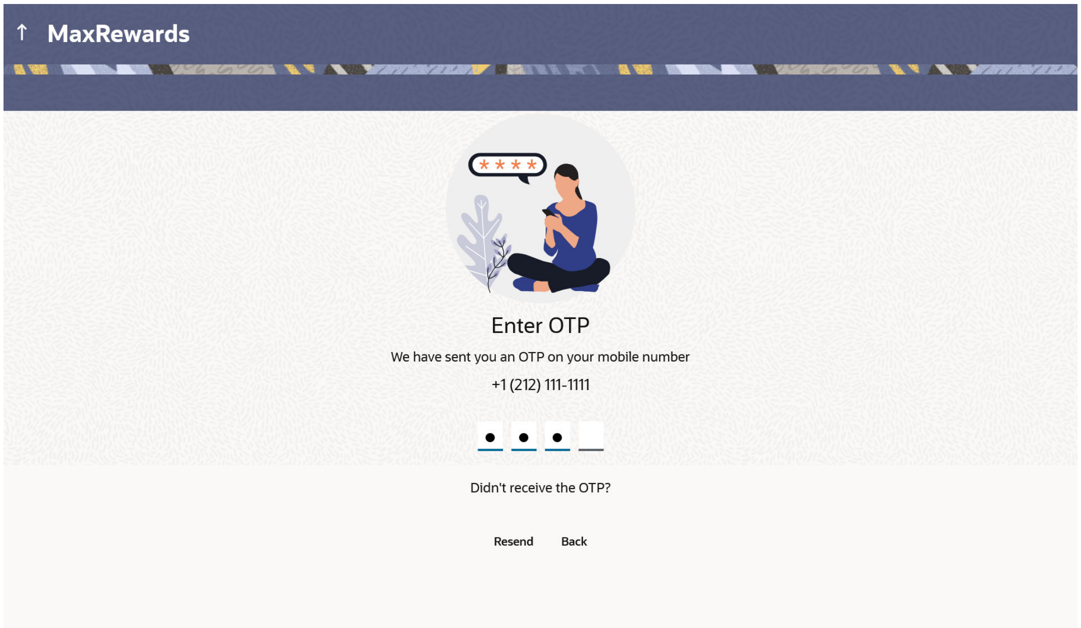
   Table 1-6 Mobile Verification – Enter Mobile Number - Field Description

Field Name	Description
Mobile Number: Country Code	The country code of the United States of America will be displayed here as +1.
Mobile Number	Enter the mobile number to which you wish to have the OTP sent.

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

   The **Enter OTP** screen is displayed.

Figure 1-8 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 1-7 Mobile Verification – Enter OTP - Field Description

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

3. Perform any of the following actions:
   a. If you are applying via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.
   b. Click **Resend** to request for a new OTP to be generated and sent to your mobile number if have not received the OTP.
   c. Click **Back** to navigate back to the previous page.
4. Under the kebab menu, perform any of the following actions:
   a. Click the **View Other Products** option to navigate to the **Product Offerings** page.
   b. Click the **Track/Complete an Application** option to navigate to the **Application Tracker**.

1.7 Personal Information

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

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

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

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

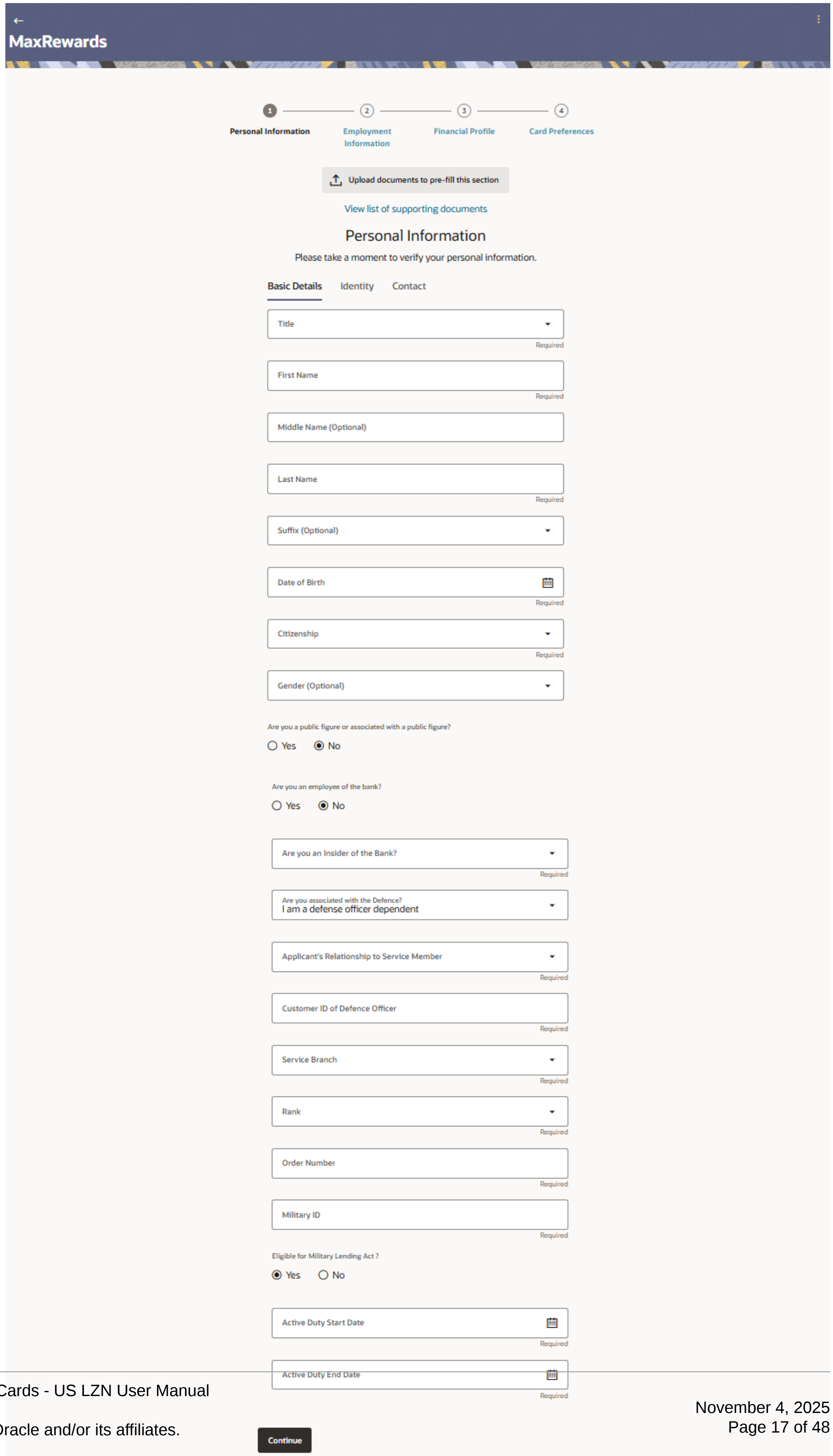
   For more information on fields, refer to the field description table.

   Table 1-8 Personal Information – Upload Documents - Field Description

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

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

Figure 1-9 Personal Information - Basic Details



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

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

Table 1-9 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.
Suffix	Specify the suffix of the applicant, if applicable. Examples are Jr, Sr, I, II, etc.
Date of Birth	Specify the date of birth of the applicant. The system validates your date of birth against your state of residence (as identified on the basis of zip code entered in the zip code modal window) so as to identify whether you have attained age of majority as per your state specifications. The format of the date should be MM/DD/YYYY.
Citizenship	Specify the country of your citizenship.
Citizenship Status	In case you are not a citizen of the United States of America, you are required to identify whether you are a resident alien or non-resident alien. The options are: • **Resident Alien** • **Non-Resident Alien** This field is displayed only if any country other than United States is selected in the "**Citizenship**" field. In case Non-Resident Alien is selected, an error message will be displayed stating that you will not be allowed to proceed with the application online. Only U.S. citizens or resident aliens will be able to submit online applications.
Gender	Select the gender of the applicant from the drop-down list. The options are: • **Male** • **Female** • **Other** • **Do not wish to disclose**
Are you a public figure or associated with a public figure?	Specify whether you are a public figure (aka politically exposed person) or related to a public figure. The options are: • **Yes** • **No**

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

Field Name	Description
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**
Are you associated with Futura Bank?	Specify whether you are an employee of the bank or related to an employee of the bank. The options are: • **No** • **I am an Employee** • **I am related to an Employee**
Employee's Customer ID	Specify the customer ID/party ID of the Futura Bank employee. This field will be displayed if the option **I am related to an Employee** selectedin the **Are you associated with Futura Bank?** list.
Role	Specify the role at which you or your relation is employed with the bank. This field will be displayed if the options **I am an Employee** or **I am related to an Employee** is selected in the **Are you associated with Futura Bank?** list.
Are you associated with the Defense?	Specify whether you are a serving defense officer or a dependent of a serving defense officer. The options are: • **No** • **I am a defense officer** I am a defense officer dependent
Relationship with Defense Officer	Specify your relationship to the serving defense officer. This field will be displayed if the option **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.
Customer ID of Defense Officer	Specify the customer ID (as registered with the bank) of the related serving defense officer. This field will be displayed if the option **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.
Service Branch	Select your branch of service (in case you are a defense officer) or the branch of service of the defence officer of whom you are a dependent. This field will be displayed if you have selected either the option **I am a defense officer** or **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.
Order Number	Enter your defense enrollment order number (in case you are a defense officer) or the defense enrolment order number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option **I am a defense officer** or **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.

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

Field Name	Description
Military ID	Enter your military ID number (in case you are a defense officer) or the military ID number of the defense officer of whom you are a dependent. This field will be displayed if you have selected either the option **I am a defense officer** or **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.
Rank	Rank of the defence officer.
Eligible for Military Lending Act?	Specify whether you or the defense officer, of whom you are a dependent, is serving active military duty currently. The options are: • **Yes** • **No** This field will be displayed if you have selected either the option **I am a defense officer** or **I am a defense officer dependent** is selected in the **Are you associated with the Defense?** list.
Active Duty Start Date	The date on which you or your related serving officer starts active duty. This field will be displayed if option **I am a serving officer of defence** or **I am a serving officer of defence dependent** is selected in the **Are you a serving defence officer or a serving defence officer dependent?** list.
Active Duty End Date	The date on which you or your related serving officer s active duty ends. This field will be displayed if option **I am a serving officer of defence** or **I am a serving officer of defence dependent** is selected in the **Are you a serving defence officer or a serving defence officer dependent?** list.

a. From the **Title** list, select the title that applies to you.
b. In the **First Name** field, enter your first name.
c. In the **Middle Name** field, enter your middle name, if applicable.
d. In the **Last Name** field, enter your last name.
e. From the **Suffix** list, select the suffix, if applicable
f. From the **Date of Birth** date picker, select your date of birth of yours.
g. In the **Citizenship** list, select the country of which the applicant is a citizen.
h. From the **Citizenship Status** list, select the status of the citizenship in case you are not a citizen of the United States of America.
i. From the **Gender** list, select your gender.
j. In the **Are you a public figure or associated with a public figure?** field, specify whether you are a politically exposed person or related to a politically exposed person.
k. Under the **Are you an employee of the bank?** field, select **Yes** if you are currently serving as an employee of the bank, or select **No** if you are not an employee of the bank.
l. From the **Are you associated with Futura Bank?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.
    i. If you select the option **I am related to an Employee** ;

i. In the **Employee’s Customer ID** field specify the customer ID/party ID of the Futura Bank employee.

ii. From the **Role** list, specify the role at which you or your relation is employed with the bank.

m. From the **Are you associated with the Defense?** list, select the option to specify whether you are an employee of the bank or related to an employee of the bank.

i. If you select the option **I am a defense officer dependent**

i. From the **Relationship with Defense Officer** list, select your relationship to the serving defense officer.

ii. If you select the option **I am a defense officer** or **I am a defense officer dependent**

iii. In the **Customer ID/Party ID of Serving Officer** field, enter the customer ID of the related serving officer considering that he/she (SO) is an existing customer of the bank.

iv. From the **Service Branch** list, select the branch of service of you or your related serving officer.

v. In the **Order Number** field, enter your defense enrollment order number.

vi. In the **Military ID** field, enter the military/defence ID of the you or your related serving officer.

vii. In the **Rank** field, enter the Military Rank of the you or your related serving officer.

viii. In the **Eligible for MLA?** field, select the desired option to specify whether you or the related serving officer is serving active duty currently.

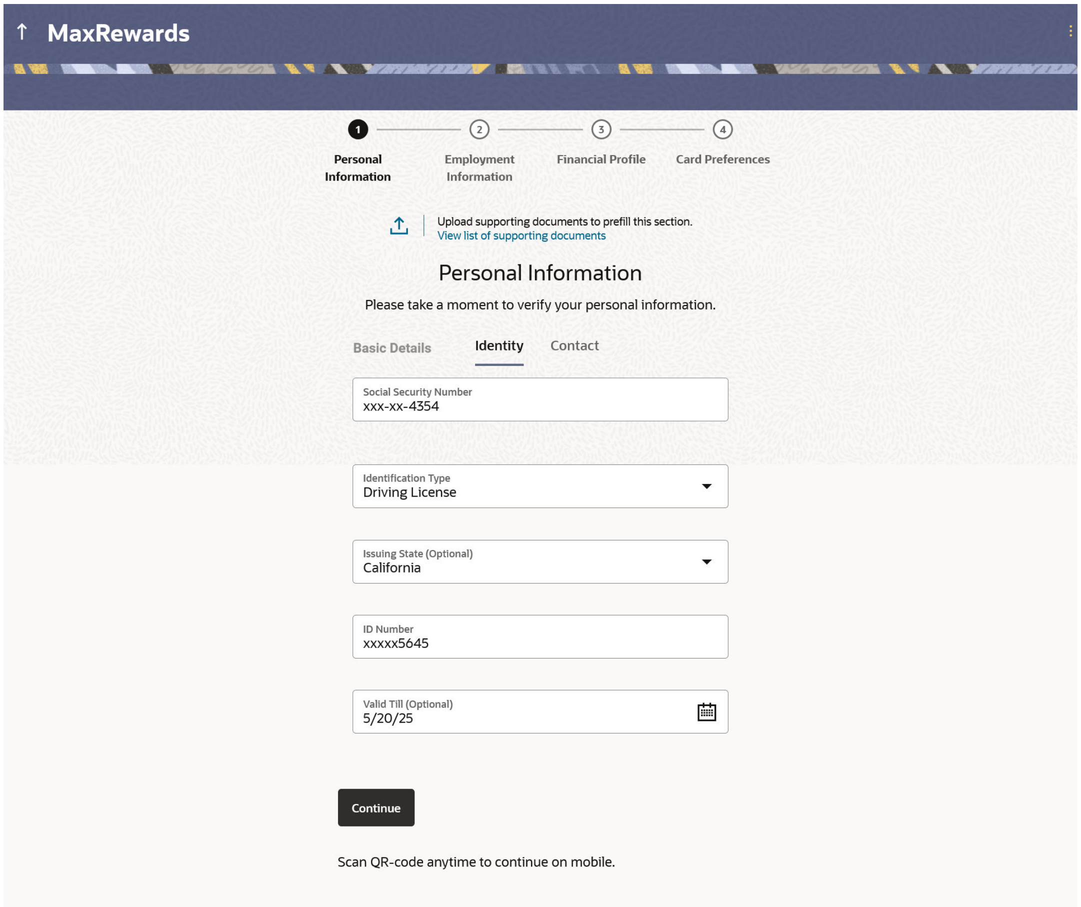
ix. From the **Active Duty Start Date** date picker list, select the date on which you or your related serving officer starts active duty.

x. From the **Active Duty End Date** date picker list, select the date on which you or your related serving officer' s active duty ends

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

   The **Identity** sub-section appears.

Figure 1-10 Personal Information - Identity



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

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

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

Table 1-10 Personal Information - Identity - Field Description

Field Name	Description
Social Security Number	Specify the Social Security Number (SSN) for tax identification purposes. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes. The format of the SSN number should be xxx-xx-xxxx.
Identification Type	Select the type of identification that applicant wishes to provide as proof of identity. The options are: • **Passport** • **Driving License**
Issuing State	The state/territory in which the specified ID was issued.

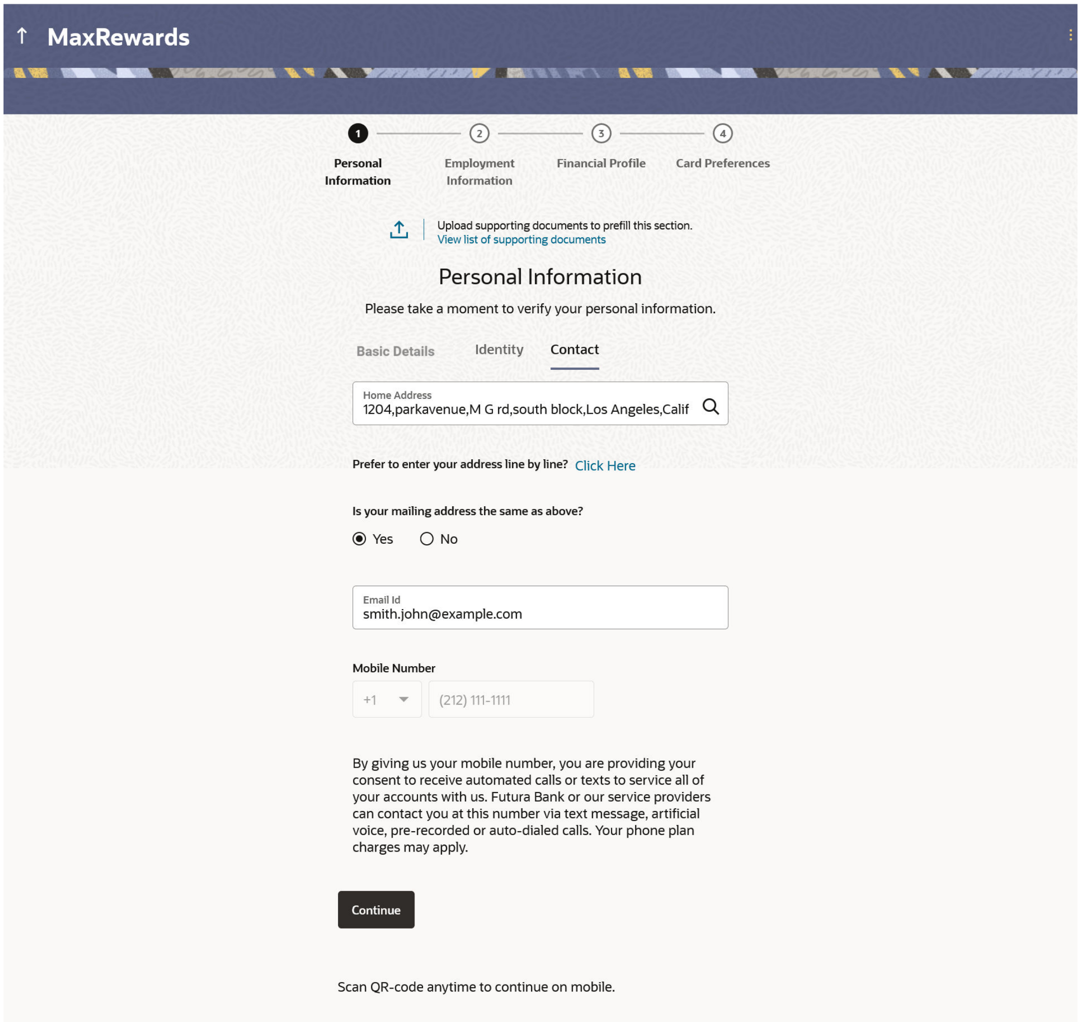
Table 1-10 (Cont.) Personal Information - Identity - Field Description

Field Name	Description
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. In the **Social Security Number** field, enter your Social Security Number (SSN) for tax identification purposes.
   b. From the **Identification Type** list, select an identification document which you would like to provide as proof of identity.
   c. From the **Issuing State** list, select state/territory in which the specified ID was issued.
   d. In the **ID Number** field, enter the identity number of the proof of identity selected.
   e. From the **Valid till** date picker, select the date till which the identification document is valid , if required.
6. Click **Continue** to move to next sub-section.

   The **Contact** sub-section appears.

Figure 1-11 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 1-11 Personal Information - Contact - Field Description

Field Name	Description
Home Address	Enter the applicant’s address in this field. This field is prompt enabled, hence, as you type characters, addresses that match the characters will be listed and you can select the desired address.
Home Address Overlay	This overlay is displayed when you click on the **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.

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

Field Name	Description
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 the **Click Here** link provided under the**Home Address** field to invoke the overlay on which you can enter your address line by line.
   c. If you have clicked the **Click Here** link, the **Home Address** overlay is displayed. You can specify your home address as follows:
      i. In the **House/Unit Number** field, enter your house or flat number.
      ii. In the **Building Name** field, enter the building/house name of your permanent address, if applicable.

   iii. In the **Street** field, enter the name of the street on which your permanent address is located.
   iv. From the **Country** field, select the country in which your home address is located.
   v. In the **City** field, specify the city in which your home address is located.
   vi. From the **State** field, select the state in which your home address is located.
   vii. In the **Locality** field, enter the locality in which your permanent address is located.
   viii. In the **Zip Code** field, enter the zip code of your permanent address.
   ix. Click the **Add** button to add the address.
   The overlay window will be closed and the address will be updated in the **Home Address** field under the **Contact Details** section on the **Personal Information** page.
   x. From the **Current Location** list, select your current location in terms of home address.

d. In the **Is your mailing address the same as above?** field, select the option of choice;

   Perform any of the following actions:

   - If you select **No**;
     i. In the **Mailing Address** field, enter your mailing address.
     ii. Click the **Click Here** link provided under the **Mailing Address** field to invoke the overlay on which you can enter your address line by line.
     iii. If you have clicked the **Click Here** link, the **Mailing Address** overlay is displayed. You can specify your mailing address as follows:
       i. In the **House/Unit Number** field, enter your house or flat number.
       ii. In the **Building Name** field, enter the building/house name of your mailing address, if applicable.
       iii. In the **Street** field, enter the name of the street on which your mailing address is located.
       iv. From the **Country** field, select the country in which your mailing address is located.
       v. In the **City** field, enter the name of the city in which your mailing address is located.
       vi. From the **State** field, select the name of the state in which your mailing address is located.
       vii. In the **Locality** field, enter the locality in which your mailing address is located.
       viii. In the **Zip Code** field, enter the zip code of your mailing address.
       ix. Click the **Add** button to add the address. The overlay window will be closed and the address will be updated in the Mailing **Address** field under the **Contact Details** section on the **Personal Information** page.
   - If you select **Yes**, your home address will be considered as your mailing address.

9. In the **Email ID** field, enter your email ID.
10. Perform any of the following actions:
    a. Click **Continue** to proceed to the next step in the application.
    b. Click **Back** to navigate back to the previous step in the application.

c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

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

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

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

1.8 Employment Information

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

> **Note**
>
> This section will be part of the application form only if it has been enabled by the bank administrator in the Originations Workflow Maintenance screen.

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

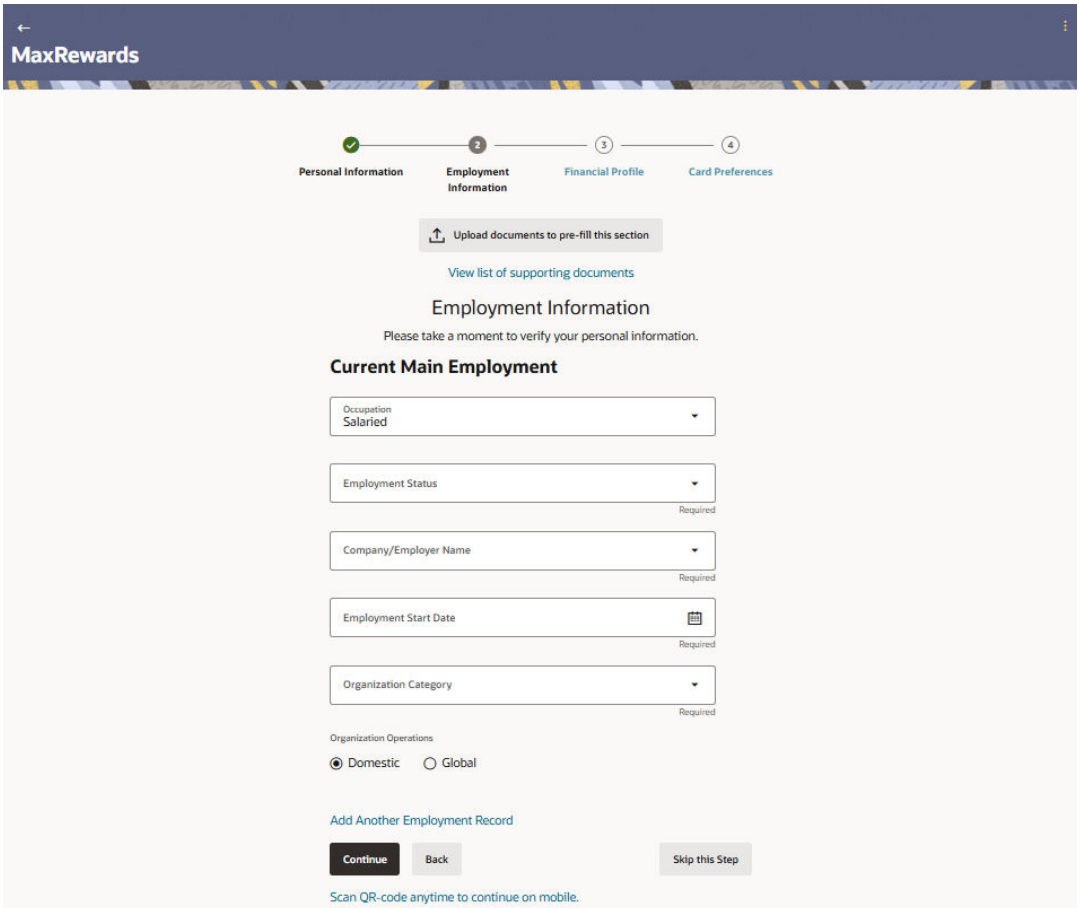
   For more information on fields, refer to the field description table.

   Table 1-12 Employment Information - Upload Documents - Field Description

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

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

Figure 1-12 Employment Information



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

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

Table 1-13 Employment Information - Field Description

Field Name	Description
Occupation	Specify the occupation of the applicant. The options are: • **Salaried** • **Self Employed/Professional**
The following fields will be applicable if the applicant has selected the option **Salaried** in the **Occupation** drop-down list.	

Table 1-13 (Cont.) Employment Information - Field Description

Field Name	Description
Employment Status	Specify the status of the applicant's employment. The options are: • **Full Time** • **Part Time** • **Contract** • **Professional** • **Lawyer** • **Proprietor** • **Self Employed** • **Business** • **Agriculturist** • **Govt. Employee** • **Professional** • **Others**
Company/Employer Name	Specify the name of the company or employer at which the applicant is employed.
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: • **Yes** • **No** This field is applicable when the applicant is entering the additional employment information.
Employment Start Date	The date on which the applicant started working with the specific company/employer.
Employment End Date	The date on which your applicant ended with the specific company/ employer. This field is applicable when the applicant is entering additional employment information and select **No** against the field **I currently work in this role**.
Organization Category	Select the category under which the organization falls. The options are: • **Private Ltd.** • **Government** • **NGO**
Organization Operations	Specify the area of operations of the organization with which the applicant is employed. The options are: • **Global** • **Domestic**
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.
Additional Employment <Number>	The following fields will be displayed for each Additional Employment record that is added.
The following fields will be applicable if you select the option **Self Employed/Professional** in the **Occupation** drop-down list.	
Profession	Specify the applicant's profession.
Company/Firm Name	specify the name of the Company/Firm where the applicant is working.

Table 1-13 (Cont.) Employment Information - Field Description

Field Name	Description
I currently work in this role	Specify whether the applicant is currently working in this role with this organization. The options are: • **Yes** • **No** This field is applicable when the applicant is entering the additional employment information.
Business Start Date	Specify the date on which the applicant started working with the specific company/business.
Business End Date	Specify the date on which the applicant's employment ended at the specific company/business. This field will only be displayed and mandatory if the option **No** has been selected under the field **I currently work in this role**.
Add Another Employment Record	Click on this link if you wish to provide details of other past or current employment. Once you click on this link, the fields in which you can enter additional employment details, will be displayed.

3. From the **Occupation** list, select the occupation in which you are/were involved when employed at the company/business.
    a. Perform any of the following actions:
        i. If you select the option **Salaried** in the **Occupation** drop-down list.
            i. From the **Employment Status** list, select the employment status applicable to you.
            ii. From the **Company/Employer Name** list, select name of the company / employer at which you are employed.
            iii. From the **Employment Start Date** date picker, select the date on which you started working with this employer.
            iv. From the **Organization Category** list, select your category under which the organization with which you are employed, falls.
            v. From the **Organization Operations** list, select the area of operations of the company/organization with which you are employed.
        ii. If you select the option **Self Employed/Professional** in the **Occupation** drop-down list.
            i. From the **Profession** list, select your profession.
            ii. From the **Company/Firm Name** list, select the name of the Company/Firm where you are working.
            iii. From the **Business Start Date** date picker, select the date on which you started working with this business/employer.
    b. Click **Add another Employment** to capture other past or current employment details.
    c. Click the  icon against any of the additional employee details records to delete the specific employment record.
4. Perform any of the following actions:
    a. Click **Continue** to proceed to the next step in the application.
    b. Click **Back** to navigate back to the previous step in the application.

c. Click the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

   The next step in the application will be displayed.

d. Click **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.

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

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

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

1.9 Financial Profile

In this section, you can provide details pertaining to your income, expenses, assets and liabilities. If the applicant does not have any assets or liabilities or does not want to furnish that information as part of this application, you can select the options provided against each card to skip providing that specific information.

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

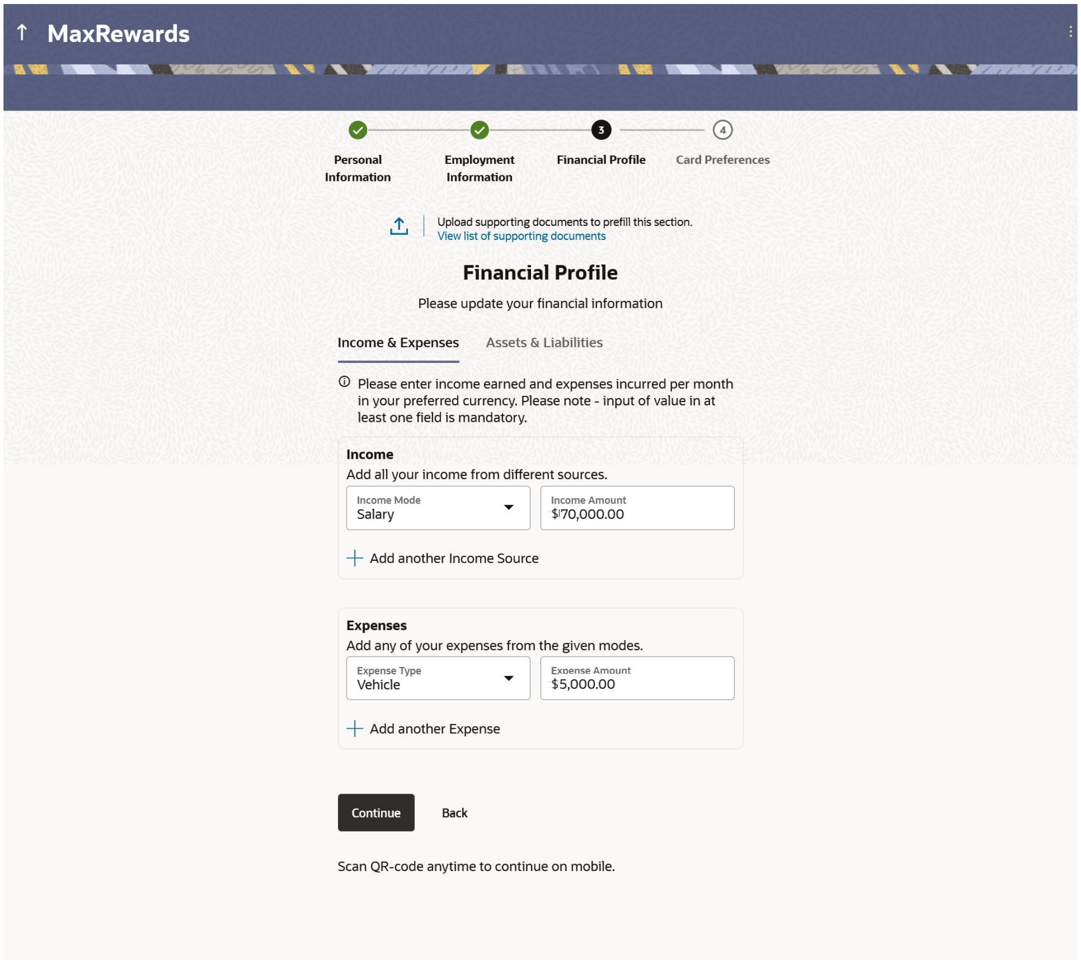
   For more information on fields, refer to the field description table.

   Table 1-14 Financial Profile – Upload Documents - Field Description

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

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

Figure 1-13 Financial Profile – Income & Expenses



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

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

Table 1-15 Financial Profile – Income & Expenses -Field Description

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

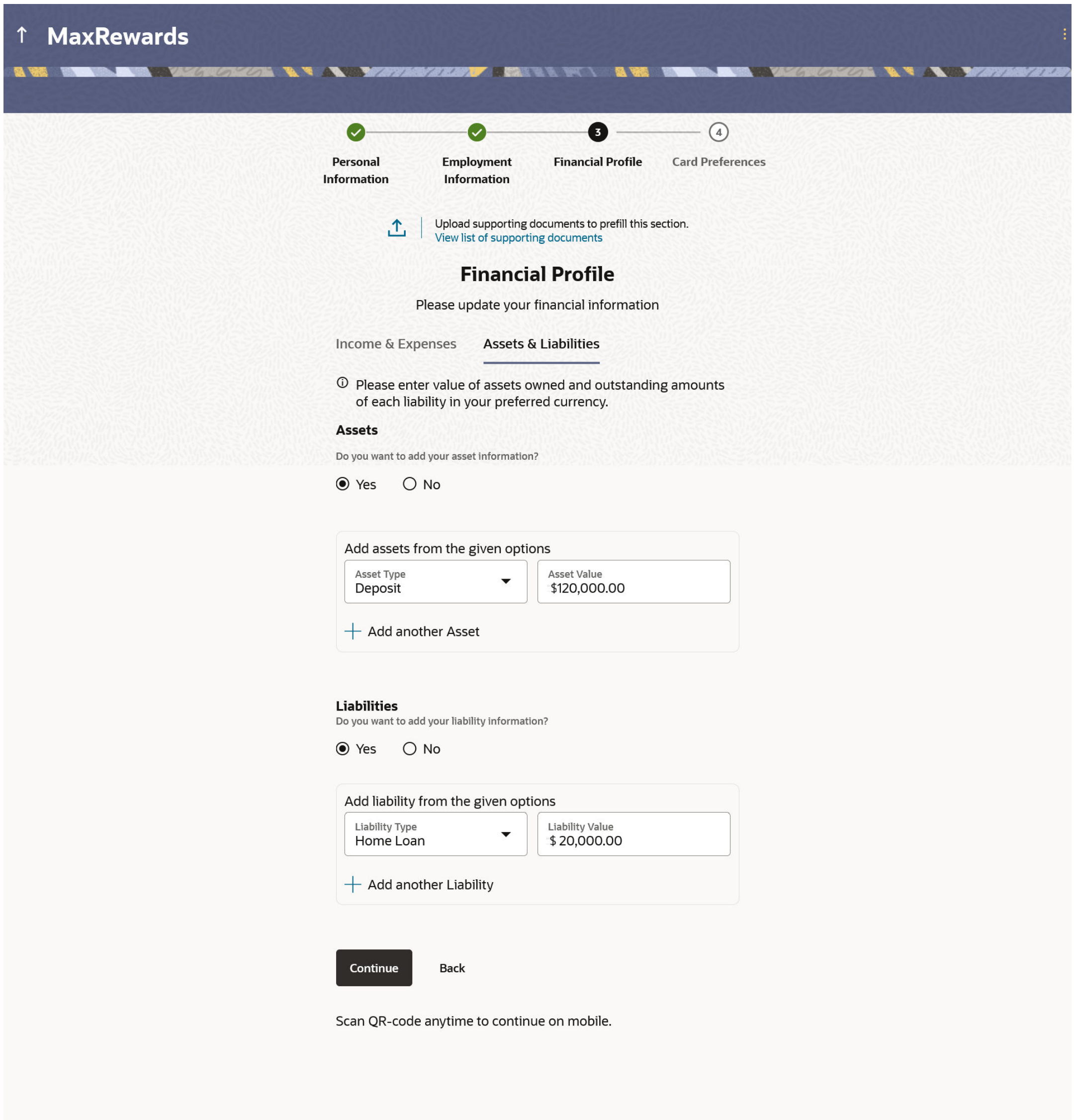
Table 1-15 (Cont.) Financial Profile – Income & Expenses -Field Description

Field Name	Description
Expense Amount	Specify the amount of expenditure incurred on a monthly basis against the type selected.
Add another Expense	The option to add another expense record. The applicant can select this option to add multiple expense records.

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

3. Under **Asset & Liabilities** section, specify the required details.

Figure 1-14 Financial Profile – Asset & Liabilities



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

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

Table 1-16 Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Do you want to add your asset information?	Specify whether asset information is to be provided or not. The options are: • **Yes** • **No**

Table 1-16 (Cont.) Financial Profile – Asset & Liabilities - Field Description

Field Name	Description
Asset Type	Specify the type of asset you wish to add.
Asset Value	The current value of the asset
Add another Asset	The option to add another asset record.
Do you want to add your liability information?	Specify whether information about the applicant's liabilities is to be specified or not. The options are: • **Yes** • **No** If the option **Yes** is selected, the fields by way of which you can specify liability information will appear as follows.
Liability Type	Specify the type of liability you wish to define.
Liability Value	The value of the liability selected.
Add another Liability	The option to add another liability record.

4. In the **Do you want to add asset information?** field, Perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Asset Type** list, select the type of asset you wish to add.
      ii. In the **Asset Value** field, specify the value of the selected asset.
      iii. Click on the **Add another Asset** link to add another asset record.
   b. Select option **No**, if you do not wish to add asset information.
5. In the **Do you want to add liability information?** field, Perform any of the following actions:
   a. If you select option **Yes**:
      i. From the **Liability Type** list, select the type of liability you wish to define.
      ii. In the **Liability Value** field, specify the value of the selected liability.
      iii. Click the **Add another Liability** link to add another liability record.
   b. Select option **No** if you do not wish to add liability information.
6. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   d. Under the kebab menu, perform any of the following actions:
      i. Click the **Save and Continue Later** option to save the application.
      ii. Click the **Continue on Mobile** option to continue the application on a mobile device.

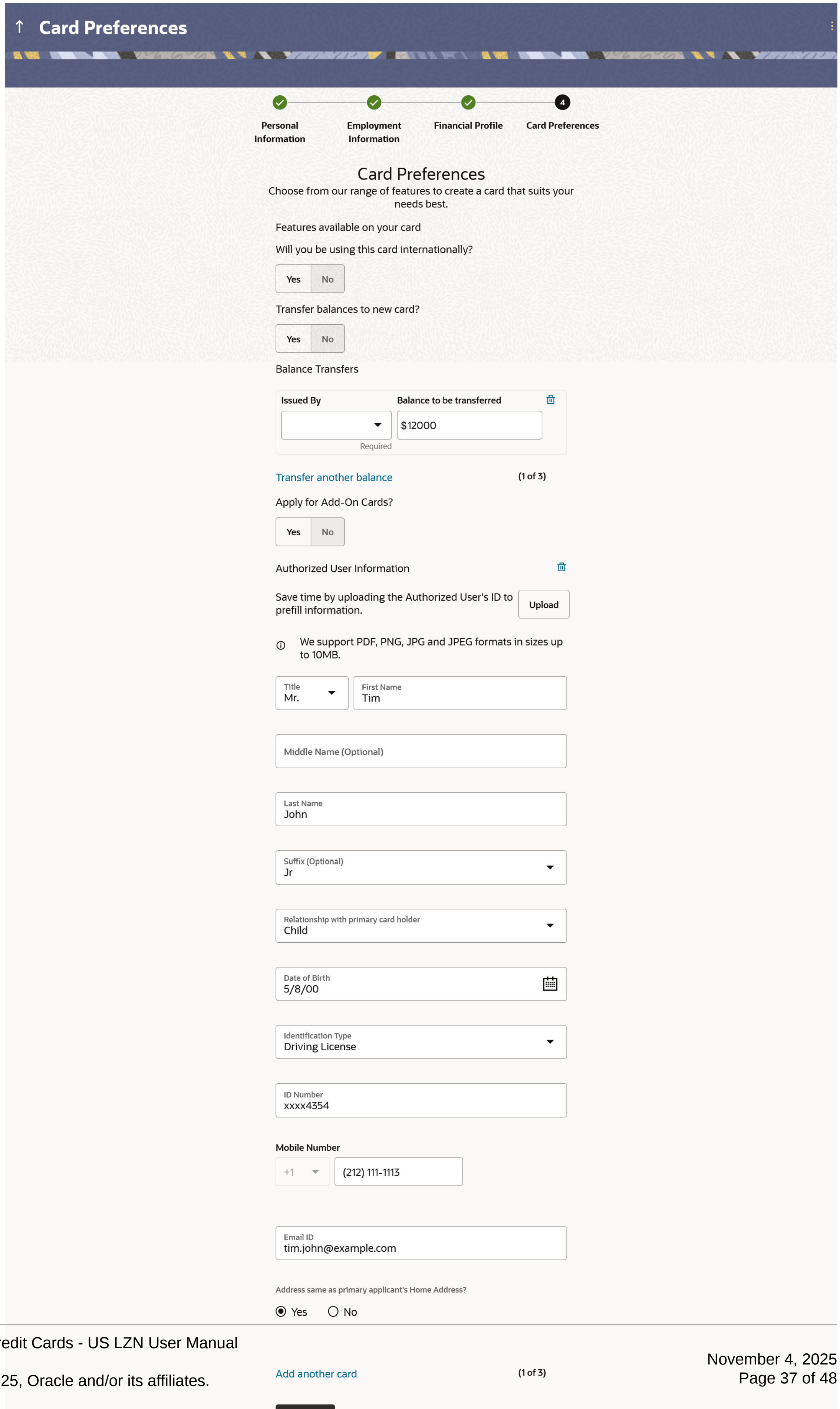
1.10 Card Preferences

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

This step enables you to enhance the features of the card you are applying for. You can provide your preferences related to services you would like on your card which could include International usage, Balance Transfers or Add-On Cards, etc.

> **Note**
>
> If the the host is OFLO, you will only be provided with the option to apply for add-on cards.

Figure 1-15 Card Preferences



Note

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

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

Table 1-17 Card Preferences - Field Description

Field Name	Description
Will you be using this card internationally?	The facility to specify if the credit card should be enabled for international usage or not. The options are: • **Yes** • **No**
Transfer balances to new card?	The facility to specify whether the balances of other credit cards are to be transferred to this card or not. The options are: • **Yes** • **No**
Balance Transfer Details	Below following fields will be displayed if you select **Yes** option in the **Transfer balances to new card?** field.
Issued By	The issuer of the card from which balance is to be transferred.
Balance to be transferred	Specify the amount to be transferred. The system will validate this amount so as to ensure that it is not higher than the maximum credit limit of your new card. Additionally, if you are adding more than one balance transfer, the system will run a validation to ensure that the total transfer amount is not more than the credit limit of your card.
Transfer another balance	Click on the link to transfer another balance. The number of balance transfer records that can be added will be configurable by the bank. By default the applicant can add maximum 3 balance transfer records in total.
Apply for Add-On Cards?	The facility to apply for add-on cards. The option are: • **Yes** • **No**
Authorized User Information	The following fields will be displayed if you select the option **Yes** in the **Apply for Add-On Cards?** field.
Upload	The option to upload the add-on card holder's ID proof so as to have his/her information pre-populated based on the ID document. **Note:** a. The document formats supported can be configured by the bank. By default, the supported formats are PDF, PNG, JPG and JPEG. b. The maximum size allowed per document can be configured by the bank.
Title	The salutation/title applicable to the add-on card holder. Examples of salutation are Mr., Mrs., Dr. etc.
First Name	The Add-On card holder's first name.
Middle Name	The Add-On card holder's middle name, if applicable.
Last Name	The Add-On card holder's last name.
Suffix	The Add-On card holder's suffix, if applicable. Examples are Jr, Sr, I, II, etc.

Table 1-17 (Cont.) Card Preferences - Field Description

Field Name	Description
Relationship with primary card holder	TheAdd-On card holder's relationship with you. The options are: • **Spouse** • **Mother** • **Father** • **Brother** • **Sister** • **Son** • **Daughter**
Date of Birth	The date of birth of the add-on card holder. The format of the date should be MM/DD/YYYY.
Identification Type	The type of identification that can serve as the add-on card holder's proof of identity. The options are: • **Passport** • **Driving License** • **SSN** • **PAN Card** • **Aadhar Card**
ID Number	The Add-On card holder's identity number specific to the identification type selected under the **Identification Type** field.
Mobile Number	The Add-On card holder's mobile number. The format of the mobile number should be(xxx)xx-xxxx.
Email ID	The Add-On card holder's email ID.
Address same as primary applicant's Home Address?	Identify if Add-On card holder's home address is the same as your address. The options are: • **Yes** • **No**
Add-On card holder's Address	Enter Add-On card holder'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.
Address Overlay	This overlay is displayed when you click on the **Click Here** link available under the **Add-On card holder's Home Address** field. On this overlay, you can enter Add-On card holder's address line by line or even select it on the map that is provided.
House No.	The house number of the add-on card holder.
Building Name	The building name of the add-on card holder.
Street	The street in which the add-on card holder's address is located.
Locality	The locality in which the add-on card holder's address is located.
Zip Code	The zip code of the add-on card holder's address.
City	The city in which the add-on card holder's address is located.
State	The state in which the add-on card holder's address is located.
Country	The country in which the add-on card holder's address is located .
You can alternatively use a map to mark the address - Click Here	Click on the link to mark add-on card holder's address on a map. **Note:** You can zoom in and out of the map, and will be able to click on the map to place the marker on add-on card holder's address so as to mark address on the map.

Table 1-17 (Cont.) Card Preferences - Field Description

Field Name	Description
Hide Map	Click on the link to hide the map.
Add another card	Click on the link to add more add-on cards. You can add maximum 3 add-on cards.

1. In the **Will you be using this card internationally?** field, select the option if you wish to avail a facility to use credit card while travelling overseas.
2. In the **Transfer balances to new card?** field, select the option if you wish to avail a facility to transfer balances to new card.
   - If you select the option **Yes**;
     i. From the **Issued By** list, select the name of the institution that issued the card.
     ii. In the **Balance to be transferred** field, enter the amount to be transferred.
3. In the **Apply for Add-On Cards?** field, select the option if you wish to apply for an Add-On card.
   a. If you select the option **Yes**;
      i. From the **Title** list, select the title that applies to add-on card holder.
      ii. In the **First Name** field, enter the add-on card holder's first name.
      iii. In the **Middle Name** field, enter the add-on card holder's middle name, if applicable.
      iv. In the **Last Name** field, enter the add-on card holder's last name.
      v. From the **Suffix** list, select the add-on card holder's suffix, if applicable.
      vi. From the **Relationship with primary card holder** list, select the relationship that the add-on card holder has with you.
      vii. From the **Date of Birth** date picker, select the add-on card holder's date of birth.
      viii. From the **Identification Type** list, select the document that will serve as identification proof of the add-on card holder.
      ix. In the **ID Number** field, enter the identity number specific to the identification document type selected under the **Identification Type** list.
      x. In the **Email ID** field, enter the add-on card holder's email ID.
      xi. In the **Phone Number** field, enter the add-on card holder's phone number.
      xii. In the **Address same as primary applicant's Home Address?** field, select the option of choice;
   b. If you select the option **No**;
      i. In the **Add-On card holder's Address** field, enter add-on card holder's home address.
      ii. Click on the **Click Here** link provided under the **Add-On card holder's Address** field to invoke the overlay on which you can enter add-on card holder's home address line by line or select it on a map.
      iii. If you have clicked the **Click Here** link, the **Add-On card holder's Home Address** overlay is displayed. You can specify add-on card holder's home address as follows:

i. In the **House No.** field, enter the add-on card holder's house or flat number.
ii. In the **Building Name** field, enter the building/house name of the add-on card holder's address, if applicable.
iii. In the **Street** field, enter the name of the street on which the add-on card holder's address is located.
iv. In the **Locality** field, enter the locality in which the add-on card holder's address is located.
v. In the **Zip Code** field, enter the zip code of the add-on card holder's address.
vi. In the **City** field, enter the name of the city in which the add-on card holder's address is located.
vii. From the **State** list, select the name of the state in which the add-on card holder's address is located.
viii. In the **Country** field, enter the name of the country in which the add-on card holder's address is located.
ix. Click **Update** to add the address details.
The **Card Preference** page displays the add-on card holder's address.

Click the **Click Here** link against the line **You can alternately use a map to mark add-on card holder'saddress**, to mark address on a map.
x. Mark the location of add-on card holder's address on the map. The address fields get populated with the address selected on the map. You can change values as desired.

Click the **Update** button to add the address. The overlay window will be closed and the address will be updated in the **Add-On card holder's Home Address** field under the **Authorized User Information** section on the **Card Preference** page.

c. If you select the option **Yes**, it will be considered that the add-on card holder's address is the same as yours.

> **Note**
>
> If you have opted to upload an ID proof of the add-on card holder, all the information of the add-on card holder that can be fetched from the ID proof document will be prefilled in the respective fields. You can verify and edit the values in any of the fields as required.

4. Perform any of the following actions:
   a. Click **Continue** to proceed to the next step in the application, once you have furnished all your financial information in the various sections.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Click the **Skip this Step** link. This option will only be provided, if this step is optional for the product for which the application is being made.

      The next step in the application will be displayed.
   d. Click the **Scan QR-code anytime to continue on mobile** link to continue the application on mobile or tablet device.
   e. Under the kebab menu, perform any of the following actions:

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

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

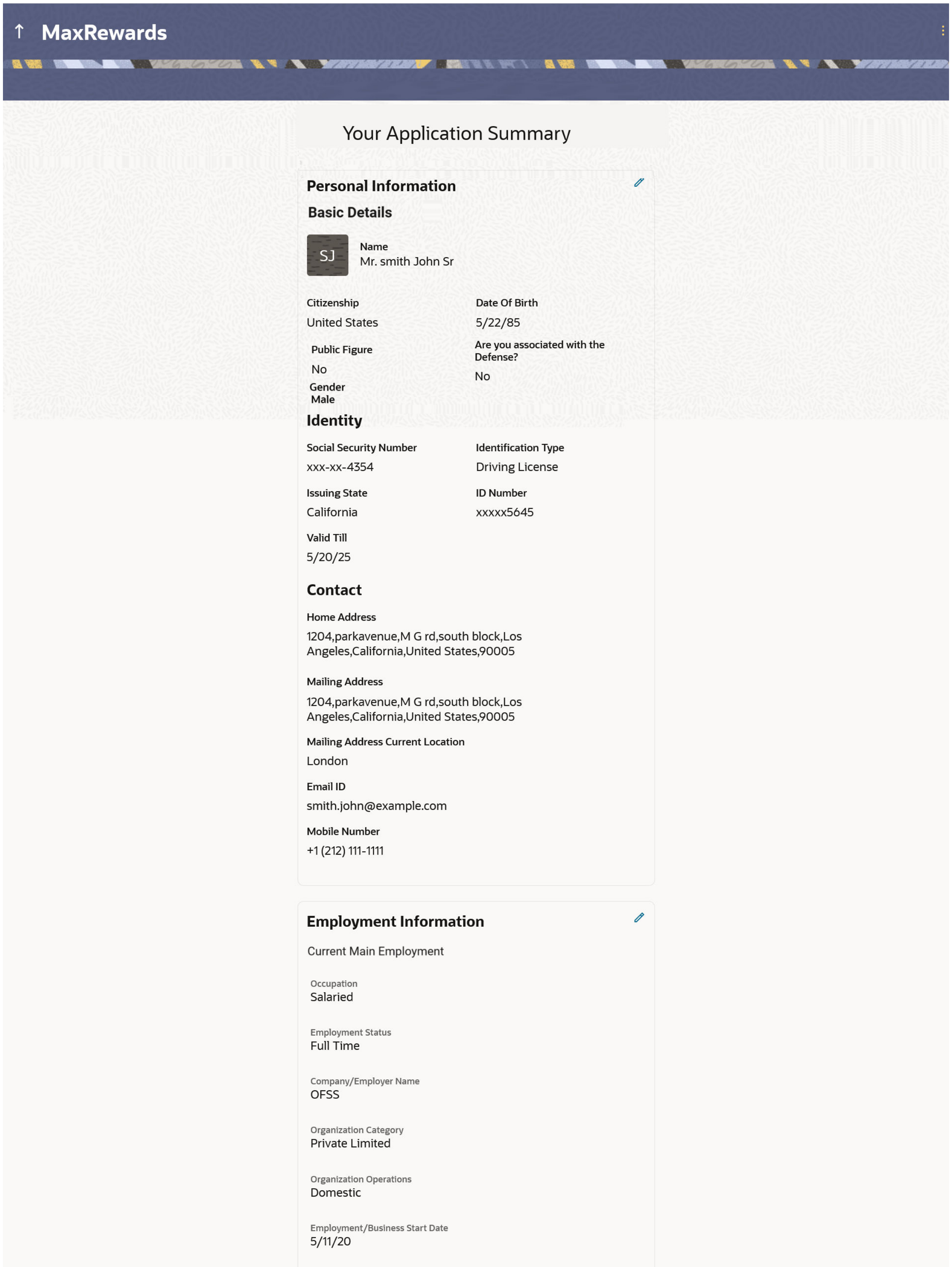
1.11 Review and Submit

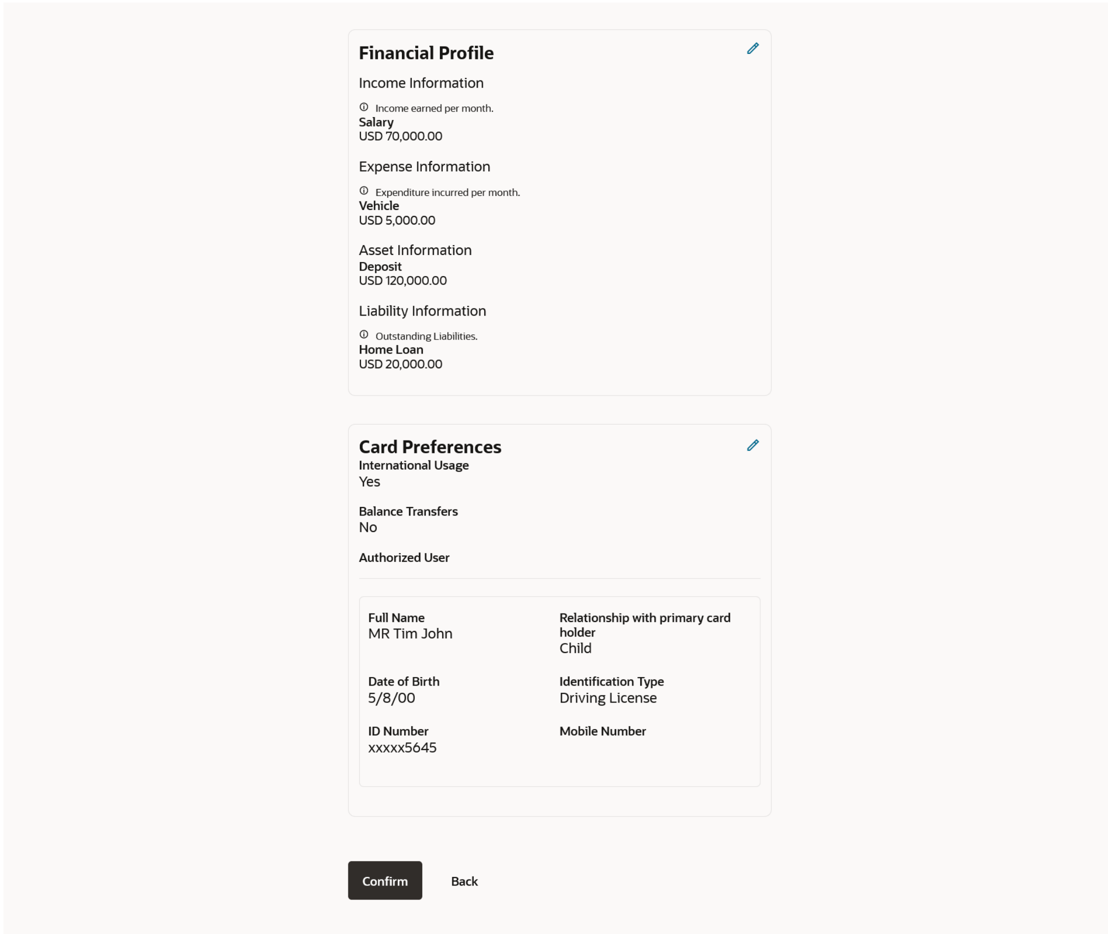
This topic describes how to review and edit your application summary.

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

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

Figure 1-16 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 **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.

1.12 Terms of Service

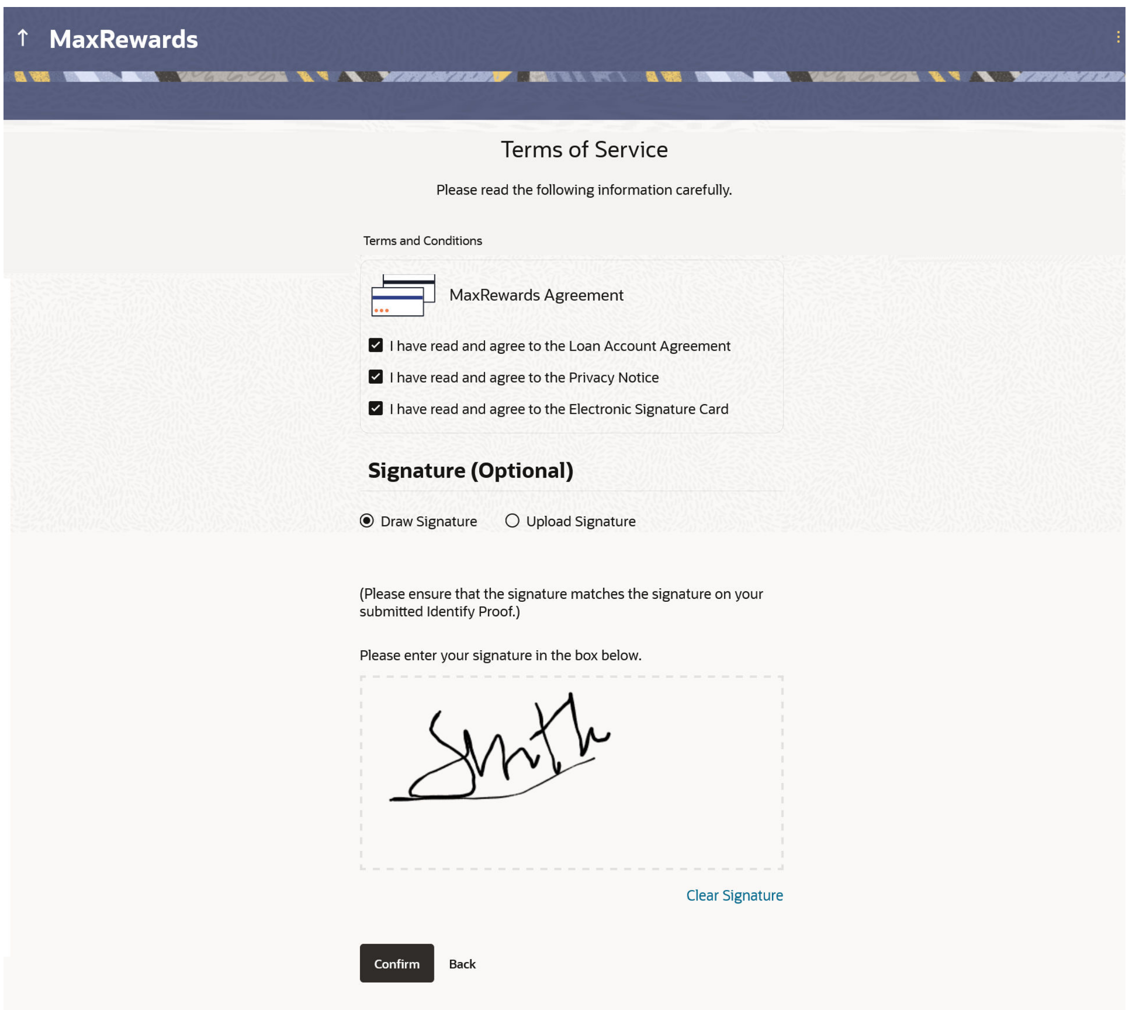
This topic describes the terms and conditions associated with the product for which you are applying.

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. Additionally, any other disclaimers and notices, specific to banking product application in the United States of America, will also be displayed, as required by the bank.

You will be required to read these terms and conditions, disclosures and notices and then click on the respective checkboxes to provide your acknowledgment to having agreed to the terms and conditions.

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

Figure 1-17 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.

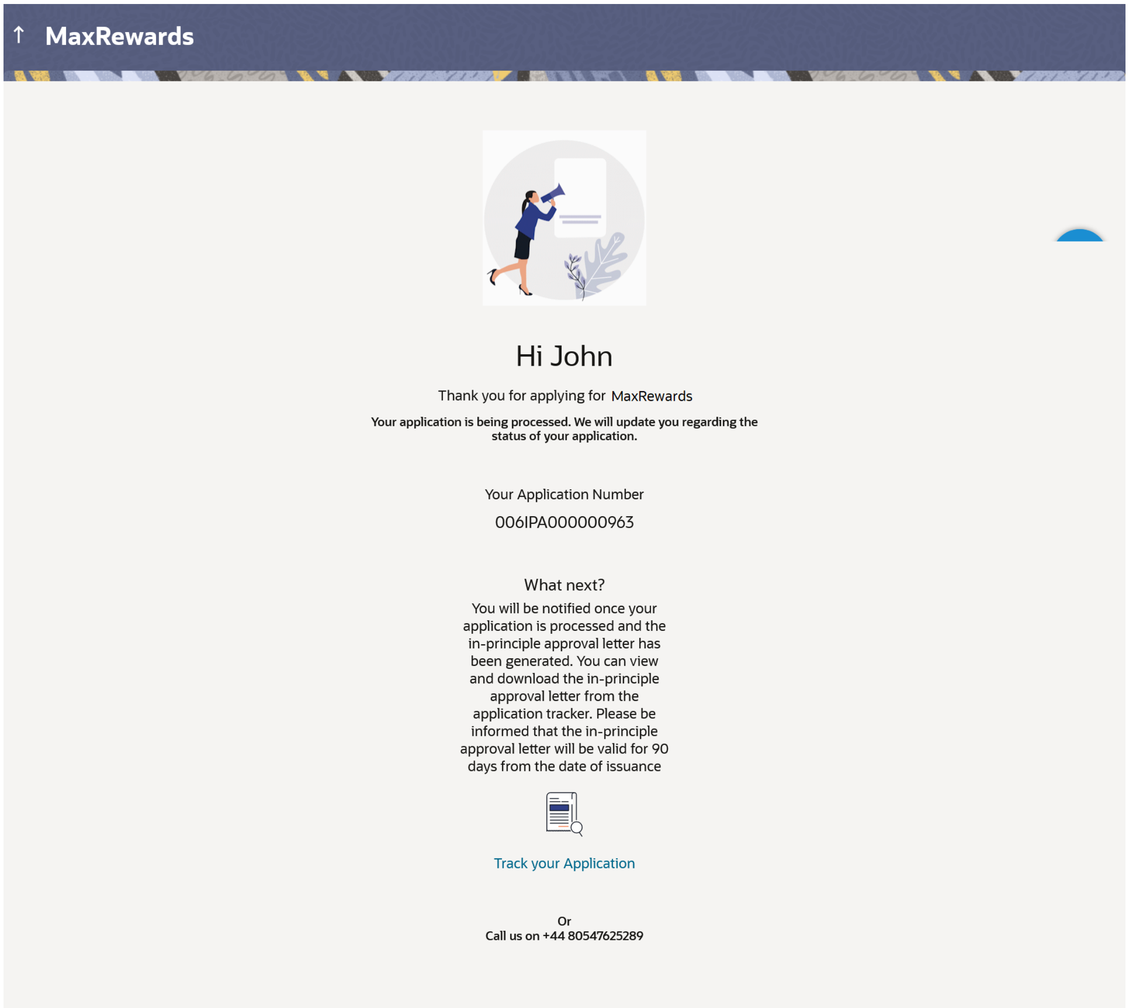
   The **Draw Signature** option is enabled only if you are applying from a touch screen device.
6. Perform any of the following actions:
   a. Click **Confirm** to proceed with application submission.
   b. Click **Back** to navigate back to the previous step in the application.
   c. Under the kebab menu, 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.

1.13 Submitted Application - Confirmation

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

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

Figure 1-18 Confirmation



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

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

1.14 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 customer’s.

The system will identify your KYC status and depending on the status, you will either be allowed to proceed with the application or not i.e. if your Re-KYC is active you will be allowed to enter and submit your application form but if your Re-KYC is pending, depending on the configuration, you might either not be allowed to apply for the product or you will be allowed to proceed with the application which will also contain steps for ID verification (National ID and/or Liveliness Check based on what is configured).

The credit card application form for existing customers, with KYC status as active, will comprise of the following sections:

1. **Kickoff Page** - Regardless of whether you are applying from the bank's portal (pre-login page) or after having logged into the bank's website/application, you will be displayed a kickoff page.
2. **Employment Information** – This section will only be part of the application form if employment information is to be captured for the product you have selected and if your employment information is either not maintained with the bank at all or if the information is maintained but is not current.
3. **Financial Information** – Like employment information, the financial information section will also be part of the application form only if it is configured for the product you have selected as well as certain factors such as whether your financial information is already maintained with the bank or not and if maintained whether the information is current or not. Hence, the financial information section will only be part of the application form if your information is either not maintained with the bank at all or if the information is maintained but is not current.
4. **Credit Card 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. If the host is OFLO, the only preference enabled will be the option to apply for add-on cards.
5. **Terms of Service** – You will be required to read through and accept the terms and conditions related to the online application of the product you have selected. . Additional disclosures, as maintained by the bank, will also be displayed. You will be required to provide consent for all disclosures.
6. **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.
7. **Confirm** – Once you have submitted your application, you will be displayed a confirmation page. This page will contain a success message along with the application reference number that you will be able to use to track your application in the application tracker.

2
FAQ

1. **Can I proceed with the application if I am an existing customer of the bank but do not have online banking access?**
   You will need to first onboard yourself on the digital banking platform. You can do so by selecting the ‘Register for online banking access’ link on the kick off page or by selecting the ‘Register Now’ option provided on the login page. Once you have completed the registration process, you can login and proceed with application initiation.
2. **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.
3. **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.
4. **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.
5. **Can I cancel one of the product applications that has been submitted as part of a bundled application?**
   No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.
6. **If I am applying for a product as an existing user, can I update my personal information while initiating an application?**
   No, you cannot update any personal details while applying as an existing online banking customer. You may contact the bank to update your personal information before applying for a new product.
7. **For how long I can access and resume my applications that are saved as drafts?**
   This is based on the Bank’s purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.
8. **Can I apply for a product that I have already applied for and that the bank is currently processing?**
   Yes, you can still submit an application for the same product. The decision to process or reject either of the two (or more) applications will rest on the bank.
9. **I have started my application on my laptop. However, I have realized that some of the documents that I need to upload are available on my tablet. Do I need to abandon the application that I started on my laptop to restart the entire process on my tablet?**
   No, you can scan the QR code available on every step of the application form, post the Mobile Verification step, and resume the application from your tablet or mobile device.
10. **Can bank administrators define the sequence in the steps of the application forms?**

Yes, bank administrators can configure the sequence of steps in the application forms of all product categories supported for online application, through the Origination Workflow Maintenance feature available on the OBDX platform.

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

12. **How does OCR work?**
    The bank can integrate with 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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